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EXAM READY QUIZ

January 2026

84 must-know MCQs · picked from 210 · by topic, with answers

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

Big themes · Banking 21 · Schemes 16 · Reports 11



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6 OF THE
TOP 10

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

Contents

The 84 must-know MCQs of January 2026, picked from 210 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-01

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

84

Exam Ready MCQs

210

questions they were
picked from

8

topics covered

15 min

per topic, timed

1

Time a topic

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

2

Check it

Answers and explanations follow each topic. Mark every miss.

3

Log the score

Write it in the tracker below, topic by topic.

4

Retake misses

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

The month by topic

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

Banking & Finance	21	
Schemes & Government	16	
Reports & Indices	11	
Science & Environment	11	
Economy	10	
Misc GA	8	
Agriculture & Rural	5	
International	2	

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

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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.

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Banking & Finance	___ / 21	---	---	☐	
Schemes & Government	___ / 16	---	---	☐	
Reports & Indices	___ / 11	---	---	☐	
Science & Environment	___ / 11	---	---	☐	
Economy	___ / 10	---	---	☐	
Misc GA	___ / 8	---	---	☐	
Agriculture & Rural	___ / 5	---	---	☐	
International	___ / 2	---	---	☐	

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

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EXAM READY · TOPIC 1 OF 8

Banking & Finance

21 must-know MCQs · Q1–21 · about 4 minutes

Q1 · 1 & 2 January 2026

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

Q2 · 3 January 2026

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%

Q3 · 6 & 7 January 2026

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

Q4 · 6 & 7 January 2026

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

Q5 · 6 & 7 January 2026

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

Q6 · 8 January 2026

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

Q7 · 8 January 2026

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

Q8 · 8 January 2026

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

Q9 · 9 January 2026

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

Q10 · 10 January 2026

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

Q11 · 10 January 2026

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

Q12 · 14 January 2026

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

Q13 · 14 January 2026

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

Q14 · 20 January 2026

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

Q15 · 20 January 2026

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

Q16 · 21 January 2026

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

Q17 · 22 January 2026**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

Q18 · 25 & 26 January 2026**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

Q19 · 25 & 26 January 2026**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

Q20 · 31 January 2026**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

Q21 · 31 January 2026**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

ANSWERS — BANKING & FINANCE

Q1 D	Q2 D	Q3 C	Q4 C	Q5 D
Q6 D	Q7 C	Q8 E	Q9 D	Q10 C
Q11 E	Q12 C	Q13 C	Q14 D	Q15 C

Q16 B	Q17 C	Q18 C	Q19 C	Q20 C
Q21 C				

Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

Q5. 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.

Q6. 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.

Q7. 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.

Q8. 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.

Q9. 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.

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

EXAM READY · TOPIC 2 OF 8

Schemes & Government

16 must-know MCQs · Q22–37 · about 3 minutes

Q22 · 1 & 2 January 2026**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

Q23 · 4 & 5 January 2026**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

Q24 · 4 & 5 January 2026**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

Q25 · 4 & 5 January 2026**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

Q26 · 6 & 7 January 2026**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

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Q27 · 9 January 2026

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

Q28 · 9 January 2026

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

Q29 · 10 January 2026

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

Q30 · 10 January 2026

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%

Q31 · 13 January 2026

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

Q32 · 14 January 2026

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

Q33 · 18 & 19 January 2026

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

Q34 · 21 January 2026

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

Q35 · 22 January 2026

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

Q36 · 23 & 24 January 2026

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

Q37 · 31 January 2026

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

ANSWERS — SCHEMES & GOVERNMENT

Q22 C	Q23 B	Q24 C	Q25 C	Q26 C
Q27 D	Q28 C	Q29 C	Q30 E	Q31 A
Q32 C	Q33 C	Q34 D	Q35 D	Q36 D
Q37 B				

Q22. 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.

Q23. 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.

Q24. 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.

Q25. 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.

Q26. 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.

Q27. 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.

Q28. 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.

Q29. 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.

Q30. 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.

Q31. 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.

Q32. 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.

Q33. 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.

Q34. 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.

Q35. 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.

Q36. 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.

Q37. 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.

EXAM READY · TOPIC 3 OF 8

Reports & Indices

11 must-know MCQs · Q38–48 · about 2 minutes

Q38 · 1 & 2 January 2026

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%

Q39 · 13 January 2026

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%

Q40 · 15 January 2026

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%

Q41 · 16 & 17 January 2026

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

Q42 · 16 & 17 January 2026

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

“One clear hour a day outruns a distracted five.”

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Q43 · 16 & 17 January 2026

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

Q44 · 22 January 2026

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

Q45 · 23 & 24 January 2026

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

Q46 · 23 & 24 January 2026

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%

Q47 · 25 & 26 January 2026

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

Q48 · 31 January 2026

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

ANSWERS — REPORTS & INDICES

Q38 C	Q39 D	Q40 C	Q41 C	Q42 C
Q43 C	Q44 C	Q45 C	Q46 D	Q47 D
Q48 E				

Q38. 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.

Q39. 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.

Q40. 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.

Q41. 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.

Q42. 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.

Q43. 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.

Q44. 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.

Q45. 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.

Q46. 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.

Q47. 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.

Q48. 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.

EXAM READY · TOPIC 4 OF 8

Science & Environment

11 must-know MCQs · Q49–59 · about 2 minutes

Q49 · 6 & 7 January 2026**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

Q50 · 8 January 2026**EOS-NI (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

Q51 · 10 January 2026**India–AI Impact Summit 2026 will be held in which city?**

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

Q52 · 11 & 12 January 2026**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

Q53 · 13 January 2026**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

Q54 · 13 January 2026

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. Diggi Range, Khadki Military Station, Pune
- D. Chandipur, Odisha
- E. Leh, Ladakh

Q55 · 14 January 2026

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

Q56 · 16 & 17 January 2026

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

Q57 · 16 & 17 January 2026

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

Q58 · 18 & 19 January 2026

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

Q59 · 22 January 2026

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

ANSWERS — SCIENCE & ENVIRONMENT

Q49 C	Q50 C	Q51 E	Q52 C	Q53 B
Q54 C	Q55 C	Q56 C	Q57 D	Q58 C
Q59 D				

Q49. 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.

Q50. EOS-NI (Anvesha), launched by ISRO in January 2026, is primarily designed for which purpose?

Answer C. Earth observation and surveillance

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

Q51. 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.

Q52. 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.

Q53. 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.

Q54. 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.

Q55. 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.

Q56. 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.

Q57. 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.

Q58. 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.

Q59. 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.

EXAM READY · TOPIC 5 OF 8

Economy

10 must-know MCQs · Q60–69 · about 2 minutes

Q60 · 4 & 5 January 2026**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

Q61 · 8 January 2026**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

Q62 · 9 January 2026**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%

Q63 · 9 January 2026**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%

Q64 · 20 January 2026**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

Q65 · 20 January 2026

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%

Q66 · 25 & 26 January 2026

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

Q67 · 25 & 26 January 2026

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

Q68 · 27 & 28 January 2026

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

Q69 · 27 & 28 January 2026

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

ANSWERS — ECONOMY

Q60 B	Q61 C	Q62 D	Q63 D	Q64 C
Q65 D	Q66 C	Q67 C	Q68 C	Q69 C

Q60. 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.

Q61. 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.

Q62. 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.

Q63. 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.

Q64. 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.

Q65. 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.

Q66. 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".

Q67. 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.

Q68. 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.

Q69. 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.

EXAM READY · TOPIC 6 OF 8

Misc GA

8 must-know MCQs · Q70–77 · about 2 minutes

Q70 · 3 January 2026**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

Q71 · 14 January 2026**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

Q72 · 23 & 24 January 2026**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

Q73 · 23 & 24 January 2026**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

Q74 · 29 & 30 January 2026**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

Q75 · 29 & 30 January 2026

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

Q76 · 29 & 30 January 2026

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

Q77 · 29 & 30 January 2026

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

ANSWERS — MISC GA

Q70 C	Q71 D	Q72 C	Q73 D	Q74 B
Q75 C	Q76 C	Q77 C		

Q70. 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.

Q71. 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.

Q72. 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.

Q73. 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.

Q74. 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.

Q75. 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.

Q76. 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.

Q77. 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.

EXAM READY · TOPIC 7 OF 8

Agriculture & Rural

5 must-know MCQs · Q78–82 · about 2 minutes

Q78 · 1 & 2 January 2026

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

Q79 · 8 January 2026

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

Q80 · 11 & 12 January 2026

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

Q81 · 13 January 2026

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

Q82 · 18 & 19 January 2026

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

ANSWERS — AGRICULTURE & RURAL**Q78** D**Q79** C**Q80** C**Q81** B**Q82** C

Q78. 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.

Q79. 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.

Q80. 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.

Q81. 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.

Q82. 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.

EXAM READY · TOPIC 8 OF 8

International

2 must-know MCQs · Q83–84 · about 2 minutes

Q83 · 21 January 2026

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

Q84 · 25 & 26 January 2026

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

ANSWERS — INTERNATIONAL

Q83 B

Q84 C

Q83. 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.

Q84. 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.

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