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FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

January 2026

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

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

Big themes · Banking 59 · Sci & Env 30 · Schemes 29



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NABARD GRADE A 2026

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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

All 210 MCQs of January 2026, quiz by quiz — 21 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-01

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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.

210

MCQs with answers

21

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	59	
Science & Environment	30	
Schemes & Government	29	
Agriculture & Rural	27	
Misc GA	23	
Reports & Indices	18	
Economy	18	
International	6	

"A topic understood is a topic you can teach in one minute."

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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 January 2026	___ / 10	---	---	☐	
3 January 2026	___ / 10	---	---	☐	
4 & 5 January 2026	___ / 10	---	---	☐	
6 & 7 January 2026	___ / 10	---	---	☐	
8 January 2026	___ / 10	---	---	☐	
9 January 2026	___ / 10	---	---	☐	
10 January 2026	___ / 10	---	---	☐	
11 & 12 January 2026	___ / 10	---	---	☐	
13 January 2026	___ / 10	---	---	☐	
14 January 2026	___ / 10	---	---	☐	
15 January 2026	___ / 10	---	---	☐	
16 & 17 January 2026	___ / 10	---	---	☐	
18 & 19 January 2026	___ / 10	---	---	☐	
20 January 2026	___ / 10	---	---	☐	
21 January 2026	___ / 10	---	---	☐	
22 January 2026	___ / 10	---	---	☐	
23 & 24 January 2026	___ / 10	---	---	☐	
25 & 26 January 2026	___ / 10	---	---	☐	
27 & 28 January 2026	___ / 10	---	---	☐	
29 & 30 January 2026	___ / 10	---	---	☐	
31 January 2026	___ / 10	---	---	☐	

"A topic understood is a topic you can teach in one minute."

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QUIZ 1 OF 21

1 & 2 January 2026

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

Q1

According to the Dynamic Ground Water Resource Assessment Report, 2024, what is India's national stage of groundwater extraction?

- A. 45.30%
- B. 52.18%
- C. 60.47%
- D. 68.25%
- E. 72.90%

Q2

Which of the following regions shows persistent groundwater stress despite national-level improvement?

- A. Eastern India
- B. North-East India
- C. Coastal Andhra Pradesh
- D. North-West India
- E. Himalayan region

Q3

BSNL's Voice over WiFi (VoWiFi) service primarily operates using which technological framework?

- A. LTE Core
- B. GSM Network
- C. IP Multimedia Subsystem (IMS)
- D. Satellite Communication
- E. VoIP Gateways

Q4

The Central Excise (Amendment) Act, 2025 mainly aims to achieve which of the following objectives?

- A. Increase GST collections
- B. Subsidise tobacco farmers
- C. Reduce tobacco affordability
- D. Promote exports of tobacco
- E. Harmonise excise with petroleum taxes

Q5

The Financial Stability Report (FSR) is released by which institution?

- A. Ministry of Finance
- B. SEBI
- C. RBI
- D. NITI Aayog
- E. IMF

Q6**Recently, banks have been allowed to sponsor pension funds under which scheme?**

- A. Atal Pension Yojana
- B. EPFO
- C. National Pension System
- D. PM-SYM
- E. National Social Security Scheme

Q7**Which regulatory authority permitted 100% Foreign Direct Investment (FDI) in the insurance sector through notified rules?**

- A. RBI
- B. SEBI
- C. IRDAI
- D. Ministry of Finance
- E. Department of Economic Affairs

Q8**Climate-Resilient Agriculture (CRA) primarily focuses on which of the following?**

- A. Increasing chemical fertiliser use
- B. Expanding monoculture farming
- C. Adapting agriculture to climate shocks
- D. Export-oriented farming only
- E. Large-scale irrigation dams

Q9**Under the government's new seed push announced in January 2026, cotton seeds released continue to belong to which category?**

- A. Bt-I hybrids
- B. Non-GM varieties
- C. Genome-edited varieties
- D. Bt-II hybrids
- E. Organic open-pollinated seeds

Q10**The integrated e-Bill System for fertiliser subsidies primarily aims to achieve which of the following?**

- A. Increase fertiliser prices
- B. Replace nutrient-based subsidy
- C. Digitise subsidy processing
- D. Promote organic farming
- E. Reduce fertiliser production

ANSWERS — 1 & 2 JANUARY 2026

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

Q1. According to the Dynamic Ground Water Resource Assessment Report, 2024, what is India's national stage of groundwater extraction?

Answer C. 60.47%

The report states that annual groundwater extraction is 245.64 BCM with a national stage of extraction at 60.47%, indicating relative sustainability at the national level.

Q2. Which of the following regions shows persistent groundwater stress despite national-level improvement?

Answer D. North-West India

Punjab, Haryana, Rajasthan, and Delhi in North-West India continue to face groundwater stress due to water-intensive agriculture and arid conditions.

Q3. BSNL's Voice over WiFi (VoWiFi) service primarily operates using which technological framework?

Answer C. IP Multimedia Subsystem (IMS)

VoWiFi operates on the IMS framework, enabling calls and SMS over Wi-Fi without using cellular towers.

Q4. The Central Excise (Amendment) Act, 2025 mainly aims to achieve which of the following objectives?

Answer C. Reduce tobacco affordability

The Act significantly raises excise duties on tobacco products to align with public health objectives and discourage consumption.

Q5. The Financial Stability Report (FSR) is released by which institution?

Answer C. RBI

The Financial Stability Report is a half-yearly publication of the Reserve Bank of India assessing risks to the financial system.

Q6. Recently, banks have been allowed to sponsor pension funds under which scheme?

Answer C. National Pension System

PFRDA has allowed banks to independently sponsor pension funds under the National Pension System (NPS).

Q7. Which regulatory authority permitted 100% Foreign Direct Investment (FDI) in the insurance sector through notified rules?

Answer D. Ministry of Finance

The Ministry of Finance notified final rules enabling 100% FDI in insurance after legislative approval.

Q8. Climate-Resilient Agriculture (CRA) primarily focuses on which of the following?

Answer C. Adapting agriculture to climate shocks

CRA integrates biotechnology, AI, and sustainable practices to help farming systems adapt to climate variability.

Q9. Under the government's new seed push announced in January 2026, cotton seeds released continue to belong to which category?

Answer D. Bt-II hybrids

All newly released cotton seeds remain Bt-II hybrids, indicating continuity in pest-resistant technology.

Q10. The integrated e-Bill System for fertiliser subsidies primarily aims to achieve which of the following?

Answer C. Digitise subsidy processing

The e-Bill System enables end-to-end digital submission, processing, tracking, and payment of fertiliser subsidy bills.

QUIZ 2 OF 21

3 January 2026

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

Q1

With reference to Venezuela, 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 discovery of sugars, amino acids, and nucleobases on asteroid Bennu supports which of the following theories?

- A. Spontaneous generation of life on Earth
- B. Hydrothermal vent origin of life
- C. Extraterrestrial contribution to the origin of life
- D. Creationism
- E. RNA world theory without external inputs

Q3

Suryastra, recently procured by the Indian Army, is best described as:

- A. A short-range surface-to-air missile
- B. India's first universal multi-calibre rocket launcher
- C. A naval cruise missile system
- D. A drone-based artillery platform
- E. An anti-tank guided missile

Q4

What is the primary objective of the publication "Know Your Survey: A User Guide to ASUSE"?

- A. Increase tax compliance
- B. Simplify statistical communication for citizens
- C. Replace existing economic surveys
- D. Train enumerators only
- E. Promote private data agencies

Q5

Savitribai Phule is correctly associated with which of the following?

- A. First woman governor of India
- B. Founder of Arya Samaj
- C. Establishment of India's first girls' school
- D. Leader of the Swadeshi Movement
- E. Founder of Aligarh Movement

Q6**PRAGATI platform is primarily aimed at:**

- A. Electoral reforms
- B. Real-time monitoring and resolution of project delays
- C. Agricultural price support
- D. Defence procurement
- E. Judicial case management

Q7**Under the export credit collateral support scheme, what is the maximum guarantee coverage for micro and small MSME exporters?**

- A. 50%
- B. 60%
- C. 70%
- D. 85%
- E. 100%

Q8**Which of the following is NOT a permitted mode for foreign banks to operate in India?**

- A. Branch Mode
- B. Wholly Owned Subsidiary
- C. Representative (Liaison) Office
- D. Cooperative Bank Model
- E. RBI-regulated entry framework

Q9**SEBI's proposed technology road map for MII's mainly focuses on:**

- A. Increasing number of listed companies
- B. Cyber resilience and AI-based supervision
- C. Reducing trading hours
- D. Removing clearing corporations
- E. Limiting foreign investment

Q10**India's position as the world's largest rice producer is primarily supported by:**

- A. Desert agriculture expansion
- B. River floodplains, deltas, and irrigation infrastructure
- C. Mechanised farming only
- D. Genetically modified rice adoption
- E. Decline in global rice demand

ANSWERS — 3 JANUARY 2026

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

Q1. With reference to Venezuela, consider the following statements:

Answer A. 1 and 2 only

Venezuela lies in Northern South America and borders Colombia, Brazil, and Guyana. Its political system is a presidential republic, not a parliamentary democracy.

Q2. The discovery of sugars, amino acids, and nucleobases on asteroid Bennu supports which of the following theories?

Answer C. Extraterrestrial contribution to the origin of life

OSIRIS-REx samples from Bennu confirm the presence of all molecular components required for life, supporting the theory that life's building blocks arrived from space.

Q3. Suryastra, recently procured by the Indian Army, is best described as:

Answer B. India's first universal multi-calibre rocket launcher

Suryastra is a Made-in-India long-range rocket launcher capable of firing multiple rocket types from a single platform.

Q4. What is the primary objective of the publication "Know Your Survey: A User Guide to ASUSE"?

Answer B. Simplify statistical communication for citizens

The guide uses non-technical language to improve public trust and understanding of ASUSE data.

Q5. Savitribai Phule is correctly associated with which of the following?

Answer C. Establishment of India's first girls' school

In 1848, Savitribai Phule co-founded India's first girls' school at Bhidewada, Pune.

Q6. PRAGATI platform is primarily aimed at:

Answer B. Real-time monitoring and resolution of project delays

PRAGATI is an ICT-enabled governance platform focused on resolving infrastructure and development project bottlenecks.

Q7. Under the export credit collateral support scheme, what is the maximum guarantee coverage for micro and small MSME exporters?

Answer D. 85%

The scheme provides up to 85% credit-guarantee coverage for micro and small exporters to boost bank lending.

Q8. Which of the following is NOT a permitted mode for foreign banks to operate in India?

Answer D. Cooperative Bank Model

Foreign banks can operate through branches, WOS, or liaison offices, but not as cooperative banks.

Q9. SEBI's proposed technology road map for MIs mainly focuses on:

Answer B. Cyber resilience and AI-based supervision

SEBI emphasises AI-driven surveillance, risk management, and cyber security for future-ready markets.

Q10. India's position as the world's largest rice producer is primarily supported by:

Answer B. River floodplains, deltas, and irrigation infrastructure

India's rice dominance is driven by favourable climate, river systems, fertile alluvial soils, and irrigation-led productivity.

QUIZ 3 OF 21

4 & 5 January 2026

10 questions · Schemes 3 · Banking 3 · Agri & Rural 2 · Economy 1

Q1

Pradhan Mantri Matru Vandana Yojana (PMMVY) primarily aims to achieve which of the following?

- A. Universal health insurance for women
- B. Conditional cash transfer for first living child
- C. Free institutional delivery for all women
- D. Nutrition support for all children below 5 years
- E. Wage compensation for all informal workers

Q2

Under PMMVY, what is the total maternity benefit a woman effectively receives, including Janani Suraksha Yojana (JSY)?

- A. ₹5,000
- B. ₹5,500
- C. ₹6,000
- D. ₹6,500
- E. ₹7,000

Q3

The 'first-to-finish incentive model' is a key feature of which scheme?

- A. Production Linked Incentive Scheme
- B. Electronics Component Manufacturing Scheme
- C. Startup India Scheme
- D. National Manufacturing Mission
- E. Modified Special Incentive Package Scheme

Q4

Rah-Veer (Good Samaritan) Scheme is notified under which legal provision?

- A. Section 135 of CrPC
- B. Section 124A of IPC
- C. Section 134A of Motor Vehicles Act
- D. Section 45 of Evidence Act
- E. Section 12 of Disaster Management Act

Q5

Olive Ridley sea turtles are globally known for which unique nesting phenomenon?

- A. Solo nesting
- B. Cliff nesting
- C. Nocturnal nesting
- D. Arribada
- E. Seasonal hibernation

Q6
Insurance misselling has been flagged as a major concern by which regulator?

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

Q7
RBI has allowed existing non-compliant related-party loans to continue till when?

- A. One year from notification
- B. Five years from sanction
- C. Till regulatory approval
- D. Till contractual maturity
- E. Till asset classification review

Q8
Reduced risk weights for NBFC infrastructure lending are linked to which key factor?

- A. Credit rating only
- B. Project size
- C. Repayment of original project debt
- D. Government guarantee
- E. Promoter equity contribution

Q9
The dramatic rise in farmers' income in Beed district was primarily driven by which factor?

- A. MSP increase
- B. Loan waivers
- C. Crop diversification with water security
- D. Free electricity
- E. Mechanisation subsidies

Q10
Which organisation released 184 new crop varieties with improved climate resilience and nutrition?

- A. NABARD
- B. ICAR
- C. NITI Aayog
- D. FAO
- E. Ministry of Environment

ANSWERS — 4 & 5 JANUARY 2026

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

Q1. Pradhan Mantri Matru Vandana Yojana (PMMVY) primarily aims to achieve which of the following?

Answer B. Conditional cash transfer for first living child

PMMVY provides conditional cash assistance to pregnant and lactating women for their first living child to improve maternal health and nutrition.

Q2. Under PMMVY, what is the total maternity benefit a woman effectively receives, including Janani Suraksha Yojana (JSY)?

Answer C. ₹6,000

PMMVY provides ₹5,000 and an additional ₹1,000 is provided under JSY, fulfilling the NFSA mandate of ₹6,000.

Q3. The 'first-to-finish incentive model' is a key feature of which scheme?

Answer B. Electronics Component Manufacturing Scheme

ECMS rewards companies that complete production milestones early, encouraging speed and efficiency.

Q4. Rah-Veer (Good Samaritan) Scheme is notified under which legal provision?

Answer C. Section 134A of Motor Vehicles Act

Rah-Veer is notified under Section 134A of the Motor Vehicles (Amendment) Act, 2019.

Q5. Olive Ridley sea turtles are globally known for which unique nesting phenomenon?

Answer D. Arribada

Arribada refers to mass nesting where thousands of Olive Ridley turtles nest simultaneously on selected beaches.

Q6. Insurance misselling has been flagged as a major concern by which regulator?

Answer C. IRDAI

IRDAI has highlighted misselling as a serious issue and advised insurers to undertake root-cause analysis.

Q7. RBI has allowed existing non-compliant related-party loans to continue till when?

Answer D. Till contractual maturity

RBI permitted run-off of existing exposures till maturity without renewal or enhancement.

Q8. Reduced risk weights for NBFC infrastructure lending are linked to which key factor?

Answer C. Repayment of original project debt

RBI retained repayment-based criteria, lowering repayment thresholds to qualify for reduced risk weights.

Q9. The dramatic rise in farmers' income in Beed district was primarily driven by which factor?

Answer C. Crop diversification with water security

Shift to high-value horticulture combined with groundwater recharge transformed farm incomes.

Q10. Which organisation released 184 new crop varieties with improved climate resilience and nutrition?

Answer B. ICAR

The Indian Council of Agricultural Research developed and released 184 new varieties across 25 crops.

QUIZ 4 OF 21

6 & 7 January 2026

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

Q1

Under the Unlawful Activities (Prevention) Act (UAPA), courts deny bail primarily on the basis of which provision?

- A. Section 14
- B. Section 19
- C. Section 43D(5)
- D. Section 39
- E. Section 10

Q2

ICGS Samudra Pratap, recently commissioned, is significant because it is:

- A. India's first nuclear-powered Coast Guard ship
- B. India's first indigenously designed Pollution Control Vessel
- C. India's largest naval destroyer
- D. India's first LNG-powered patrol vessel
- E. India's first underwater surveillance ship

Q3

India's newly introduced e-Production Investment Business Visa (e-B-4) is primarily meant for:

- A. Tourism by foreign nationals
- B. Employment-based migration
- C. Research and academic exchange
- D. Manufacturing and production-related business activities
- E. Cultural exchange programmes

Q4

Aditya-L1 mission is positioned at the Sun-Earth Lagrange Point-1 mainly to:

- A. Reduce launch fuel requirements
- B. Avoid atmospheric drag
- C. Enable uninterrupted solar observation
- D. Study lunar eclipses
- E. Monitor Earth's climate systems

Q5

The Somnath Temple is historically significant because:

- A. It was never destroyed
- B. It is the oldest Buddhist shrine
- C. It represents repeated destruction and reconstruction
- D. It was built during the Mughal period
- E. It was constructed entirely during British rule

Q6**The National Environmental Standard Laboratory (NESL) inaugurated in India focuses on:**

- A. Climate modelling
- B. Forest biodiversity mapping
- C. Calibration of air pollution monitoring instruments
- D. Wastewater recycling research
- E. Carbon trading certification

Q7**India's Loan-to-Deposit Ratio (LDR) touching 81% indicates:**

- A. Excess liquidity in banks
- B. Weak credit demand
- C. Aggressive lending relative to deposits
- D. Decline in MSME lending
- E. Falling interest rates

Q8**The Payments Regulatory Board (PRB) derives its statutory authority from:**

- A. RBI Act, 1934
- B. Banking Regulation Act, 1949
- C. Payment and Settlement Systems Act, 2007
- D. Companies Act, 2013
- E. Finance Act, 2024

Q9**Under RBI's proposed dividend framework, banks with CET1 capital below 8%:**

- A. Can pay up to 25% dividend
- B. Can pay dividend with RBI approval
- C. Can pay dividend only once in two years
- D. Are not allowed to pay any dividend
- E. Can pay dividend after provisioning

Q10**Which of the following best explains India's distorted fertiliser use pattern?**

- A. Excess use of potassium
- B. High subsidy on phosphatic fertilisers
- C. Heavy subsidisation of urea
- D. Lack of irrigation facilities
- E. Declining soil fertility alone

ANSWERS — 6 & 7 JANUARY 2026

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

Q1. Under the Unlawful Activities (Prevention) Act (UAPA), courts deny bail primarily on the basis of which provision?

Answer C. Section 43D(5)

Section 43D(5) of UAPA states that bail can be denied if the court finds accusations to be prima facie true, even without examining detailed evidence. Considerations like long incarceration carry limited weight.

Q2. ICGS Samudra Pratap, recently commissioned, is significant because it is:

Answer B. India's first indigenously designed Pollution Control Vessel

ICGS Samudra Pratap is India's first indigenously designed Pollution Control Vessel (PCV) and also the largest ship in the Indian Coast Guard fleet.

Q3. India's newly introduced e-Production Investment Business Visa (e-B-4) is primarily meant for:

Answer D. Manufacturing and production-related business activities

The e-B-4 visa allows Chinese nationals to visit India for installation, commissioning, and production-linked investment activities, not tourism or employment.

Q4. Aditya-L1 mission is positioned at the Sun–Earth Lagrange Point-1 mainly to:

Answer C. Enable uninterrupted solar observation

L1 provides a stable gravitational location allowing continuous, eclipse-free observation of the Sun, essential for studying solar flares, CMEs, and space weather.

Q5. The Somnath Temple is historically significant because:

Answer C. It represents repeated destruction and reconstruction

Somnath Temple was destroyed and rebuilt multiple times over centuries, making it a symbol of cultural resilience and civilisational continuity.

Q6. The National Environmental Standard Laboratory (NESL) inaugurated in India focuses on:

Answer C. Calibration of air pollution monitoring instruments

NESL is an apex facility for testing, calibration, and certification of air pollution monitoring instruments under Indian environmental conditions.

Q7. India's Loan-to-Deposit Ratio (LDR) touching 81% indicates:

Answer C. Aggressive lending relative to deposits

An 81% LDR means banks have lent ₹81 for every ₹100 of deposits, signalling tight liquidity and faster credit growth than deposit mobilisation.

Q8. The Payments Regulatory Board (PRB) derives its statutory authority from:

Answer C. Payment and Settlement Systems Act, 2007

PRB is established under Section 3 of the PSS Act, 2007, replacing the earlier BPSS to regulate payment systems.

Q9. Under RBI's proposed dividend framework, banks with CET1 capital below 8%:

Answer D. Are not allowed to pay any dividend

RBI's graded framework prohibits dividend payouts if CET1 capital falls below 8%, ensuring capital protection.

Q10. Which of the following best explains India's distorted fertiliser use pattern?

Answer C. Heavy subsidisation of urea

Cheap urea has led to excessive nitrogen use, causing NPK imbalance (10.9:4.4:4 instead of ideal 4:2:1), environmental damage, and declining productivity.

QUIZ 5 OF 21

8 January 2026

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

Q1

EOS-N1 (Anvesha), launched by ISRO in January 2026, is primarily designed for which purpose?

- A. Deep space exploration
- B. Navigation services
- C. Earth observation and surveillance
- D. Communication broadcasting
- E. Weather forecasting

Q2

India's climate target of reducing emissions intensity of GDP by 45% is measured with reference to which base year?

- A. 1990
- B. 2000
- C. 2005
- D. 2010
- E. 2015

Q3

Which of the following newly discovered species is noted for being strong enough for a human to sit on it?

- A. Dolomedes indicus
- B. Rhinophis siruvaniensis
- C. Bridgeoporus kanadii
- D. Neelus sikkimensis
- E. Ophiorrhiza mizoramensis

Q4

The National Intelligence Grid (NATGRID) primarily functions as which of the following?

- A. A central intelligence database
- B. A biometric identification authority
- C. A secure data storage platform
- D. A real-time intelligence data-sharing middleware
- E. A cyber-security command centre

Q5

India became the world's first country to commercially produce bio-bitumen using which primary raw material?

- A. Sugarcane bagasse
- B. Bamboo fibre
- C. Rice straw
- D. Corn husk
- E. Coconut shell

Q6**'The Fortuna Wave', recently launched by Federal Bank, symbolises which set of values?**

- A. Growth, Stability, Innovation
- B. Trust, Security, Growth
- C. Authenticity, Togetherness, Prosperity
- D. Transparency, Speed, Inclusion
- E. Digitalisation, Safety, Expansion

Q7**According to RBI's proposal, after completing 10 continuous years on a co-operative bank board, a director must observe a cooling-off period of:**

- A. 1 year
- B. 2 years
- C. 3 years
- D. 5 years
- E. 10 years

Q8**RBI is considering new relief measures for exporters mainly due to losses caused by:**

- A. Currency depreciation
- B. EU sanctions
- C. Rising logistics costs
- D. High U.S. import tariffs
- E. Domestic tax reforms

Q9**Under SEBI's extended incentive scheme, what is the maximum incentive a mutual fund distributor can earn per eligible investor?**

- A. ₹1,000
- B. ₹1,500
- C. ₹2,000
- D. ₹2,500
- E. ₹3,000

Q10**The incentive for mutual fund distributors is paid from which existing provision?**

- A. AMFI development fund
- B. Trail commission reserve
- C. Investor Protection Fund
- D. CSR allocation of AMCs
- E. 2 basis points earmarked for investor education

ANSWERS — 8 JANUARY 2026

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

Q1. EOS-N1 (Anvesha), launched by ISRO in January 2026, is primarily designed for which purpose?

Answer C. Earth observation and surveillance

EOS-N1 (Anvesha) is an advanced Earth Observation satellite designed for high-resolution imaging, surveillance, and reconnaissance for strategic and civilian use.

Q2. India's climate target of reducing emissions intensity of GDP by 45% is measured with reference to which base year?

Answer C. 2005

Under its Nationally Determined Contribution (NDC), India aims to reduce emissions intensity by 45% from the 2005 level by 2030.

Q3. Which of the following newly discovered species is noted for being strong enough for a human to sit on it?

Answer C. Bridgeoporus kanadii

Bridgeoporus kanadii is a colossal macro fungus discovered in Arunachal Pradesh with a thick, leathery fruiting body capable of supporting human weight.

Q4. The National Intelligence Grid (NATGRID) primarily functions as which of the following?

Answer D. A real-time intelligence data-sharing middleware

NATGRID does not store data; it connects multiple databases and allows authorised agencies to query information in real time.

Q5. India became the world's first country to commercially produce bio-bitumen using which primary raw material?

Answer C. Rice straw

Bio-bitumen developed by CSIR institutions is produced mainly from rice straw, helping reduce stubble burning and fossil fuel usage.

Q6. 'The Fortuna Wave', recently launched by Federal Bank, symbolises which set of values?

Answer C. Authenticity, Togetherness, Prosperity

The three waves in Federal Bank's refreshed brand identity represent authenticity, togetherness, and prosperity.

Q7. According to RBI's proposal, after completing 10 continuous years on a co-operative bank board, a director must observe a cooling-off period of:

Answer C. 3 years

RBI has proposed a mandatory 3-year cooling-off period after 10 years of continuous service on a co-operative bank board.

Q8. RBI is considering new relief measures for exporters mainly due to losses caused by:

Answer D. High U.S. import tariffs

U.S. tariffs of up to 50% on certain Indian goods have severely impacted exporters, prompting RBI to explore additional relief measures.

Q9. Under SEBI's extended incentive scheme, what is the maximum incentive a mutual fund distributor can earn per eligible investor?

Answer C. ₹2,000

SEBI allows distributors to earn up to ₹2,000 per eligible investor, calculated as 1% of the first investment or first-year SIP.

Q10. The incentive for mutual fund distributors is paid from which existing provision?

Answer E. 2 basis points earmarked for investor education

SEBI clarified that the distributor incentive will be funded from the already earmarked 2 basis points meant for investor education.

QUIZ 6 OF 21

9 January 2026

10 questions · Economy 4 · Banking 3 · Schemes 2 · Misc GA 1

Q1

According to UN DESA, what is India's projected GDP growth rate for FY 2025–26?

- A. 6.5%
- B. 6.8%
- C. 7.0%
- D. 7.2%
- E. 7.8%

Q2

Which of the following factors has NOT been identified by UN DESA as a key driver of India's growth?

- A. Resilient domestic consumption
- B. Robust public investment
- C. Supply-side expansion
- D. High export demand from the US
- E. Manufacturing and services growth

Q3

Under the proposed nationwide cashless treatment scheme for road accident victims, what is the maximum coverage amount per victim?

- A. ₹50,000
- B. ₹1 lakh
- C. ₹1.25 lakh
- D. ₹1.5 lakh
- E. ₹2 lakh

Q4

ICJS 2.0 follows which guiding principle to improve transparency and reduce duplication?

- A. One Nation, One Law
- B. Digital First Governance
- C. One Data, One Entry
- D. Integrated Justice Model
- E. Single Window System

Q5

Under which provision of the RBI Act, 1934 were 35 NBFC registrations cancelled?

- A. Section 21
- B. Section 35A
- C. Section 45-IB
- D. Section 45-IA(6)
- E. Section 58B

Q6

Which institution partnered with EPFO to enable instant PF advance withdrawal through the BHIM app?

- A. UIDAI
- B. NPCI
- C. NABARD
- D. IRDAI
- E. SEBI

Q7

What was the GDP deflator in FY 2025–26, according to NSO estimates?

- A. 1.8%
- B. 1.2%
- C. 0.9%
- D. 0.5%
- E. 0.2%

Q8

Specialised Investment Funds (SIFs) are positioned between which two investment categories in terms of risk and flexibility?

- A. Equity and Debt Funds
- B. Mutual Funds and Hedge Funds
- C. Banks and NBFCs
- D. Mutual Funds and AIFs
- E. Pension Funds and Insurance

Q9

The proposed Pesticides Management Bill aims to replace which existing legislation?

- A. Essential Commodities Act, 1955
- B. Environment Protection Act, 1986
- C. Insecticides Act, 1968
- D. Fertilizer Control Order, 1985
- E. Seeds Act, 1966

Q10

Which body under the proposed Pesticides Management Bill will maintain a digital national register of pesticides?

- A. Central Pesticides Board
- B. Ministry of Agriculture
- C. State Agriculture Departments
- D. Registration Committee
- E. National Biodiversity Authority

ANSWERS — 9 JANUARY 2026

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

Q1. According to UN DESA, what is India's projected GDP growth rate for FY 2025–26?

Answer D. 7.2%

The UN DESA projected India's GDP growth at 7.2% for FY 2025–26 in its World Economic Situation and Prospects 2026 report.

Q2. Which of the following factors has NOT been identified by UN DESA as a key driver of India's growth?

Answer D. High export demand from the US

UN DESA highlighted domestic consumption, public investment, and supply-side expansion, but did not cite high US export demand as a key growth driver.

Q3. Under the proposed nationwide cashless treatment scheme for road accident victims, what is the maximum coverage amount per victim?

Answer D. ₹1.5 lakh

The scheme provides cashless medical treatment of up to ₹1.5 lakh per road accident victim during the Golden Hour.

Q4. ICJS 2.0 follows which guiding principle to improve transparency and reduce duplication?

Answer C. One Data, One Entry

ICJS 2.0 follows the "One Data, One Entry" principle to avoid duplication and enhance transparency in the criminal justice system.

Q5. Under which provision of the RBI Act, 1934 were 35 NBFC registrations cancelled?

Answer D. Section 45-IA(6)

RBI cancelled the registrations of 35 NBFCs under Section 45-IA(6) of the RBI Act, 1934 for regulatory non-compliance.

Q6. Which institution partnered with EPFO to enable instant PF advance withdrawal through the BHIM app?

Answer B. NPCI

EPFO partnered with the National Payments Corporation of India (NPCI) to facilitate instant PF withdrawals via the BHIM app.

Q7. What was the GDP deflator in FY 2025–26, according to NSO estimates?

Answer D. 0.5%

The GDP deflator was estimated at 0.5%, the lowest in nearly 50 years, indicating extremely low inflation.

Q8. Specialised Investment Funds (SIFs) are positioned between which two investment categories in terms of risk and flexibility?

Answer D. Mutual Funds and AIFs

SIFs are designed to bridge the gap between traditional mutual funds and Alternative Investment Funds (AIFs).

Q9. The proposed Pesticides Management Bill aims to replace which existing legislation?

Answer C. Insecticides Act, 1968

The draft Pesticides Management Bill seeks to replace the outdated Insecticides Act of 1968.

Q10. Which body under the proposed Pesticides Management Bill will maintain a digital national register of pesticides?

Answer D. Registration Committee

The Registration Committee will approve pesticides and maintain a digital national register under the new Bill.

QUIZ 7 OF 21

10 January 2026

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

Q1

Greenland enjoys self-rule under which legal framework that also recognises its right to self-determination?

- A. Danish Constitutional Act, 1953
- B. Arctic Governance Treaty, 2001
- C. Self-Rule Act, 2009
- D. Nordic Cooperation Act, 1995
- E. UN Decolonisation Charter

Q2

Which provision of international law prohibits acquisition of territory by force, relevant to the Greenland issue?

- A. UN Charter Article 1(2)
- B. UN Charter Article 51
- C. Geneva Convention Article 3
- D. UN Charter Article 2(4)
- E. Vienna Convention on Treaties

Q3

The proposed Sanctioning Russia Act, 2025 allows the US to impose tariffs up to what maximum level on Russian energy buyers?

- A. 100%
- B. 200%
- C. 300%
- D. 400%
- E. 500%

Q4

The Aadhaar mascot 'Udai' was launched by which organisation?

- A. Ministry of Electronics and IT
- B. NITI Aayog
- C. Digital India Corporation
- D. UIDAI
- E. National Informatics Centre

Q5

PANKHUDI portal primarily aims to strengthen coordination for which target groups?

- A. Farmers and MSMEs
- B. Senior citizens and persons with disabilities
- C. Students and youth entrepreneurs
- D. Women and children
- E. Tribal communities

Q6
India–AI Impact Summit 2026 will be held in which city?

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

Q7
The National IED Data Management System (NIDMS) is headquartered at which location?

- A. New Delhi
- B. Pune
- C. Chandigarh
- D. Manesar, Haryana
- E. Srinagar

Q8
SEBI's revised technical glitch framework applies only to stockbrokers with more than how many registered clients?

- A. 1,000
- B. 5,000
- C. 10,000
- D. 25,000
- E. 50,000

Q9
Unclaimed bank deposits are transferred to which fund after remaining inactive for 10 years?

- A. Consolidated Fund of India
- B. Investor Protection Fund
- C. National Asset Reconstruction Fund
- D. Financial Stability Fund
- E. Depositor Education and Awareness (DEA) Fund

Q10
OSMOS, recently highlighted by RBI, is primarily related to which regulatory function?

- A. Monetary policy transmission
- B. Currency management
- C. Payment system settlement
- D. Offsite supervision of banks
- E. Resolution of failed banks

ANSWERS — 10 JANUARY 2026

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

"Every mock test is a mirror. Look at the mistakes, not the score."

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Q1. Greenland enjoys self-rule under which legal framework that also recognises its right to self-determination?

Answer C. Self-Rule Act, 2009

The Self-Rule Act, 2009 grants Greenland autonomy over domestic affairs and recognises the Greenlandic people's right to self-determination, while Denmark retains control over defence and foreign affairs.

Q2. Which provision of international law prohibits acquisition of territory by force, relevant to the Greenland issue?

Answer D. UN Charter Article 2(4)

Article 2(4) of the UN Charter prohibits the threat or use of force against the territorial integrity or political independence of any state.

Q3. The proposed Sanctioning Russia Act, 2025 allows the US to impose tariffs up to what maximum level on Russian energy buyers?

Answer E. 500%

The proposed law empowers the US President to impose punitive tariffs of up to 500% on countries importing Russian-origin energy products.

Q4. The Aadhaar mascot 'Udai' was launched by which organisation?

Answer D. UIDAI

The Unique Identification Authority of India (UIDAI) launched 'Udai' to make Aadhaar-related communication more citizen-friendly and accessible.

Q5. PANKHUDI portal primarily aims to strengthen coordination for which target groups?

Answer D. Women and children

PANKHUDI is an integrated digital platform by the Ministry of Women and Child Development to improve service delivery for women and children.

Q6. India-AI Impact Summit 2026 will be held in which city?

Answer E. New Delhi

The India-AI Impact Summit 2026 is scheduled for 19-20 February 2026 in New Delhi.

Q7. The National IED Data Management System (NIDMS) is headquartered at which location?

Answer D. Manesar, Haryana

NIDMS is headquartered at the National Security Guard (NSG) garrison in Manesar and serves as a centralised IED incident database.

Q8. SEBI's revised technical glitch framework applies only to stockbrokers with more than how many registered clients?

Answer C. 10,000

The revised SEBI framework applies only to brokers with more than 10,000 clients, exempting a majority of small brokers.

Q9. Unclaimed bank deposits are transferred to which fund after remaining inactive for 10 years?

Answer E. Depositor Education and Awareness (DEA) Fund

Banks transfer unclaimed deposits to the DEA Fund, which is used for depositor awareness and education initiatives.

Q10. OSMOS, recently highlighted by RBI, is primarily related to which regulatory function?

Answer D. Offsite supervision of banks

Offsite Monitoring and Surveillance (OSMOS) enables RBI to conduct real-time, technology-driven supervision of banks without relying solely on onsite inspections.

QUIZ 8 OF 21

11 & 12 January 2026

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

Q1

What was a key scientific finding from ISRO's Aditya-L1 solar mission regarding severe solar storms?

- A. They increase Earth's gravitational pull
- B. They expand Earth's magnetosphere outward
- C. They compress Earth's magnetic field close to the planet
- D. They mainly affect the Moon's surface
- E. They stop satellite communication permanently

Q2

The Bharatiya Antariksh Station (BAS) is envisioned primarily as:

- A. A robotic-only lunar base
- B. A single-module satellite for Earth observation
- C. A modular space station to host astronauts in LEO
- D. A replacement for PSLV missions
- E. A joint Indo-US space laboratory

Q3

What is the primary objective of India's cooperation with ReCAAP?

- A. Expanding naval trade routes
- B. Combating piracy and armed robbery at sea
- C. Regulating fishing activities
- D. Promoting submarine cable projects
- E. Training marine biologists

Q4

Why did RBI approve Bank of Baroda's move to set up a Standalone Primary Dealer (SPD) subsidiary?

- A. To increase retail lending
- B. To separate G-Sec trading risks from core banking
- C. To expand foreign exchange operations
- D. To reduce CRR requirements
- E. To promote digital payments

Q5

A Payment Aggregator – Cross Border (PA-CB) licence allows an entity to:

- A. Issue cryptocurrencies
- B. Accept only domestic digital payments
- C. Facilitate regulated cross-border payment collection and remittance
- D. Act as a central bank
- E. Trade government securities

Q6**Under stricter FIU norms, crypto exchanges in India must mandatorily collect which of the following?**

- A. Aadhaar-linked biometric data only
- B. PAN, geo-location, and selfie with liveness detection
- C. Voter ID details
- D. Passport copies of all users
- E. No KYC information

Q7**The main objective of the Digital Agriculture Mission (DAM) is to:**

- A. Replace farmers with robots
- B. Promote export of farm machinery
- C. Build digital public infrastructure for AI-driven farm decisions
- D. Eliminate subsidies
- E. Privatised agriculture markets

Q8**Why is *Orobanche aegyptiaca* particularly dangerous for mustard crops?**

- A. It spreads only through water
- B. Damage is visible immediately
- C. It parasitises roots underground before detection
- D. It affects only leaves
- E. It dies within one season

Q9**What is the significance of Pashu Aadhaar in India's dairy sector?**

- A. It provides insurance only to farmers
- B. It is a subsidy payment scheme
- C. It uniquely identifies livestock for traceability and health management
- D. It replaces milk cooperatives
- E. It tracks only milk prices

Q10**Achieving fertilizer security mainly helps India by:**

- A. Increasing fertilizer exports only
- B. Reducing dependence on food imports
- C. Ensuring timely and affordable fertilizer availability to farmers
- D. Eliminating the need for irrigation
- E. Ending subsidy requirements

ANSWERS — 11 & 12 JANUARY 2026

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

Q1. What was a key scientific finding from ISRO's Aditya-L1 solar mission regarding severe solar storms?

Answer C. They compress Earth's magnetic field close to the planet

Aditya-L1 observed that turbulent regions of solar storms strongly compress Earth's magnetosphere, sometimes exposing geostationary satellites to harsh space conditions.

Q2. The Bharatiya Antariksh Station (BAS) is envisioned primarily as:

Answer C. A modular space station to host astronauts in LEO

BAS is planned as a multi-module space station in Low Earth Orbit to ensure sustained human presence in space, succeeding the Gaganyaan programme.

Q3. What is the primary objective of India's cooperation with ReCAAP?

Answer B. Combating piracy and armed robbery at sea

ReCAAP is a government-to-government framework aimed at enhancing maritime security by preventing piracy and armed robbery against ships.

Q4. Why did RBI approve Bank of Baroda's move to set up a Standalone Primary Dealer (SPD) subsidiary?

Answer B. To separate G-Sec trading risks from core banking

RBI encourages SPDs to ensure clearer separation of risks by hiving off primary dealer activities from banks' balance sheets.

Q5. A Payment Aggregator – Cross Border (PA-CB) licence allows an entity to:

Answer C. Facilitate regulated cross-border payment collection and remittance

PA-CB entities aggregate international payments for Indian businesses under RBI oversight, ensuring secure and compliant forex transactions.

Q6. Under stricter FIU norms, crypto exchanges in India must mandatorily collect which of the following?

Answer B. PAN, geo-location, and selfie with liveness detection

Enhanced KYC norms include PAN, live selfie verification, geo-coordinates, IP address, and bank verification to curb money laundering.

Q7. The main objective of the Digital Agriculture Mission (DAM) is to:

Answer C. Build digital public infrastructure for AI-driven farm decisions

DAM focuses on AgriStack, AI analytics, and real-time decision support for farmers and policymakers.

Q8. Why is *Orobanche aegyptiaca* particularly dangerous for mustard crops?

Answer C. It parasitises roots underground before detection

The parasitic weed extracts nutrients from mustard roots underground, causing irreversible yield loss before visible symptoms appear.

Q9. What is the significance of Pashu Aadhaar in India's dairy sector?

Answer C. It uniquely identifies livestock for traceability and health management

Pashu Aadhaar assigns a 12-digit ID to animals, enabling disease surveillance, insurance linkage, and digital dairy management.

Q10. Achieving fertilizer security mainly helps India by:

Answer C. Ensuring timely and affordable fertilizer availability to farmers

Fertilizer security focuses on domestic production, reduced import dependence, and stable supply of key fertilizers to support food security.

QUIZ 9 OF 21

13 January 2026

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

Q1

Operation Hawkeye, recently seen in news, is related to which of the following?

- A. UN peacekeeping mission in Iraq
- B. U.S.-led counter-terrorism airstrikes against ISIS in Syria
- C. NATO naval exercise in the Mediterranean
- D. Joint U.S.-Turkey border patrol
- E. Cyber surveillance operation against ISIS

Q2

Which principle of international law is primarily violated when a state uses force without UN Security Council authorisation or self-defence justification?

- A. Sovereign immunity
- B. Pacta sunt servanda
- C. Article 2(4) of the UN Charter
- D. Article 103 of the UN Charter
- E. Principle of reciprocity

Q3

Indusfood 2026, inaugurated in January 2026, is best described as:

- A. A global agriculture subsidy platform
- B. Asia's premier Food & Beverage sourcing and trade show
- C. An international food security treaty
- D. A farmers' income support scheme
- E. A UN-backed nutrition programme

Q4

The first-ever Military-Civil Fusion (MCF) exercise 'Sanjha Shakti' was conducted by the Indian Army at:

- A. Pokhran, Rajasthan
- B. Babina, Uttar Pradesh
- C. Digg Range, Khadki Military Station, Pune
- D. Chandipur, Odisha
- E. Leh, Ladakh

Q5

The Viksit Bharat Shiksha Adhishthan Bill, 2025 aims to replace which of the following regulators?

- A. UGC, AICTE and NCTE
- B. NAAC and NBA
- C. CBSE and NCERT
- D. NIOS and SCERT
- E. ICMR and NMC

Q6**India's retail inflation is measured using which index?**

- A. Wholesale Price Index
- B. GDP Deflator
- C. Consumer Price Index
- D. Producer Price Index
- E. Cost Inflation Index

Q7**Under RBI's Scale-Based Regulatory (SBR) framework, NBFCs posing extreme systemic risk may be placed in which layer?**

- A. Base Layer
- B. Middle Layer
- C. Upper Layer
- D. Top Layer
- E. Special Resolution Layer

Q8**PhonePe PG Bolt primarily enhances digital payments by using:**

- A. Blockchain settlement
- B. Biometric authentication
- C. Device-based card tokenization
- D. Offline QR payments
- E. UPI auto-debit mandates

Q9**According to the SBI report, what is the optimal Credit-Deposit (CD) ratio for public and private sector banks?**

- A. 60-65%
- B. 65-70%
- C. 70-75%
- D. 76-80%
- E. Above 85%

Q10**Bamanwas Kankar panchayat, recently in news, is significant because it has become:**

- A. India's first zero-budget natural farming district
- B. Rajasthan's first fully organic certified panchayat
- C. A model solar-powered farming village
- D. A PM-KISAN pilot panchayat
- E. A climate-resilient seed hub

ANSWERS — 13 JANUARY 2026

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

Q1. Operation Hawkeye, recently seen in news, is related to which of the following?

Answer B. U.S.-led counter-terrorism airstrikes against ISIS in Syria

Operation Hawkeye is a U.S.-led military operation launched in December 2025 involving air and precision strikes against ISIS targets in Syria, executed by US CENTCOM.

Q2. Which principle of international law is primarily violated when a state uses force without UN Security Council authorisation or self-defence justification?

Answer C. Article 2(4) of the UN Charter

Article 2(4) of the UN Charter prohibits the threat or use of force against the sovereignty and territorial integrity of any state, unless authorised by the UNSC or justified under self-defence (Article 51).

Q3. Indusfood 2026, inaugurated in January 2026, is best described as:

Answer B. Asia's premier Food & Beverage sourcing and trade show

Indusfood is Asia's leading global F&B sourcing and trade exhibition, organised by TPCI under the Ministry of Commerce & Industry.

Q4. The first-ever Military-Civil Fusion (MCF) exercise 'Sanjha Shakti' was conducted by the Indian Army at:

Answer C. Diggi Range, Khadki Military Station, Pune

'Sanjha Shakti' was the inaugural MCF exercise conducted in January 2026 at Diggi Range, Pune, involving the Indian Army and 16 civilian agencies.

Q5. The Viksit Bharat Shiksha Adhishthan Bill, 2025 aims to replace which of the following regulators?

Answer A. UGC, AICTE and NCTE

The Bill proposes a single apex body (VBSA) replacing multiple regulators like UGC, AICTE and NCTE to streamline higher education governance.

Q6. India's retail inflation is measured using which index?

Answer C. Consumer Price Index

Retail inflation in India is measured using the Consumer Price Index (CPI), published monthly by MoSPI and used by RBI for monetary policy decisions.

Q7. Under RBI's Scale-Based Regulatory (SBR) framework, NBFCs posing extreme systemic risk may be placed in which layer?

Answer D. Top Layer

The Top Layer under SBR is expected to be empty normally and is reserved for NBFCs posing extreme systemic risk, subject to very stringent regulation.

Q8. PhonePe PG Bolt primarily enhances digital payments by using:

Answer C. Device-based card tokenization

PhonePe PG Bolt uses one-time device tokenization for Visa and Mastercard cards, enabling secure one-click in-app payments without repeated CVV entry.

Q9. According to the SBI report, what is the optimal Credit–Deposit (CD) ratio for public and private sector banks?

Answer D. 76–80%

SBI's research suggests that CD ratios beyond 80% reduce profitability and strain liquidity, making 76–80% optimal for PSBs and private banks.

Q10. Bamanwas Kankar panchayat, recently in news, is significant because it has become:

Answer B. Rajasthan's first fully organic certified panchayat

Bamanwas Kankar in Kotputli–Behror district is Rajasthan's first officially certified fully organic panchayat, banning chemical fertilisers and pesticides.

QUIZ 10 OF 21

14 January 2026

10 questions · Banking 4 · Sci & Env 3 · Schemes 1 · Misc GA 1

Q1

The Panchayat (Extension to Scheduled Areas) Act, 1996 (PESA) primarily aims to:

- A. Strengthen urban local bodies in tribal areas
- B. Transfer forest ownership to state governments
- C. Extend Panchayati Raj to Fifth Schedule areas with Gram Sabha supremacy
- D. Create separate tribal legislatures
- E. Centralise development planning in Scheduled Areas

Q2

The Bhuria Committee is associated with recommendations related to:

- A. Cooperative banking reforms
- B. Sports governance in India
- C. Crypto asset regulation
- D. Gram Sabha-centric governance in Scheduled Areas
- E. NBFC capital adequacy norms

Q3

BHASHINI Samudaye is primarily aimed at strengthening India's:

- A. Cyber security framework
- B. Defence AI ecosystem
- C. Indian-language AI ecosystem through collaboration
- D. Semiconductor manufacturing ecosystem
- E. Digital payments infrastructure

Q4

The Man Portable Anti-Tank Guided Missile (MPATGM) recently tested by India is best described as:

- A. Second-generation wire-guided missile
- B. Third-generation fire-and-forget missile with top-attack capability
- C. Long-range surface-to-air missile
- D. Naval anti-ship missile system
- E. Ballistic missile defence interceptor

Q5

The expert committee constituted by PFRDA for assured pension payouts under NPS is chaired by:

- A. Urjit Patel
- B. Raghuram Rajan
- C. M. S. Sahoo
- D. Ajay Tyagi
- E. Shaktikanta Das

Q6

Why is PFRDA exploring assured payout products under NPS?

- A. To replace NPS with OPS
- B. To introduce fiscal guarantees
- C. To address uncertainty in market-linked retirement income
- D. To merge NPS with EPFO
- E. To eliminate private pension funds

Q7

Under the proposed crypto regulatory framework, the primary regulator for crypto exchanges in India is expected to be:

- A. RBI
- B. Ministry of Finance
- C. SEBI
- D. FIU-IND
- E. CBDT

Q8

Which institution introduced India's first fully solar-powered mobile ATM van "TGB on Wheels"?

- A. State Bank of India
- B. NABARD
- C. Tripura Gramin Bank
- D. Punjab National Bank
- E. North Eastern Development Finance Corporation

Q9

RBI's proposal to resume licensing of Urban Co-operative Banks (UCBs) emphasises which of the following?

- A. Licensing only newly formed societies
- B. Preference for smaller local co-operatives
- C. Higher minimum capital and strong financial track record
- D. Zero-capital digital banks
- E. Exclusive focus on rural co-operatives

Q10

The Foreign Exchange Management (Guarantees) Regulations, 2026 were issued by RBI under:

- A. Banking Regulation Act, 1949
- B. Reserve Bank of India Act, 1934
- C. Foreign Exchange Management Act, 1999
- D. Companies Act, 2013
- E. Insolvency and Bankruptcy Code, 2016

ANSWERS — 14 JANUARY 2026

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

"One clear hour a day outruns a distracted five."

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Q1. The Panchayat (Extension to Scheduled Areas) Act, 1996 (PESA) primarily aims to:

Answer C

PESA extends Part IX of the Constitution to Fifth Schedule areas and recognises the Gram Sabha as the supreme authority over governance, land, and natural resources in tribal regions.

Q2. The Bhuria Committee is associated with recommendations related to:

Answer D

The Bhuria Committee (1994–95) recommended empowering Gram Sabhas and recognising tribal control over resources, forming the basis for PESA.

Q3. BHASHINI Samudaye is primarily aimed at strengthening India's:

Answer C

BHASHINI Samudaye promotes co-creation, open datasets, and participatory governance to scale Indian-language AI tools under the National Language Translation Mission.

Q4. The Man Portable Anti-Tank Guided Missile (MPATGM) recently tested by India is best described as:

Answer B

MPATGM is a third-generation, fire-and-forget, shoulder-launched missile with top-attack capability designed to destroy modern main battle tanks.

Q5. The expert committee constituted by PFRDA for assured pension payouts under NPS is chaired by:

Answer C

The 15-member committee on assured payouts under NPS is chaired by M. S. Sahoo, former Chairman of IBBI.

Q6. Why is PFRDA exploring assured payout products under NPS?

Answer C

NPS is a defined-contribution, market-linked scheme, leading to uncertain retirement income. Assured payouts aim to improve income security.

Q7. Under the proposed crypto regulatory framework, the primary regulator for crypto exchanges in India is expected to be:

Answer C

SEBI is proposed as the primary regulator for crypto exchanges, overseeing trading platforms, disclosures, and investor protection.

Q8. Which institution introduced India's first fully solar-powered mobile ATM van "TGB on Wheels"?

Answer C

Tripura Gramin Bank launched "TGB on Wheels", India's first fully solar-powered ATM van, enhancing rural banking outreach sustainably.

Q9. RBI's proposal to resume licensing of Urban Co-operative Banks (UCBs) emphasises which of the following?

Answer C

RBI proposes minimum capital of ₹300 crore, CAR $\geq 12\%$, low NPAs, and long track records to reduce failures seen in smaller UCBs.

Q10. The Foreign Exchange Management (Guarantees) Regulations, 2026 were issued by RBI under:

Answer C

The 2026 regulations were issued under FEMA, 1999 to create a consolidated framework for guarantees involving non-residents.

QUIZ 11 OF 21

15 January 2026

10 questions · Banking 5 · Reports 2 · Misc GA 2 · Economy 1

Q1

INSV Kaundinya, recently in news, is best described as:

- A. A hand-stitched wooden sailing ship retracing ancient trade routes
- B. A modern cargo vessel for West Asia trade
- C. India's first nuclear-powered submarine
- D. A naval patrol vessel deployed in the Arabian Sea
- E. An unmanned research ship

Q2

According to the ILO Employment and Social Trends 2026 Report, the projected global unemployment rate in 2026 is:

- A. 6.2%
- B. 5.5%
- C. 4.9%
- D. 4.2%
- E. 3.8%

Q3

The Responsible Nations Index (RNI) evaluates countries primarily based on:

- A. GDP growth and military expenditure
- B. Human dignity, sustainability, and global responsibility
- C. Export competitiveness and FDI inflows
- D. Technological innovation and industrial output
- E. Population size and natural resources

Q4

Jharkhand's megalithic sites are unique because they:

- A. Are entirely underground structures
- B. Are linked to Harappan civilisation
- C. Represent a living megalithic tradition
- D. Were built only for military purposes
- E. Exist only in coastal regions

Q5

The primary role of an Internal Ombudsman (IO) in banks is to:

- A. Resolve disputes between banks and RBI
- B. Audit loan portfolios
- C. Review rejected customer complaints
- D. Monitor cyber security risks
- E. Approve new banking products

Q6

RBI's new Internal Ombudsman guidelines specify that the IO's decision:

- A. Can be overridden by bank management
- B. Is advisory in nature
- C. Is binding on banks and NBFCs
- D. Requires RBI approval
- E. Applies only to public sector banks

Q7

Sumitomo Mitsui Banking Corporation (SMBC) received RBI's approval to:

- A. Merge with an Indian public sector bank
- B. Set up a Payments Bank
- C. Establish a Wholly Owned Subsidiary in India
- D. Operate only through IFSC
- E. Exit branch banking operations

Q8

What is the usual offer price of units during a New Fund Offer (NFO)?

- A. ₹5
- B. ₹8
- C. ₹10
- D. Market-linked price
- E. NAV of previous scheme

Q9

RBI's proposed changes to FX risk norms include:

- A. Separate onshore and offshore FX limits
- B. Elimination of capital requirements for FX risk
- C. Unified Net Open Position calculation
- D. Ban on overseas investments by banks
- E. Daily RBI approval for FX exposure

Q10

SEBI's scrutiny of New Fund Offers (NFOs) is mainly aimed at:

- A. Increasing fund launch frequency
- B. Reducing fund management fees
- C. Preventing excessive portfolio overlap
- D. Promoting passive funds
- E. Limiting retail investor participation

ANSWERS — 15 JANUARY 2026

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

Q1. INSV Kaundinya, recently in news, is best described as:**Answer** A

INSV Kaundinya is a hand-stitched wooden sailing ship that retraced ancient Indian Ocean trade routes from Porbandar to Muscat in January 2026.

Q2. According to the ILO Employment and Social Trends 2026 Report, the projected global unemployment rate in 2026 is:

Answer C

The ILO projected global unemployment to remain at a historically low level of 4.9%, affecting around 186 million people worldwide.

Q3. The Responsible Nations Index (RNI) evaluates countries primarily based on:

Answer B

RNI shifts global rankings away from GDP and military power towards values like human dignity, environmental sustainability, and international responsibility.

Q4. Jharkhand's megalithic sites are unique because they:

Answer C

Jharkhand's megaliths are part of a living tradition, where communities like Munda and Ho still erect stones for rituals and remembrance.

Q5. The primary role of an Internal Ombudsman (IO) in banks is to:

Answer C

The Internal Ombudsman reviews customer complaints rejected by internal grievance mechanisms before they can be escalated to RBI's Ombudsman.

Q6. RBI's new Internal Ombudsman guidelines specify that the IO's decision:

Answer C

Under the new norms, banks and NBFCs cannot override the decision of the Internal Ombudsman, strengthening consumer protection.

Q7. Sumitomo Mitsui Banking Corporation (SMBC) received RBI's approval to:

Answer C

RBI granted in-principle approval to SMBC to convert its Indian branches into a locally incorporated Wholly Owned Subsidiary.

Q8. What is the usual offer price of units during a New Fund Offer (NFO)?

Answer C

NFO units are generally offered at a fixed price of ₹10 per unit during the initial subscription period.

Q9. RBI's proposed changes to FX risk norms include:

Answer C

RBI proposes a single consolidated Net Open Position (NOP) calculation to align Indian FX risk norms with global standards.

Q10. SEBI's scrutiny of New Fund Offers (NFOs) is mainly aimed at:

Answer C

SEBI aims to ensure clear differentiation among mutual fund schemes by limiting portfolio overlap within the same AMC.

QUIZ 12 OF 21

16 & 17 January 2026

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

Q1

According to the Global Risks Report 2026, which risk ranks first in the short-term (2-year horizon)?

- A. Armed conflict
- B. Extreme weather events
- C. Geo-economic confrontation
- D. Biodiversity loss
- E. Adverse AI outcomes

Q2

The SVASTIK portal launched by CSIR-NIScPR is related to:

- A. Digital skill certification
- B. Climate risk modelling
- C. Scientifically validated traditional knowledge
- D. Startup incubation
- E. Export facilitation

Q3

The Export Preparedness Index (EPI) 2024 is released by:

- A. Ministry of Commerce
- B. Reserve Bank of India
- C. NITI Aayog
- D. Directorate General of Foreign Trade
- E. EXIM Bank

Q4

The Sammakka–Saralamma Jatara is primarily associated with which community?

- A. Gond tribe
- B. Santhal tribe
- C. Bhil tribe
- D. Koya Adivasi community
- E. Toda tribe

Q5

Under the IndiaAI Mission, which pillar focuses on providing affordable access to GPUs and AI accelerators?

- A. IndiaAI Innovation Centre
- B. IndiaAI Datasets Platform
- C. IndiaAI Compute Capacity
- D. IndiaAI FutureSkills
- E. Responsible AI Framework

Q6

The Fund of Funds for Startups (FFS) under StartUp India is managed by:

- A. NABARD
- B. RBI
- C. SIDBI
- D. SEBI
- E. IFCI

Q7

Which report recommends AI-enabled centralised digital portals to improve MSME scheme efficiency?

- A. Economic Survey
- B. Global Risks Report
- C. NITI Aayog MSME Convergence Report
- D. EPI 2024
- E. Startup India Action Plan

Q8

Under the amended Forest Conservation Guidelines 2026, plantation on forest land is classified as:

- A. Non-forest activity
- B. Industrial activity
- C. Commercial activity
- D. Forestry activity
- E. Compensatory activity

Q9

Which long-term risk rises sharply in ranking in the Global Risks Report 2026 due to weak governance?

- A. Pollution
- B. Armed conflict
- C. AI-related adverse outcomes
- D. Trade wars
- E. Pandemics

Q10

The India-Israel Joint Declaration on Fisheries and Aquaculture focuses on all EXCEPT:

- A. Recirculatory Aquaculture Systems
- B. Genetic seed improvement
- C. Water-efficient technologies
- D. Deep-sea mining
- E. Fisheries traceability

ANSWERS — 16 & 17 JANUARY 2026

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

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Q1. According to the Global Risks Report 2026, which risk ranks first in the short-term (2-year horizon)?

Answer C. Geo-economic confrontation

The WEF Global Risks Report 2026 identifies geo-economic confrontation—use of trade barriers, sanctions, and investment restrictions—as the top short-term global risk, surpassing armed conflict.

Q2. The SVASTIK portal launched by CSIR-NIScPR is related to:

Answer C. Scientifically validated traditional knowledge

SVASTIK (Scientifically Validated Societal Traditional Knowledge) aims to disseminate Indian traditional knowledge after scientific validation in multiple languages.

Q3. The Export Preparedness Index (EPI) 2024 is released by:

Answer C. NITI Aayog

NITI Aayog released the 4th edition of the Export Preparedness Index to assess export readiness of States and UTs.

Q4. The Sammakka–Saralamma Jatara is primarily associated with which community?

Answer D. Koya Adivasi community

Sammakka–Saralamma Jatara is a biennial tribal festival of the Koya Adivasi community, held at Medaram in Telangana.

Q5. Under the IndiaAI Mission, which pillar focuses on providing affordable access to GPUs and AI accelerators?

Answer C. IndiaAI Compute Capacity

This pillar aims to create shared national AI computing infrastructure to reduce dependence on foreign compute providers.

Q6. The Fund of Funds for Startups (FFS) under StartUp India is managed by:

Answer C. SIDBI

The ₹10,000 crore Fund of Funds for Startups is managed by SIDBI to provide capital to AIFs supporting startups.

Q7. Which report recommends AI-enabled centralised digital portals to improve MSME scheme efficiency?

Answer C. NITI Aayog MSME Convergence Report

The report advocates a single AI-enabled MSME portal to reduce compliance costs and improve scheme delivery.

Q8. Under the amended Forest Conservation Guidelines 2026, plantation on forest land is classified as:

Answer D. Forestry activity

The amendment reclassifies plantation and afforestation as forestry activities, eliminating the need for CA and NPV.

Q9. Which long-term risk rises sharply in ranking in the Global Risks Report 2026 due to weak governance?

Answer C. AI-related adverse outcomes

AI risks rise from low short-term ranking to top 5 long-term risks due to concerns over jobs, misinformation, and warfare.

Q10. The India–Israel Joint Declaration on Fisheries and Aquaculture focuses on all EXCEPT:

Answer D. Deep-sea mining

The declaration focuses on sustainable aquaculture, water efficiency, seed quality, and monitoring—not deep-sea mining.

QUIZ 13 OF 21

18 & 19 January 2026

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

Q1

The United Nations Economic and Social Council (ECOSOC) primarily performs which of the following functions?

- A. Peacekeeping operations
- B. International judicial settlements
- C. Coordination of global economic, social and environmental policies
- D. Military conflict resolution
- E. Enforcement of international sanctions

Q2

The BBNJ Treaty, recently entering into force, is associated with which of the following objectives?

- A. Regulation of coastal fisheries
- B. Protection of polar ecosystems
- C. Conservation of marine biodiversity beyond national jurisdiction
- D. Deep-sea mineral extraction
- E. Maritime boundary demarcation

Q3

The SVAMITVA Scheme uses which technology for mapping rural inhabited areas?

- A. Satellite remote sensing
- B. LiDAR-based aerial mapping
- C. High-resolution drone surveys
- D. GPS triangulation only
- E. Ground-based cadastral surveys

Q4

“Sahkar Se Samridhi” is associated with strengthening which sector of the Indian economy?

- A. MSME manufacturing
- B. Cooperative enterprises
- C. Public sector banking
- D. Startup ecosystem
- E. Digital service delivery

Q5

The Chips to Start-up (C2S) Programme is implemented by which ministry?

- A. Ministry of Science & Technology
- B. Ministry of Heavy Industries
- C. Ministry of Electronics and Information Technology
- D. Ministry of Skill Development
- E. Ministry of Education

Q6

Which of the following best describes the RBI's proposal regarding BRICS digital currencies?

- A. Creation of a single BRICS currency
- B. Replacement of the US dollar in global trade
- C. Linking national CBDCs for cross-border payments
- D. Introduction of a private stablecoin
- E. Monetary union among BRICS nations

Q7

Nominal GDP differs from Real GDP mainly because nominal GDP:

- A. Excludes services
- B. Adjusts for inflation
- C. Uses constant base-year prices
- D. Reflects current market prices
- E. Measures only industrial output

Q8

Paripoorna Mediclaim Ayush Bima has been launched for which group of beneficiaries?

- A. All Indian citizens
- B. Ayushman Bharat beneficiaries
- C. Central Government Health Scheme beneficiaries
- D. State government employees
- E. Unorganized sector workers

Q9

The PM-PRANAM Scheme is primarily aimed at:

- A. Increasing MSP procurement
- B. Promoting organic exports
- C. Reducing chemical fertilizer usage
- D. Expanding irrigation coverage
- E. Supporting farm mechanization

Q10

India's first open-sea marine fish farming project has been launched in which region?

- A. Arabian Sea off Gujarat coast
- B. Bay of Bengal near Odisha
- C. Lakshadweep Sea
- D. Andaman Sea near North Bay
- E. Gulf of Mannar

ANSWERS — 18 & 19 JANUARY 2026

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

Q1. The United Nations Economic and Social Council (ECOSOC) primarily performs which of the following functions?

Answer C. Coordination of global economic, social and environmental policies

ECOSOC is one of the six principal organs of the UN and serves as the central platform for policy coordination, consensus-building, and SDG follow-up in economic, social, and environmental domains.

Q2. The BBNJ Treaty, recently entering into force, is associated with which of the following objectives?

Answer C. Conservation of marine biodiversity beyond national jurisdiction

The BBNJ (High Seas) Treaty is a legally binding agreement under UNCLOS to conserve and sustainably use marine biodiversity in areas beyond national jurisdiction, covering nearly two-thirds of global oceans.

Q3. The SVAMITVA Scheme uses which technology for mapping rural inhabited areas?

Answer C. High-resolution drone surveys

SVAMITVA uses drone-based surveys to generate accurate 3D maps of village abadi areas for property identification and rural infrastructure planning.

Q4. "Sahkar Se Samriddhi" is associated with strengthening which sector of the Indian economy?

Answer B. Cooperative enterprises

"Sahkar Se Samriddhi" means Prosperity through Cooperation and is the Government of India's vision to strengthen cooperatives for inclusive growth, rural livelihoods, and financial inclusion.

Q5. The Chips to Start-up (C2S) Programme is implemented by which ministry?

Answer C. Ministry of Electronics and Information Technology

The C2S Programme, launched in 2022, is implemented by MeitY to build indigenous semiconductor design capability and industry-ready chip design talent.

Q6. Which of the following best describes the RBI's proposal regarding BRICS digital currencies?

Answer C. Linking national CBDCs for cross-border payments

RBI proposed interoperability among BRICS countries' CBDCs to facilitate cross-border trade and tourism payments, without aiming for de-dollarisation.

Q7. Nominal GDP differs from Real GDP mainly because nominal GDP:

Answer D. Reflects current market prices

Nominal GDP is measured at current market prices and is not adjusted for inflation, unlike Real GDP which reflects true economic growth.

Q8. Paripoorna Mediclaim Ayush Bima has been launched for which group of beneficiaries?

Answer C. Central Government Health Scheme beneficiaries

The scheme was launched by the Department of Financial Services in January 2026 to complement CGHS coverage, including AYUSH and modern treatments.

Q9. The PM-PRANAM Scheme is primarily aimed at:

Answer C. Reducing chemical fertilizer usage

PM-PRANAM incentivizes states to reduce chemical fertilizer consumption by sharing subsidy savings, promoting sustainable agriculture and soil health.

Q10. India's first open-sea marine fish farming project has been launched in which region?

Answer D. Andaman Sea near North Bay

The pilot open-sea aquaculture project has been launched near North Bay in the Andaman Sea by MoES and NIOT under India's Blue Economy initiative.

QUIZ 14 OF 21

20 January 2026

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

Q1

The Pax Silica initiative primarily aims to strengthen cooperation in which of the following areas?

- A. Nuclear disarmament and arms control
- B. Climate change mitigation and carbon markets
- C. Semiconductor, AI, and critical mineral supply chains
- D. Maritime security and freedom of navigation
- E. Global health infrastructure and pandemic response

Q2

India and the UAE have set a target to double their bilateral trade to USD 200 billion by which year?

- A. 2028
- B. 2030
- C. 2032
- D. 2035
- E. 2040

Q3

The Environmental (Protection) Fund notified in January 2026 will primarily utilise money collected from:

- A. Environmental cess on fuel
- B. International climate finance
- C. Corporate social responsibility funds
- D. Penalties imposed for environmental violations
- E. Green bonds issued by the government

Q4

The Indian Skimmer is considered an indicator species because it signifies the health of:

- A. Coastal mangrove ecosystems
- B. Wetland and marsh ecosystems
- C. Forest river catchments
- D. Riverine ecosystems
- E. Coral reef systems

Q5

Under the Export Promotion Mission (EPM), which of the following components provides interest subvention on export credit?

- A. Niryat Saarthi
- B. Niryat Setu
- C. Niryat Protsahan
- D. Niryat Disha
- E. Niryat Shakti

Q6

The Hooghly River is best described as which one of the following?

- A. A tributary originating from the Yamuna
- B. A distributary of the Ganga flowing into the Bay of Bengal
- C. An independent east-flowing river of peninsular India
- D. A Himalayan glacier-fed river originating in Nepal
- E. A coastal river of West Bengal

Q7

According to the IMF's revised forecast, India's GDP growth rate for FY 2025–26 is estimated at:

- A. 6.4%
- B. 6.6%
- C. 7.0%
- D. 7.3%
- E. 7.8%

Q8

State Development Loans (SDLs) are issued by:

- A. The Reserve Bank of India
- B. Public Sector Banks
- C. State Governments
- D. Municipal Corporations
- E. NABARD

Q9

SEBI has proposed identifying "significant indices" based on which threshold?

- A. Daily trading volume of ₹10,000 crore
- B. Market capitalisation of ₹50,000 crore
- C. Investor count exceeding 10 lakh
- D. Assets Under Management exceeding ₹20,000 crore
- E. Listing on more than two stock exchanges

Q10

The primary objective of introducing the Closing Auction Session (CAS) in equity markets is to:

- A. Increase intraday trading volume
- B. Extend market trading hours
- C. Improve price discovery and reduce manipulation at market close
- D. Promote high-frequency trading
- E. Align equity markets with commodity exchanges

ANSWERS — 20 JANUARY 2026

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

Q1. The Pax Silica initiative primarily aims to strengthen cooperation in which of the following areas?

Answer C

Pax Silica is a US-led multilateral initiative focused on securing semiconductor, AI, and critical mineral supply chains to reduce dependence on single countries and promote resilient and peaceful tech ecosystems.

Q2. India and the UAE have set a target to double their bilateral trade to USD 200 billion by which year?

Answer C

India and the UAE have pledged to double bilateral trade to USD 200 billion by 2032 under their Comprehensive Strategic Partnership.

Q3. The Environmental (Protection) Fund notified in January 2026 will primarily utilise money collected from:

Answer D

The Environmental (Protection) Fund is designed to recycle monetary penalties collected from violations of environmental laws into environmental protection and restoration activities.

Q4. The Indian Skimmer is considered an indicator species because it signifies the health of:

Answer D

The Indian Skimmer depends on clean, slow-flowing rivers and exposed sandbars, making it an indicator of healthy riverine ecosystems.

Q5. Under the Export Promotion Mission (EPM), which of the following components provides interest subvention on export credit?

Answer C

Niryat Protsahan is the financial enabler under EPM that offers interest subvention on pre- and post-shipment export credit and other export financing instruments.

Q6. The Hooghly River is best described as which one of the following?

Answer B

The Hooghly River is a distributary of the Ganga river system, providing navigable access from the Bay of Bengal to inland Kolkata.

Q7. According to the IMF's revised forecast, India's GDP growth rate for FY 2025–26 is estimated at:

Answer D

The IMF upgraded India's GDP growth forecast for FY 2025–26 to 7.3%, citing stronger-than-expected economic performance.

Q8. State Development Loans (SDLs) are issued by:

Answer C

SDLs are bonds issued by State governments to finance fiscal deficits and capital expenditure, generally offering higher yields than central government securities.

Q9. SEBI has proposed identifying “significant indices” based on which threshold?

Answer D

SEBI proposed that indices tracked by mutual funds with cumulative AUM exceeding ₹20,000 crore be classified as “significant” and subjected to enhanced regulation.

Q10. The primary objective of introducing the Closing Auction Session (CAS) in equity markets is to:

Answer C

CAS determines the closing price through an auction mechanism, reducing last-minute price manipulation and improving price integrity, in line with global best practices.

QUIZ 15 OF 21

21 January 2026

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

Q1

The UNESCO Media and Information Literacy (MIL) Alliance was originally launched in which year and location?

- A. 2015, Paris
- B. 2013, Abuja
- C. 2020, Geneva
- D. 2018, New York
- E. 2025, Cartagena

Q2

Which of the following best reflects the core objective of the UNESCO MIL Alliance?

- A. Regulating global media houses
- B. Promoting freedom of press
- C. Building resilience against misinformation and hate speech
- D. Monitoring social media platforms
- E. Licensing digital news portals

Q3

India's reusable launch vehicle programme primarily differs from SpaceX's approach in terms of:

- A. Payload capacity
- B. Fuel type
- C. Recovery method
- D. Launch frequency
- E. Mission duration

Q4

The digital attendance system in the Lok Sabha ensures attendance is marked:

- A. Through mobile application
- B. At entry gates
- C. In the lobby area
- D. From the MP's designated seat
- E. Through facial recognition

Q5

The Internet Governance Internship & Capacity Building Scheme (IGICBS) is implemented by:

- A. TRAI
- B. NIC
- C. NIXI
- D. CERT-In
- E. MeitY

Q6**Which of the following correctly matches the newly discovered ant fly species with its location?**

- A. Metadon ghorpadei – Western Ghats
- B. Metadon reemeri – Delhi Ridge
- C. Metadon ghorpadei – Delhi Ridge
- D. Metadon reemeri – Eastern Ghats
- E. Both species – Sundarbans

Q7**Kumbhalgarh Wildlife Sanctuary has been notified as an Eco-Sensitive Zone primarily to:**

- A. Promote eco-tourism
- B. Enable mining activities
- C. Act as a buffer for fragile ecosystems
- D. Expand urban infrastructure
- E. Increase industrial corridors

Q8**EPFO 3.0 is best described as:**

- A. A new pension scheme
- B. A labour code reform
- C. A core digital system overhaul
- D. A private PF management platform
- E. A blockchain-based PF wallet

Q9**The proposed amendment to the SARFAESI Act aims to clarify the Centre's powers over:**

- A. RBI
- B. NABARD
- C. SEBI
- D. CERSAI
- E. SIDBI

Q10**Which organisation has been recognised by RBI as a Self-Regulatory Organisation (SRO) for authorised dealers in forex markets?**

- A. FIMMDA
- B. FEDAI
- C. NPCI
- D. IBA
- E. CCIL

ANSWERS — 21 JANUARY 2026

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

"Make notes you will actually read again."

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Q1. The UNESCO Media and Information Literacy (MIL) Alliance was originally launched in which year and location?

Answer B. 2013, Abuja

The UNESCO MIL Alliance was launched in 2013 at the Global Forum for Partnerships on MIL held in Abuja, Nigeria.

Q2. Which of the following best reflects the core objective of the UNESCO MIL Alliance?

Answer C. Building resilience against misinformation and hate speech

The MIL Alliance focuses on strengthening media and information literacy to counter disinformation, misinformation, and hate speech.

Q3. India's reusable launch vehicle programme primarily differs from SpaceX's approach in terms of:

Answer C. Recovery method

While SpaceX uses Vertical Take-off and Vertical Landing (VTVL), ISRO is developing a winged RLV with retro-propulsion recovery.

Q4. The digital attendance system in the Lok Sabha ensures attendance is marked:

Answer D. From the MP's designated seat

Attendance will be recorded via seat-based biometric authentication inside the Lok Sabha chamber only.

Q5. The Internet Governance Internship & Capacity Building Scheme (IGICBS) is implemented by:

Answer C. NIXI

NIXI is the nodal implementing agency for IGICBS, while MeitY is the administrative ministry.

Q6. Which of the following correctly matches the newly discovered ant fly species with its location?

Answer C. Metadon ghorpadei – Delhi Ridge

Metadon ghorpadei was discovered in the Northern Ridge Forest of Delhi, while Metadon reemeri was found in the Western Ghats.

Q7. Kumbhalgarh Wildlife Sanctuary has been notified as an Eco-Sensitive Zone primarily to:

Answer C. Act as a buffer for fragile ecosystems

ESZs function as transition zones to reduce ecological stress around protected areas.

Q8. EPFO 3.0 is best described as:

Answer C. A core digital system overhaul

EPFO 3.0 involves a core-banking-like backend overhaul, new portal, and AI-enabled services.

Q9. The proposed amendment to the SARFAESI Act aims to clarify the Centre's powers over:

Answer D. CERSAI

The amendment seeks to explicitly empower the Centre to issue directions to CERSAI to remove governance ambiguities.

Q10. Which organisation has been recognised by RBI as a Self-Regulatory Organisation (SRO) for authorised dealers in forex markets?

Answer B. FEDAI

In January 2026, RBI recognised FEDAI as the SRO under the Omnibus Framework for SROs.

QUIZ 16 OF 21

22 January 2026

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

Q1

Spain recently joined which India-led maritime cooperation framework that is non-treaty and non-military in nature?

- A. QUAD
- B. IORA
- C. Indo-Pacific Oceans Initiative (IPOI)
- D. Indian Ocean Rim Strategy
- E. SAGAR Vision

Q2

The Indo-Pacific Oceans Initiative (IPOI) is strategically based on which Indian doctrine?

- A. Act East Policy
- B. Neighbourhood First
- C. Blue Economy Policy
- D. SAGAR Doctrine
- E. Maritime Silk Road

Q3

The National Legislative Index (NLI) announced in 2026 aims to assess the performance of which institutions?

- A. Judiciary and Tribunals
- B. Central Ministries
- C. Parliament and State Legislatures
- D. Local Governments
- E. Constitutional Bodies

Q4

Operation Trashi-I is primarily focused on counter-terrorism activities in which region?

- A. Kupwara, Jammu & Kashmir
- B. Poonch, Jammu & Kashmir
- C. Chatroo region, Kishtwar district
- D. Baramulla district
- E. Rajouri sector

Q5

Which Article of the Constitution deals with the removal of Supreme Court judges?

- A. Article 61
- B. Article 124(4)
- C. Article 217
- D. Article 356
- E. Article 368

Q6**India's first fully Made-in-India C-295 aircraft will be assembled at which location?**

- A. Bengaluru
- B. Hyderabad
- C. Nagpur
- D. Vadodara
- E. Nashik

Q7**SIDBI was established in 1990 primarily to promote and finance which sector?**

- A. Agriculture
- B. Large Industries
- C. MSME Sector
- D. Infrastructure Sector
- E. Export Houses

Q8**Section 17A of the Prevention of Corruption Act requires prior approval before investigation of which type of acts?**

- A. Private sector corruption
- B. Election-related offences
- C. Judicial misconduct
- D. Decisions taken in official duty
- E. Trap cases

Q9**Under the NIRYAT PROTSAHAN scheme, interest subvention is applicable only to exports covered under which list?**

- A. Negative list
- B. Open commodity list
- C. Priority sector list
- D. Positive list
- E. Restricted trade list

Q10**RBI granted in-principle approval to Payoneer India to operate as which type of entity?**

- A. Payment Bank
- B. Small Finance Bank
- C. Payment Aggregator – Domestic
- D. Payment Aggregator – Cross Border
- E. Prepaid Payment Instrument

ANSWERS – 22 JANUARY 2026

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

Q1. Spain recently joined which India-led maritime cooperation framework that is non-treaty and non-military in nature?

Answer C. Indo-Pacific Oceans Initiative (IPOI)

IPOI is a voluntary, non-treaty and cooperative maritime framework initiated by India in 2019 at the East Asia Summit. Spain formally joined by submitting a Declaration of Accession.

Q2. The Indo-Pacific Oceans Initiative (IPOI) is strategically based on which Indian doctrine?

Answer D. SAGAR Doctrine

IPOI builds on India's SAGAR (Security and Growth for All in the Region) doctrine, which emphasizes a free, open, inclusive, and rules-based Indo-Pacific region.

Q3. The National Legislative Index (NLI) announced in 2026 aims to assess the performance of which institutions?

Answer C. Parliament and State Legislatures

The NLI is designed to objectively evaluate and compare the functioning of Parliament and State Legislatures using quantifiable indicators.

Q4. Operation Trashi-I is primarily focused on counter-terrorism activities in which region?

Answer C. Chatroo region, Kishtwar district

Operation Trashi-I is a multi-day counter-terrorism operation conducted in the dense forest areas of the Chatroo region in Kishtwar district, J&K.

Q5. Which Article of the Constitution deals with the removal of Supreme Court judges?

Answer B. Article 124(4)

Article 124(4) and 124(5) provide the constitutional mechanism for removal of Supreme Court judges on grounds of proved misbehaviour or incapacity.

Q6. India's first fully Made-in-India C-295 aircraft will be assembled at which location?

Answer D. Vadodara

The Final Assembly Line (FAL) for the C-295 aircraft is located in Vadodara, Gujarat, making it India's first private-sector-led military aircraft assembly line.

Q7. SIDBI was established in 1990 primarily to promote and finance which sector?

Answer C. MSME Sector

SIDBI is the principal financial institution for the promotion, financing, and development of the MSME sector in India.

Q8. Section 17A of the Prevention of Corruption Act requires prior approval before investigation of which type of acts?

Answer D. Decisions taken in official duty

Section 17A mandates prior approval before investigating public servants for offences related to decisions or recommendations made during official duty, except in trap cases.

Q9. Under the NIRYAT PROTSAHAN scheme, interest subvention is applicable only to exports covered under which list?

Answer D. Positive list

Interest subvention under NIRYAT PROTSAHAN applies only to products notified under a “positive list” defined at the HSN six-digit tariff level.

Q10. RBI granted in-principle approval to Payoneer India to operate as which type of entity?

Answer D. Payment Aggregator – Cross Border

RBI granted Payoneer India in-principle approval to operate as a Payment Aggregator – Cross Border (PA-CB) to facilitate international trade payments for exporters and importers.

QUIZ 17 OF 21

23 & 24 January 2026

10 questions · Reports 2 · Misc GA 2 · International 1 · Sci & Env 1

Q1

The United States' formal withdrawal from the World Health Organization (WHO) will take effect after completion of which mandatory requirement?

- A. Approval by the UN General Assembly
- B. Six-month cooling-off period
- C. One-year notice period
- D. Approval by WHO Executive Board
- E. Ratification by US Senate

Q2

Which of the following is NOT a core function of the World Health Organization (WHO)?

- A. Setting International Health Regulations (IHR)
- B. Coordinating pandemic responses
- C. Conducting military medical operations
- D. Providing technical assistance to countries
- E. Maintaining global health surveillance

Q3

The term "Water Bankruptcy" as used in the UNU-INWEH report refers to:

- A. Temporary water shortages during drought years
- B. Market-based trading of water resources
- C. Persistent water use exceeding renewable and safe limits
- D. Inefficient urban water pricing
- E. Decline in rainfall due to El Niño

Q4

According to the Global Water Bankruptcy report, approximately what percentage of the world's population lives in water-insecure or critically water-insecure countries (2026)?

- A. 40%
- B. 55%
- C. 65%
- D. 75%
- E. 90%

Q5

Parakram Diwas is observed to commemorate the birth anniversary of:

- A. Bhagat Singh
- B. Sardar Vallabhbhai Patel
- C. Netaji Subhas Chandra Bose
- D. Chandrashekhar Azad
- E. Lala Lajpat Rai

Q6

Which constitutional article mandates the Governor's Address to the State Legislature at the beginning of certain sessions?

- A. Article 163
- B. Article 174
- C. Article 175
- D. Article 176
- E. Article 200

Q7

India's Net Foreign Direct Investment (Net FDI) turned negative primarily due to:

- A. Fall in gross FDI inflows
- B. Decline in exports
- C. Rising repatriation and outward investments
- D. Increase in government borrowing
- E. RBI tightening monetary policy

Q8

In the context of the Air India aircraft crash, the \$125 million payout was mainly made by:

- A. Passenger liability insurers
- B. Indian government
- C. Primary insurers alone
- D. Global reinsurers
- E. Airport authorities

Q9

Receivables Exchange of India Limited (RXIL) operates under which regulatory authority?

- A. SEBI
- B. Ministry of MSME
- C. Reserve Bank of India
- D. IRDAI
- E. Department of Financial Services

Q10

The proposed linking of urea sales with digital farmer IDs will be implemented through which digital platform?

- A. e-NAM
- B. PM-KISAN Portal
- C. Agri Stack
- D. Soil Health Card Portal
- E. DBT Bharat

ANSWERS — 23 & 24 JANUARY 2026

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

Q1. The United States' formal withdrawal from the World Health Organization (WHO) will take effect after completion of which mandatory requirement?

Answer C. One-year notice period

As per WHO rules, any member state wishing to withdraw must serve a mandatory one-year notice period, after which the withdrawal becomes effective.

Q2. Which of the following is NOT a core function of the World Health Organization (WHO)?

Answer C. Conducting military medical operations

WHO is a civilian UN specialised agency focused on public health coordination, standards, and technical assistance, not military operations.

Q3. The term "Water Bankruptcy" as used in the UNU-INWEH report refers to:

Answer C. Persistent water use exceeding renewable and safe limits

Water Bankruptcy denotes a permanent failure state where withdrawals exceed sustainable inflows, causing irreversible damage to water systems.

Q4. According to the Global Water Bankruptcy report, approximately what percentage of the world's population lives in water-insecure or critically water-insecure countries (2026)?

Answer D. 75%

The report estimates that around three-fourths of the global population resides in countries facing water insecurity or critical water stress.

Q5. Parakram Diwas is observed to commemorate the birth anniversary of:

Answer C. Netaji Subhas Chandra Bose

Parakram Diwas is celebrated on 23 January to mark the birth anniversary of Netaji Subhas Chandra Bose, a revolutionary nationalist leader.

Q6. Which constitutional article mandates the Governor's Address to the State Legislature at the beginning of certain sessions?

Answer D. Article 176

Article 176 mandates the Governor's Address at the first session after elections and the first session of each calendar year.

Q7. India's Net Foreign Direct Investment (Net FDI) turned negative primarily due to:

Answer C. Rising repatriation and outward investments

Despite steady gross inflows, higher profit repatriation, disinvestment, and outward FDI caused net FDI to remain negative.

Q8. In the context of the Air India aircraft crash, the \$125 million payout was mainly made by:

Answer D. Global reinsurers

Hull and engine losses were largely borne by global reinsurers under excess-of-loss reinsurance arrangements.

Q9. Receivables Exchange of India Limited (RXIL) operates under which regulatory authority?

Answer C. Reserve Bank of India

RXIL is a Trade Receivables Discounting System (TReDS) platform regulated by the RBI to improve MSME liquidity.

Q10. The proposed linking of urea sales with digital farmer IDs will be implemented through which digital platform?

Answer C. Agri Stack

Agri Stack is a Digital Public Infrastructure for agriculture aimed at integrating farmer data, services, and advisory systems.

QUIZ 18 OF 21

25 & 26 January 2026

10 questions · Banking 4 · Economy 2 · International 1 · Reports 1

Q1

The United States officially withdrew from the World Health Organization (WHO) in January 2026 after completing which mandatory requirement?

- A. UN General Assembly approval
- B. Two-year cooling-off period
- C. One-year notice period
- D. Financial settlement process
- E. Referendum approval

Q2

What was the theme of the 56th Annual Meeting of the World Economic Forum (WEF) held in January 2026?

- A. Rebuilding Global Trust
- B. Shaping the Future of Growth
- C. A Spirit of Dialogue
- D. Global Cooperation in Crisis
- E. Inclusive and Sustainable Growth

Q3

According to the WEF–Accenture AI Adoption Report, India's rank in AI investment as a share of GDP is:

- A. 5th
- B. 6th
- C. 7th
- D. 8th
- E. 10th

Q4

The PLI Scheme for White Goods primarily targets which of the following product segments?

- A. Washing Machines and Refrigerators
- B. Solar Panels and Batteries
- C. Air Conditioners and LED Lights
- D. Smartphones and Semiconductors
- E. Electric Vehicles

Q5

The Asiatic Wild Dog (Dhole), recently sighted in Ratapani Tiger Reserve, is listed under which IUCN conservation status?

- A. Vulnerable
- B. Near Threatened
- C. Endangered
- D. Critically Endangered
- E. Least Concern

Q6

The Inland Waterways Development Council (IWDC 3.0) meeting held in January 2026 was chaired by:

- A. Nitin Gadkari
- B. Sarbananda Sonowal
- C. Ashwini Vaishnaw
- D. Hardeep Singh Puri
- E. Mansukh Mandaviya

Q7

Buyforex received in-principle Payment Service Provider (PSP) approval from which regulatory authority?

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

Q8

The SAARG committee set up by PFRDA aims to modernise which system?

- A. Employees' Provident Fund
- B. Atal Pension Yojana
- C. National Pension System
- D. Insurance Regulatory Framework
- E. Public Provident Fund

Q9

Under the NPS Swasthya Pension Scheme, what is the maximum withdrawal allowed at any instance for medical expenses?

- A. 10% of own contribution
- B. 20% of total corpus
- C. 25% of own contribution
- D. 50% of total corpus
- E. No withdrawal allowed

Q10

As per the revised RBI Priority Sector Lending (PSL) norms, the PSL target for Small Finance Banks has been revised to approximately:

- A. 40% of ANBC
- B. 50% of ANBC
- C. 60% of ANBC
- D. 75% of ANBC
- E. 90% of ANBC

ANSWERS — 25 & 26 JANUARY 2026

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

Q1. The United States officially withdrew from the World Health Organization (WHO) in January 2026 after completing which mandatory requirement?

Answer C. One-year notice period

As per WHO rules, a member country must give a one-year notice before withdrawal. The USA completed this requirement in January 2026 after initiating the process in January 2025.

Q2. What was the theme of the 56th Annual Meeting of the World Economic Forum (WEF) held in January 2026?

Answer C. A Spirit of Dialogue

The 56th WEF Annual Meeting at Davos-Klosters (19–23 Jan 2026) was held under the theme “A Spirit of Dialogue”.

Q3. According to the WEF–Accenture AI Adoption Report, India’s rank in AI investment as a share of GDP is:

Answer D. 8th

India ranked 8th among 11 countries in AI investment as a share of GDP during 2010–2024, with investment estimated at 1.2%–1.8% of GDP.

Q4. The PLI Scheme for White Goods primarily targets which of the following product segments?

Answer C. Air Conditioners and LED Lights

The PLI Scheme for White Goods focuses on boosting domestic manufacturing of Air Conditioners and LED Lights to reduce import dependence.

Q5. The Asiatic Wild Dog (Dhole), recently sighted in Ratapani Tiger Reserve, is listed under which IUCN conservation status?

Answer C. Endangered

The Asiatic Wild Dog (*Cuon alpinus*) is classified as Endangered due to habitat fragmentation, prey depletion, and disease transmission.

Q6. The Inland Waterways Development Council (IWDC 3.0) meeting held in January 2026 was chaired by:

Answer B. Sarbananda Sonowal

The 3rd meeting of IWDC (IWDC 3.0) was chaired by Union Minister Sarbananda Sonowal in Kochi, Kerala.

Q7. Buyforex received in-principle Payment Service Provider (PSP) approval from which regulatory authority?

Answer C. IFSCA

Buyforex received PSP approval from the International Financial Services Centres Authority (IFSCA) at GIFT IFSC for cross-border payment services.

Q8. The SAARG committee set up by PFRDA aims to modernise which system?

Answer C. National Pension System

SAARG (Strategic Asset Allocation and Risk Governance) was constituted to reform and modernise the investment framework of the National Pension System (NPS).

Q9. Under the NPS Swasthya Pension Scheme, what is the maximum withdrawal allowed at any instance for medical expenses?

Answer C. 25% of own contribution

The scheme allows subscribers to withdraw up to 25% of their own contributions for medical needs, with no limit on the number of withdrawals.

Q10. As per the revised RBI Priority Sector Lending (PSL) norms, the PSL target for Small Finance Banks has been revised to approximately:

Answer C. 60% of ANBC

RBI rationalised PSL norms by reducing the PSL target for Small Finance Banks to around 60% of Adjusted Net Bank Credit to balance inclusion with risk management.

QUIZ 19 OF 21

27 & 28 January 2026

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

Q1

The India–EU Security and Defence Partnership (SDP) primarily signifies which shift in bilateral relations?

- A. From political to cultural cooperation
- B. From economic aid to humanitarian support
- C. From trade-centric engagement to strategic-security partnership
- D. From multilateralism to bilateral isolation
- E. From climate cooperation to defence manufacturing only

Q2

India–EU Free Trade Agreement (FTA) negotiations were originally launched in 2007 but were suspended in 2013 mainly due to:

- A. WTO objections
- B. Political instability in India
- C. Gap in ambition between the two sides
- D. EU financial crisis
- E. Disagreement over defence cooperation

Q3

Which of the following institutions has financed metro rail and sustainable transport projects in India under India–EU cooperation?

- A. World Bank
- B. Asian Development Bank
- C. European Central Bank
- D. European Investment Bank
- E. Asian Infrastructure Investment Bank

Q4

The Advance–Decline Ratio (ADR) falling below 1 indicates:

- A. Bullish market sentiment
- B. Equal number of advancing and declining stocks
- C. More stocks rising than falling
- D. Weak market breadth
- E. High market volatility only

Q5

According to RBI's State Finances analysis, which structural factor poses a long-term fiscal risk to Indian States?

- A. Rising crude oil prices
- B. Demographic ageing
- C. Exchange rate volatility
- D. Corporate tax cuts
- E. Disinvestment slowdown

"Read the question twice, answer it once."

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Q6

UBS has maintained an underweight stance on Indian equities primarily due to:

- A. High inflation
- B. Weak fiscal discipline
- C. Limited AI-linked listed companies
- D. Excessive government borrowing
- E. Banking sector stress

Q7

The renewed ESMA–RBI information-sharing agreement is significant because it:

- A. Allows EU regulators to directly inspect Indian banks
- B. Restores EU recognition of Indian clearing houses
- C. Merges EU and Indian stock exchanges
- D. Eliminates capital controls
- E. Creates a common currency framework

Q8

The core criticism in the “Niyat vs Niti in Farm Policy” article is that Indian agriculture suffers from:

- A. Lack of farmer subsidies
- B. Excess private sector control
- C. Absence of coherent and accountable policy strategy
- D. Low agricultural output
- E. Over-mechanisation

Q9

Under the India–EU FTA, which of the following Indian sectors is explicitly protected from import concessions?

- A. Tea
- B. Coffee
- C. Dairy
- D. Spices
- E. Processed foods

Q10

Tariff Rate Quotas (TRQs), as used in the India–EU FTA, imply:

- A. Complete elimination of import duties
- B. Uniform tariff on all imports
- C. Unlimited imports at concessional rates
- D. Lower tariffs up to a fixed quantity, higher beyond it
- E. Export subsidies for farmers

ANSWERS — 27 & 28 JANUARY 2026

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

Q1. The India–EU Security and Defence Partnership (SDP) primarily signifies which shift in bilateral relations?

Answer C. From trade-centric engagement to strategic-security partnership

The 16th India–EU Summit marks a clear shift in relations where security, defence, and global strategic issues now complement traditional trade-focused engagement.

Q2. India–EU Free Trade Agreement (FTA) negotiations were originally launched in 2007 but were suspended in 2013 mainly due to:

Answer C. Gap in ambition between the two sides

The FTA talks were suspended in 2013 due to differences in ambition and expectations, and were later re-launched in June 2022.

Q3. Which of the following institutions has financed metro rail and sustainable transport projects in India under India–EU cooperation?

Answer D. European Investment Bank

The European Investment Bank (EIB) has supported India through financing urban rail, metro, and sustainable transport projects.

Q4. The Advance–Decline Ratio (ADR) falling below 1 indicates:

Answer D. Weak market breadth

ADR below 1 means declining stocks outnumber advancing stocks, indicating weak and narrow market participation.

Q5. According to RBI's State Finances analysis, which structural factor poses a long-term fiscal risk to Indian States?

Answer B. Demographic ageing

RBI highlights ageing populations as a structural challenge due to rising pension and healthcare costs and slower revenue growth.

Q6. UBS has maintained an underweight stance on Indian equities primarily due to:

Answer C. Limited AI-linked listed companies

UBS notes that India lacks listed companies directly benefiting from AI, cloud, and semiconductor investment cycles.

Q7. The renewed ESMA–RBI information-sharing agreement is significant because it:

Answer B. Restores EU recognition of Indian clearing houses

The pact ends a regulatory impasse and enables Indian CCPs to regain ESMA recognition, facilitating EU banks' access.

Q8. The core criticism in the “Niyat vs Niti in Farm Policy” article is that Indian agriculture suffers from:

Answer C. Absence of coherent and accountable policy strategy

The article argues that while political intent exists, India lacks a structured, transparent, and long-term agricultural policy framework.

Q9. Under the India–EU FTA, which of the following Indian sectors is explicitly protected from import concessions?

Answer C. Dairy

Sensitive sectors like dairy, cereals, and poultry are protected to safeguard domestic food security and farmer livelihoods.

Q10. Tariff Rate Quotas (TRQs), as used in the India–EU FTA, imply:

Answer D. Lower tariffs up to a fixed quantity, higher beyond it

TRQs allow limited imports at concessional tariffs while imposing higher duties once the quota is exceeded, balancing trade and domestic protection.

QUIZ 20 OF 21

29 & 30 January 2026

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

Q1

The 2nd India–Arab Foreign Ministers’ Meeting (2026) was held under which institutional framework to strengthen India–Arab engagement?

- A. Non-Aligned Movement
- B. Arab–India Cooperation Forum (AICF)
- C. India–GCC Strategic Dialogue
- D. BRICS Plus Forum
- E. Asian Cooperation Council

Q2

Under the Solid Waste Management Rules, 2026, waste must be segregated into how many mandatory streams?

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

Q3

Which principle allows authorities to impose environmental compensation for improper waste disposal under SWM Rules, 2026?

- A. Precautionary Principle
- B. Sustainable Development Principle
- C. Polluter Pays Principle
- D. Equity Principle
- E. Common but Differentiated Responsibility

Q4

Why did the Supreme Court stay the implementation of UGC Equity Regulations, 2026?

- A. Violation of federal structure
- B. Conflict with NEP 2020
- C. Vagueness and potential misuse
- D. Budgetary constraints
- E. Opposition from state governments

Q5

PANCHAM digital chatbot is primarily designed to assist which group?

- A. Urban local bodies
- B. School teachers
- C. Panchayati Raj representatives
- D. Anganwadi workers
- E. Farmers’ Producer Organisations

Q6

The Power Gap Index primarily measures a country's ability to:

- A. Increase military spending
- B. Expand GDP growth
- C. Convert resources into geopolitical influence
- D. Improve internal security
- E. Achieve trade surplus

Q7

Which institution issues the Digital Food Currency under India's pilot programme?

- A. Ministry of Finance
- B. National Payments Corporation of India
- C. Reserve Bank of India
- D. Food Corporation of India
- E. NITI Aayog

Q8

Why has SEBI's corporate bond liquidity window seen low adoption?

- A. High transaction taxes
- B. Mandatory participation
- C. Issuer discretion and buyback obligations
- D. Short settlement cycle
- E. Retail investor opposition

Q9

Farmer Producer Organisations (FPOs) are primarily aimed at:

- A. Replacing APMCs
- B. Eliminating middlemen
- C. Aggregating produce and improving farmer bargaining power
- D. Providing free inputs
- E. Export promotion only

Q10

The Paathara (Khoni) practice is best described as:

- A. A crop rotation method
- B. A rainwater harvesting system
- C. A traditional underground grain storage technique
- D. A biofertiliser preparation method
- E. A terrace farming technique

ANSWERS — 29 & 30 JANUARY 2026

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

Q1. The 2nd India–Arab Foreign Ministers’ Meeting (2026) was held under which institutional framework to strengthen India–Arab engagement?

Answer B. Arab–India Cooperation Forum (AICF)

The Arab–India Cooperation Forum (AICF), established in 2008, serves as the key institutional platform for structured India–Arab League engagement, under which foreign ministers’ meetings are conducted.

Q2. Under the Solid Waste Management Rules, 2026, waste must be segregated into how many mandatory streams?

Answer C. Four

The SWM Rules, 2026 mandate segregation into four streams—wet waste, dry waste, sanitary waste, and special care waste—to improve recycling and reduce landfill dependency.

Q3. Which principle allows authorities to impose environmental compensation for improper waste disposal under SWM Rules, 2026?

Answer C. Polluter Pays Principle

The Polluter Pays Principle ensures that waste generators bear financial responsibility for non-segregation, improper disposal, and false reporting.

Q4. Why did the Supreme Court stay the implementation of UGC Equity Regulations, 2026?

Answer C. Vagueness and potential misuse

The Supreme Court cited vague definitions and the risk of misuse as reasons for staying the implementation and directed reconsideration of the regulations.

Q5. PANCHAM digital chatbot is primarily designed to assist which group?

Answer C. Panchayati Raj representatives

PANCHAM is a WhatsApp-based AI chatbot launched by the Ministry of Panchayati Raj to assist over 30 lakh elected Panchayat representatives.

Q6. The Power Gap Index primarily measures a country’s ability to:

Answer C. Convert resources into geopolitical influence

The Power Gap Index assesses power efficiency—how effectively a country converts material resources into real strategic and geopolitical influence.

Q7. Which institution issues the Digital Food Currency under India’s pilot programme?

Answer C. Reserve Bank of India

The Digital Food Currency is a programmable CBDC issued by the Reserve Bank of India to modernise subsidy delivery under the PDS.

Q8. Why has SEBI’s corporate bond liquidity window seen low adoption?

Answer C. Issuer discretion and buyback obligations

Issuers are reluctant due to buyback requirements, reserved issue size, and balance sheet impact, resulting in negligible usage of the liquidity window.

Q9. Farmer Producer Organisations (FPOs) are primarily aimed at:

Answer C. Aggregating produce and improving farmer bargaining power

FPOs help farmers collectively access markets, technology, credit, and better prices by improving their bargaining strength.

Q10. The Paathara (Khoni) practice is best described as:

Answer C. A traditional underground grain storage technique

Paathara (Khoni) is an indigenous, electricity-free underground grain storage system used for long-term paddy preservation.

QUIZ 21 OF 21

31 January 2026

10 questions · Banking 4 · Schemes 3 · Economy 1 · Reports 1

Q1

BHARAT SAMPARK initiative is primarily aimed at which of the following?

- A. Promoting foreign direct investment
- B. Connecting youth with government policy-making
- C. Expanding postal services to rural areas only
- D. Skill development for government employees
- E. Reforming higher education curriculum

Q2

The nodal ministry for the BHARAT SAMPARK initiative is:

- A. Ministry of Education
- B. Ministry of Electronics and IT
- C. Ministry of Communications
- D. Ministry of Youth Affairs
- E. Ministry of Home Affairs

Q3

The National Commission for Women (NCW) was established under which Act?

- A. Protection of Women from Domestic Violence Act, 2005
- B. National Commission for Women Act, 1990
- C. Commission for Gender Equality Act, 1992
- D. Women's Rights Protection Act, 1989
- E. Constitution (42nd Amendment) Act

Q4

India's first mega shipbuilding cluster (NSHIP) is being developed at which location?

- A. Kochi, Kerala
- B. Visakhapatnam, Andhra Pradesh
- C. Kandla, Gujarat
- D. Thoothukudi, Tamil Nadu
- E. Paradip, Odisha

Q5

The base year of India's new Consumer Price Index (CPI) series is:

- A. 2010–11
- B. 2011–12
- C. 2017–18
- D. 2020–21
- E. 2023–24

Q6**Which component's weight has significantly reduced in the new CPI series?**

- A. Housing
- B. Transport
- C. Health
- D. Food and Beverages
- E. Education

Q7**Slice Small Finance Bank launched India's first digital savings account linked entirely to which rate?**

- A. Bank Rate
- B. MCLR
- C. Repo Rate
- D. Reverse Repo Rate
- E. MSF Rate

Q8**The Payment Aggregator–Physical (PA-P) licence is issued by:**

- A. SEBI
- B. Ministry of Finance
- C. NPCI
- D. Reserve Bank of India
- E. MeitY

Q9**The first USD-backed stablecoin approved by the UAE Central Bank is issued by:**

- A. Binance
- B. Ripple
- C. Universal Digital
- D. Circle
- E. Tether

Q10**SEBI's No-Objection Certificate (NOC) to NSE allows it to do which of the following?**

- A. Begin trading in cryptocurrencies
- B. Merge with BSE
- C. Start IPO preparations
- D. Launch new commodity exchanges
- E. Regulate stock brokers

ANSWERS — 31 JANUARY 2026

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

Q1. BHARAT SAMPARK initiative is primarily aimed at which of the following?

Answer B – Connecting youth with government policy-making

BHARAT SAMPARK is a government outreach programme designed to engage students, especially from premier institutions, with public institutions, policy processes, and nation-building initiatives.

Q2. The nodal ministry for the BHARAT SAMPARK initiative is:

Answer C – Ministry of Communications

BHARAT SAMPARK is coordinated by the Ministry of Communications, with a strong focus on India Post modernisation and digital infrastructure.

Q3. The National Commission for Women (NCW) was established under which Act?

Answer B – National Commission for Women Act, 1990

NCW is a statutory body established in 1992 under the National Commission for Women Act, 1990.

Q4. India's first mega shipbuilding cluster (NSHIP) is being developed at which location?

Answer D – Thoothukudi, Tamil Nadu

The National Shipbuilding & Heavy Industries Park (NSHIP) is India's first mega shipbuilding cluster located at Thoothukudi, Tamil Nadu.

Q5. The base year of India's new Consumer Price Index (CPI) series is:

Answer E – 2023–24

The CPI base year has been revised from 2011–12 to 2023–24 using data from the latest Household Consumption Expenditure Survey.

Q6. Which component's weight has significantly reduced in the new CPI series?

Answer D – Food and Beverages

The weight of food and beverages declined from about 46% to nearly 37%, reflecting changing consumption patterns as per Engel's Law.

Q7. Slice Small Finance Bank launched India's first digital savings account linked entirely to which rate?

Answer C – Repo Rate

Slice launched India's first digital savings account linked 100% to the RBI's repo rate, with daily interest calculation and credit.

Q8. The Payment Aggregator–Physical (PA–P) licence is issued by:

Answer D – Reserve Bank of India

The RBI issues PA–P licences, allowing entities to aggregate and process offline digital payments for merchants.

Q9. The first USD-backed stablecoin approved by the UAE Central Bank is issued by:

Answer C – Universal Digital

The USD-backed stablecoin (USDU) is issued by Universal Digital and is regulated under the UAE's Payment Token Services Regulation.

Q10. SEBI's No-Objection Certificate (NOC) to NSE allows it to do which of the following?

Answer C – Start IPO preparations

SEBI's NOC permits NSE to appoint intermediaries, prepare DRHP, and proceed with IPO-related formalities.

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