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EXAM READY QUIZ

July 2026

100 must-know MCQs · picked from 593 · by topic, with answers

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

Big themes · Reports 28 · Banking 26 · Schemes 22



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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 100 must-know MCQs of July 2026, picked from 593 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/2026-07

How to use this book — the method, the month by topic, and your score tracker	3
Reports & Indices — 28 MCQs · Q1–28	5
Banking & Finance — 26 MCQs · Q29–54	17
Schemes & Government — 22 MCQs · Q55–76	27
Science & Environment — 7 MCQs · Q77–83	36
Agriculture & Rural — 5 MCQs · Q84–88	39
Sports & Days — 4 MCQs · Q89–92	41
Economy — 4 MCQs · Q93–96	43
Appointments & Awards — 3 MCQs · Q97–99	45
Misc GA — 1 MCQs · Q100–100	47

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.

100

Exam Ready MCQs

593questions they were
picked from**9**

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.

Reports & Indices	28	
Banking & Finance	26	
Schemes & Government	22	
Science & Environment	7	
Agriculture & Rural	5	
Sports & Days	4	
Economy	4	
Appointments & Awards	3	
Misc GA	1	

"Ask who, when and how much. The examiner will."

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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.
Reports & Indices	___ / 28	---	---	☐	
Banking & Finance	___ / 26	---	---	☐	
Schemes & Government	___ / 22	---	---	☐	
Science & Environment	___ / 7	---	---	☐	
Agriculture & Rural	___ / 5	---	---	☐	
Sports & Days	___ / 4	---	---	☐	
Economy	___ / 4	---	---	☐	
Appointments & Awards	___ / 3	---	---	☐	
Misc GA	___ / 1	---	---	☐	

"Ask who, when and how much. The examiner will."

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EXAM READY · TOPIC 1 OF 9

Reports & Indices

28 must-know MCQs · Q1–28 · about 5 minutes

Q1 · 2 & 3 July 2026

As per the RBI's Financial Stability Report (June 2026), the GNPA ratio of Scheduled Commercial Banks declined to a multi-decadal low of ____ in March 2026.

- A. 1.2%
- B. 1.8%
- C. 2.4%
- D. 2.8%
- E. 3.1%

Q2 · 5 & 6 July 2026

According to the NSO report "Labour Market Dynamics in Million-Plus Cities", approximately what percentage of women in India's top 46 cities are kept out of the labour force due to childcare and household chores?

- A. 45%
- B. 55%
- C. 69%
- D. 75%
- E. 82%

Q3 · 5 & 6 July 2026

As per the NSO report, which city recorded the HIGHEST share (83%) of women citing care work as the reason for staying out of the workforce?

- A. Surat
- B. Bhopal
- C. Howrah
- D. Dhanbad
- E. Pimpri-Chinchwad

Q4 · 5 & 6 July 2026

As per the CMFRI's 'Marine Fish Stock Status of India, 2022' report, what percentage of the 135 assessed fish stocks were classified as sustainable?

- A. 75.5%
- B. 82.3%
- C. 91.1%
- D. 95.8%
- E. 88.4%

Q5 · 5 & 6 July 2026

India secured its highest-ever rank in the Sustainable Development Report 2026. What is India's rank?

- A. 89th
- B. 94th
- C. 99th
- D. 105th
- E. 112th

Q6 · 8 July 2026

Which country topped the Global Passport Index (GPI) 2026 with a score of 96.05?

- A. Switzerland
- B. Singapore
- C. Sweden
- D. Finland
- E. Germany

Q7 · 8 July 2026

What is India's rank in the Global Passport Index (GPI) 2026?

- A. 115th
- B. 120th
- C. 124th
- D. 125th
- E. 130th

Q8 · 9 July 2026

As per the UDISE+ Report 2025–26 released by the Ministry of Education, how many students are covered across India's schools?

- A. 19.85 crore
- B. 22.10 crore
- C. 24.72 crore
- D. 26.50 crore
- E. 28.15 crore

Q9 · 9 July 2026

As per the AISHE 2023–24 Report, India's higher education Gross Enrolment Ratio (GER) reached _____ for the first time.

- A. 26.3
- B. 28.4
- C. 30.0
- D. 32.5
- E. 35.0

Q10 · 9 July 2026

As per the IGU World LNG Report 2026, India became the world's ____ largest LNG regasification market, surpassing Spain.

- A. 2nd
- B. 3rd
- C. 4th
- D. 5th
- E. 6th

Q11 · 10 July 2026

In the Performance Grading Index (PGI) 2.0 for 2025–26 released by the Ministry of Education, how many States/UTs achieved the highest grade "Utkarsh"?

- A. One
- B. Two
- C. Five
- D. None
- E. Ten

Q12 · 10 July 2026

The IMF World Economic Outlook Update – July 2026, titled "Global Economy in Crosscurrents of War and Technology", projects India's GDP growth for FY27 at:

- A. 6.2%
- B. 6.4%
- C. 6.6%
- D. 6.9%
- E. 7.3%

Q13 · 12 & 13 July 2026

As per the MoSPI "Review of Crop Statistics System" report, what percentage of village maps in India are older than 20 years?

- A. 43%
- B. 53%
- C. 63%
- D. 73%
- E. 83%

Q14 · 14 July 2026

In the Consumer Price Index (CPI), which group has the highest weight (about 45.86%)?

- A. Housing
- B. Fuel and Light
- C. Food & Beverages
- D. Clothing and Footwear
- E. Miscellaneous

Q15 · 15 July 2026

The Digital Threat Report 2025–26 for India's BFSI sector introduces which framework called the "Anatomy of Cyber Failure"?

- A. 3-Tier Defence Framework
- B. 4-Layer Gap Archetype Framework
- C. 5-Point Cyber Shield
- D. Zero Trust Matrix
- E. 7-Step Resilience Model

Q16 · 15 July 2026

As per the Brand Finance India 100 Report 2026, which group retained its position as India's most valuable brand with a valuation of US\$33.6 billion?

- A. Reliance
- B. Tata Group
- C. Infosys
- D. LIC
- E. HDFC

Q17 · 16 July 2026

MoSPI's trial "Index of Services Production (ISP)" — the services counterpart of IIP — has which base year and coverage?

- A. Base 2011–12; 15 sub-sectors, ~50% of services
- B. Base 2024–25; 19 formal service sub-sectors, ~60% of services economy
- C. Base 2017–18; 21 sub-sectors, ~65% of services
- D. Base 2024; 12 sub-sectors, ~40% of services
- E. Base 2022–23; 19 sub-sectors, ~70% of services

Q18 · 17 July 2026

NITI Aayog's report "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035" proposes a BioEconomy Growth Fund of what size?

- A. ₹25,000 crore
- B. ₹35,000 crore
- C. ₹50,000 crore
- D. ₹75,000 crore
- E. ₹1 lakh crore

Q19 · 17 July 2026

As per the WTTC Economic Impact Research Report 2026, tourism's contribution to India's GDP in 2026 stands at:

- A. 5.5%
- B. 6.3%
- C. 6.7%
- D. 7.0%
- E. 7.5%

Q20 · 17 July 2026

In the Brand Finance India 100 Report 2026, which group emerged as the fastest entrant into India's top 10 most valuable brands?

- A. Reliance
- B. Adani Group
- C. Mahindra
- D. Bajaj
- E. Vedanta

Q21 · 21 July 2026

The RBI's Financial Inclusion Index (FI-Index) rose to what level in March 2026 (FY26)?

- A. 64.2
- B. 67.0
- C. 70.0
- D. 72.5
- E. 75.0

Q22 · 23 July 2026

The updated Index of Core Industries (ICI) series, released on 20 July 2026, adopts which new base year and adds which industry as the 9th core industry?

- A. 2017-18 base; Cement added
- B. 2020-21 base; Renewable Energy added
- C. 2022-23 base; Iron Ore added
- D. 2022-23 base; Aluminium added
- E. 2019-20 base; Iron Ore added

Q23 · 23 July 2026

The World Bank's June 2026 Global Economic Prospects report warned that prolonged US-Iran hostilities could cut global growth in 2026 to:

- A. 0.8%
- B. 1.3%
- C. 1.9%
- D. 2.2%
- E. 2.5%

Q24 · 24 & 25 July 2026

The ICMM's first Global Mining and Metals Water Dataset report — covering 12,000 facilities in 148 countries — found what share of global mining and metals facilities face significant physical water risk?

- A. Nearly half
- B. Nearly two-thirds
- C. Nearly three-fourths
- D. Nearly one-third
- E. Over 90%

Q25 · 24 & 25 July 2026

The SOFI 2026 report — theme "Understanding and Addressing the High Cost of a Healthy Diet" — is jointly published by which five UN agencies?

- A. FAO, WFP, IFAD, UNICEF and WHO
- B. FAO, WHO, UNDP, UNEP and WFP
- C. WFP, UNICEF, WHO, World Bank and FAO
- D. FAO, IFAD, ILO, WHO and UNICEF
- E. UNCTAD, FAO, WFP, WHO and UNICEF

Q26 · 26 & 27 July 2026

In the Henley Passport Index 2026 (20th anniversary edition), India dropped to which rank, with access to 55 destinations?

- A. 75th
- B. 78th
- C. 81st
- D. 85th
- E. 90th

Q27 · 29 July 2026

As per the BIMCO-ICS Seafarer Workforce Report 2026, India became the world's second-largest supplier of seafarers with a 12.16% global share, behind which country?

- A. China
- B. Indonesia
- C. Philippines
- D. Russia
- E. Vietnam

Q28 · 29 July 2026

Edelweiss Mutual Fund launched India's first REIT-oriented passive index fund tracking the Nifty REITs & Realty TRI. This follows SEBI's reclassification of REITs as equity instruments effective from:

- A. 1 April 2025
- B. 1 October 2025
- C. 1 January 2026
- D. 1 April 2026
- E. 1 July 2026

ANSWERS — REPORTS & INDICES

Q1 B	Q2 C	Q3 C	Q4 C	Q5 B
Q6 C	Q7 D	Q8 C	Q9 C	Q10 C
Q11 D	Q12 B	Q13 C	Q14 C	Q15 B
Q16 B	Q17 B	Q18 C	Q19 C	Q20 B
Q21 C	Q22 C	Q23 B	Q24 B	Q25 A
Q26 C	Q27 C	Q28 C		

Q1. As per the RBI's Financial Stability Report (June 2026), the GNPA ratio of Scheduled Commercial Banks declined to a multi-decadal low of ____ in March 2026.

Answer B. 1.8%

The FSR June 2026 (released 30 June 2026) reported GNPA of SCBs at a multi-decadal low of 1.8% in March 2026. Under the baseline stress scenario it may rise marginally to 1.9% by March 2028, and to about 3.8–4.1% under adverse/severe stress.

Q2. According to the NSO report "Labour Market Dynamics in Million-Plus Cities", approximately what percentage of women in India's top 46 cities are kept out of the labour force due to childcare and household chores?

Answer C. 69%

The NSO report, based on PLFS 2024-25, found that ~69% (68.7%) of women in the 46 million-plus cities are out of the labour force due to childcare and household chores, while only ~1% of men cited this reason. Women also earn 23% less than men in salaried jobs (₹23,700 vs ₹30,700/month).

Q3. As per the NSO report, which city recorded the HIGHEST share (83%) of women citing care work as the reason for staying out of the workforce?

Answer C. Howrah

Howrah (West Bengal) topped at 83%, followed by Surat (81%), Pimpri-Chinchwad and Bhopal (78%). Coimbatore (38%) and Agra (41%) were at the bottom. Female LFPR in million-plus cities has risen from 19.8% (2017-18) to 27.2% (2025).

Q4. As per the CMFRI's 'Marine Fish Stock Status of India, 2022' report, what percentage of the 135 assessed fish stocks were classified as sustainable?

Answer C. 91.1%

The government claim (released 11 February 2026) said 91.1% of 135 stocks were sustainable, 8.2% overfished and 0.7% rebuilding, with landing value of ₹58,247 crore (2022). Critics note CMFRI's methodology relies on landing data rather than at-sea assessments, while the FAO describes Indian marine fisheries as "plateaued and fully exploited".

Q5. India secured its highest-ever rank in the Sustainable Development Report 2026. What is India's rank?

Answer B. 94th

India secured its highest-ever rank of 94th in the Sustainable Development Report 2026. Finland topped the rankings, followed by Sweden and Denmark. India improved significantly in digital connectivity and electricity access.

Q6. Which country topped the Global Passport Index (GPI) 2026 with a score of 96.05?

Answer C. Sweden

Sweden topped the 5th annual GPI 2026 (96.05), followed by Switzerland, Finland, Germany and the Netherlands. The index, published by Portugal-based Global Citizen Solutions (GCS), ranks 197 countries on three parameters: Enhanced Mobility (50%), Investment (25%) and Quality of Life (25%).

Q7. What is India's rank in the Global Passport Index (GPI) 2026?**Answer** D. 125th

India ranked 125th of 197 with a score of 45.1 (its highest in 5 years), though it slipped 1 rank from 124th in 2025. Category-wise: 136th in Enhanced Mobility (down 1), 118th in Quality of Life (up 11), and 94th in Investment (up 3).

Q8. As per the UDISE+ Report 2025-26 released by the Ministry of Education, how many students are covered across India's schools?**Answer** C. 24.72 crore

The UDISE+ Report 2025-26 (released 7 July 2026) covers 14.67 lakh schools, 1.03 crore teachers and 24.72 crore students. UDISE+ (launched 2018-19) is prepared by the Department of School Education & Literacy, Ministry of Education — India's largest school education database. Teacher strength increased 8.3% since 2022-23, and 90.2% students are Aadhaar-seeded.

Q9. As per the AISHE 2023-24 Report, India's higher education Gross Enrolment Ratio (GER) reached ____ for the first time.**Answer** C. 30.0

AISHE 2023-24 (released 8 July 2026) shows total enrolment at 4.50 crore, GER at 30.0 for the first time, Female GER at 31.2 (higher than national GER), and Gender Parity Index at 1.08 (above 1.0 for the 7th consecutive year). Female enrolment grew 42.2% since 2014-15, ST enrolment recorded the highest growth (75.7%), and women make up 44% of STEM enrolment.

Q10. As per the IGU World LNG Report 2026, India became the world's ____ largest LNG regasification market, surpassing Spain.**Answer** C. 4th

Per the International Gas Union's World LNG Report 2026, India became the 4th largest LNG regasification market with 52.5 mtpa capacity across 8 operational terminals, adding 7.1 mtpa in 2025 (11.3% of global capacity addition). India is also the 4th largest LNG importer. LNG is natural gas cooled to -162°C (~95% methane).

Q11. In the Performance Grading Index (PGI) 2.0 for 2025-26 released by the Ministry of Education, how many States/UTs achieved the highest grade "Utkarsh"?**Answer** D. None

No State or UT achieved the Utkarsh grade (above 90%) in PGI 2.0 for 2025-26. PGI-S (States/UTs) uses 70 indicators with a maximum score of 1000, while PGI-D (784 districts) has a maximum score of 600. Grades: Utkarsh (>90%), Uttam (61-90%), Prachesta (31-60%), Akanshi (below 40%). PGI uses grades instead of rankings to encourage improvement.

Q12. The IMF World Economic Outlook Update – July 2026, titled "Global Economy in Crosscurrents of War and Technology", projects India's GDP growth for FY27 at:

Answer B. 6.4%

The IMF projects India's FY27 GDP growth at 6.4% (revised down from 6.5% in April 2026), while the FY28 forecast was raised to 6.7%. India's FY26 growth was 7.7%. Global GDP growth: 3.0% (2026), 3.4% (2027); global headline inflation: 4.7% (2026). The WEO is published twice a year (April & October) with periodic updates. IMF: est. 1944 Bretton Woods, HQ Washington D.C., 191 members, MD Kristalina Georgieva.

Q13. As per the MoSPI "Review of Crop Statistics System" report, what percentage of village maps in India are older than 20 years?

Answer C. 63%

The MoSPI report found 63% of village maps are older than 20 years — West Bengal and Puducherry at 100%, Odisha 99%, Uttarakhand 98%; Gujarat best at just 5%. It also flagged Girdawari delays (only 33-48% of sample villages completed on time across seasons) and ~40% of Crop Cutting Experiments in Jharkhand and UP conducted by untrained personnel (~1.2 million CCEs estimated in 2023-24).

Q14. In the Consumer Price Index (CPI), which group has the highest weight (about 45.86%)?

Answer C. Food & Beverages

Food & Beverages carries the highest weight (~45.86%) in CPI, which is published by NSO under MoSPI, covers rural and urban consumption, and is used by the RBI for monetary policy decisions.

Q15. The Digital Threat Report 2025-26 for India's BFSI sector introduces which framework called the "Anatomy of Cyber Failure"?

Answer B. 4-Layer Gap Archetype Framework

The 2nd Edition of the Digital Threat Report 2025-26 — released by MeitY with CERT-In, CSIRT-Fin and SISA Information Security — introduces the "Anatomy of Cyber Failure – 4 Layer Gap Archetype Framework" and an 18-month roadmap. Key findings: AI asymmetry favouring attackers, shrinking attack cycles, and attacks mimicking legitimate sessions. CERT-In functions under MeitY (IT Act, 2000); CSIRT-Fin is the sectoral response team for the financial sector.

Q16. As per the Brand Finance India 100 Report 2026, which group retained its position as India's most valuable brand with a valuation of US\$33.6 billion?

Answer B. Tata Group

The Brand Finance India 100 Report 2026 valued India's top 100 brands at US\$252.8 billion (+7% over 2025). Tata Group retained the top spot at US\$33.6 billion, followed by Infosys and Life Insurance Corporation (LIC).

Q17. MoSPI's trial "Index of Services Production (ISP)" — the services counterpart of IIP — has which base year and coverage?

Answer B. Base 2024-25; 19 formal service sub-sectors, ~60% of services economy

The ISP (trial, April 2026), developed by NSO under MoSPI, is a monthly high-frequency indicator of real services output — released on the 29th of every month. It measures the volume of services produced using GST data, administrative databases and ASISSE, deflating nominal turnover with WPI (wholesale trade) and CPI/proxy CPIs; PPIs are planned for future refinement.

Q18. NITI Aayog's report "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035" proposes a BioEconomy Growth Fund of what size?

Answer C. ₹50,000 crore

The report proposes a ₹50,000-crore BioEconomy Growth Fund (2026–2035) to bridge the "Valley of Death" — the gap between lab research and commercial production — via blended finance, equity-risk funding, VGF and infrastructure support. Vision: make India a Top 3 biotechnology power by 2035. Priority sectors: biomanufacturing, advanced therapeutics, synthetic biology, fermentation technologies and diagnostics.

Q19. As per the WTTC Economic Impact Research Report 2026, tourism's contribution to India's GDP in 2026 stands at:

Answer C. 6.7%

WTTC's EIR 2026: tourism contributes 6.7% of GDP in 2026 (projected 7.0% by 2036), with sector CAGR of 6.3% (2026–2036) — faster than India's economy (5.7%). Employment: 48.1 million jobs in 2026 (11.1%), projected 63.5 million by 2036. International visitor spending: ₹3.3 lakh crore in 2026. Top source countries (2025): US 11%, Bangladesh 10%, UK 7%. WTTC recommends visa reforms, better connectivity and stronger promotion.

Q20. In the Brand Finance India 100 Report 2026, which group emerged as the fastest entrant into India's top 10 most valuable brands?

Answer B. Adani Group

The report valued India's top 100 brands at USD 252.8 billion (+7% YoY); Tata Group retained the top spot as India's most valuable brand, while Adani Group emerged as the fastest entrant into the top 10.

Q21. The RBI's Financial Inclusion Index (FI-Index) rose to what level in March 2026 (FY26)?

Answer C. 70.0

The FI-Index rose to 70.0 in March 2026 (from 67.0 in FY25 and 64.2 in FY24) — a 4.48% increase, driven mainly by the Usage parameter. The index (introduced August 2021) runs 0–100, comprises 97 indicators across banking, investments, insurance, postal and pension sectors, has three weighted parameters — Access (35%), Usage (45%), Quality (20%) — and has no base year (cumulative).

Q22. The updated Index of Core Industries (ICI) series, released on 20 July 2026, adopts which new base year and adds which industry as the 9th core industry?

Answer C. 2022–23 base; Iron Ore added

The updated ICI series uses 2022–23 = 100 (replacing 2011–12) and expands the basket from eight to nine core industries with Iron Ore (weight 4.905%). The new series is available from June 2026 with a 38-month back series (Apr 2023–May 2026). This aligns with GDP, WPI and IIP, which have already adopted 2022–23 as the common base year. The ICI is a monthly production volume index — a lead indicator for the IIP — published by the Office of the Economic Adviser (OEA), DPIIT, Ministry of Commerce & Industry.

Q23. The World Bank's June 2026 Global Economic Prospects report warned that prolonged US-Iran hostilities could cut global growth in 2026 to:

Answer B. 1.3%

The World Bank's worst-case scenario (severe energy supply disruptions and market volatility lasting 6+ months) sees global growth falling to 1.3% in 2026 (from 2.9% in 2025) with global inflation ~4.5%. The baseline forecast projects 2.5% growth with ~4.0% inflation if disruptions ease.

Q24. The ICMM's first Global Mining and Metals Water Dataset report — covering 12,000 facilities in 148 countries — found what share of global mining and metals facilities face significant physical water risk?

Answer B. Nearly two-thirds

The International Council on Mining and Metals (ICMM) report (22 July 2026, London), produced with the WWF Water Risk Team and WRI, found nearly two-thirds of facilities face significant physical water risk across five indicators: floods, droughts, baseline water stress, baseline water depletion and interannual variability. Key stats: 38% face severe water stress, 27% are drought-prone (Africa-Middle East worst at 80.7%), 5% face 3+ compound risks — with Central India flagged as a compound water-risk hotspot (relevant to the National Critical Mineral Mission 2025 and MMDR Amendment Act 2023).

Q25. The SOFI 2026 report — theme "Understanding and Addressing the High Cost of a Healthy Diet" — is jointly published by which five UN agencies?

Answer A. FAO, WFP, IFAD, UNICEF and WHO

The State of Food Security and Nutrition in the World (SOFI) 2026 (released 21 July 2026) is the UN's annual flagship tracking SDG Targets 2.1 (hunger) and 2.2 (malnutrition), jointly published by FAO, WFP, IFAD, UNICEF and WHO. It found 645 million people (7.8%) faced hunger in 2025 — down from 8.1% in 2024 — and 2.69 billion (32.7%) could not afford a healthy diet.

Q26. In the Henley Passport Index 2026 (20th anniversary edition), India dropped to which rank, with access to 55 destinations?

Answer C. 81st

India dropped to 81st (55 destinations), down from 75th in the February 2026 edition, sharing the rank with Mauritania and Algeria. India's weakest-ever rank was 90th in 2021. The index — compiled by Henley & Partners using IATA data, covering 199 passports and 227 destinations — counts visa-free, visa-on-arrival and eTA access (not e-visas needing prior approval).

Q27. As per the BIMCO-ICS Seafarer Workforce Report 2026, India became the world's second-largest supplier of seafarers with a 12.16% global share, behind which country?

Answer C. Philippines

The BIMCO-ICS Seafarer Workforce Report 2026 (published every 5 years) ranks India 2nd — behind only the Philippines — with 311,936 maritime professionals (12.16% share), ahead of China, Russia and Indonesia. India's climb: 5th with 5.2% (2015) → 5th with 6% (2021) → 2nd with 12.16% (2026), more than doubling in a decade. Ports Minister Sarbananda Sonowal announced "Mission 20%" — raising the share to 20%, aligned with Maritime India Vision 2030 and Maritime Amrit Kaal Vision 2047.

Q28. Edelweiss Mutual Fund launched India's first REIT-oriented passive index fund tracking the Nifty REITs & Realty TRI. This follows SEBI's reclassification of REITs as equity instruments effective from:

Answer C. 1 January 2026

The Edelweiss Nifty REITs & Realty Index Fund — India's first REIT-focused passive index fund (~60% REITs, ~40% real estate companies) — follows SEBI's reclassification of REITs as equity instruments from 1 January 2026, offering diversified exposure to India's listed real estate sector.

EXAM READY · TOPIC 2 OF 9

Banking & Finance

26 must-know MCQs · Q29–54 · about 4 minutes

Q29 · 1 July 2026

Under the FCRA, 2010, foreign contributions must be received in a designated bank account maintained with:

- A. Reserve Bank of India, Mumbai
- B. Punjab National Bank, New Delhi
- C. State Bank of India, New Delhi Main Branch
- D. Bank of Baroda, New Delhi
- E. Any scheduled commercial bank

Q30 · 1 July 2026

The Centralised Pension Payment System (CPPS), live from 1 January 2025 under the CITES framework, benefits approximately how many EPS pensioners?

- A. 25 lakh
- B. 40 lakh
- C. 58 lakh
- D. 78 lakh
- E. 95 lakh

Q31 · 1 July 2026

As per RBI's revised framework, "Unregistered Type I NBFCs" — exempt from mandatory registration under Section 45-IA of the RBI Act, 1934 — must have an asset size below:

- A. ₹100 crore
- B. ₹250 crore
- C. ₹500 crore
- D. ₹1,000 crore
- E. ₹2,000 crore

Q32 · 2 & 3 July 2026

Under the RBI-Integrated Ombudsman Scheme (RB-IOS) 2026, effective 1 July 2026, the compensation limit for financial loss has been raised to:

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹25 lakh
- D. ₹30 lakh
- E. ₹50 lakh

Q33 · 4 July 2026

Kotak Mahindra Bank will acquire the India retail and wealth business of which foreign bank for ₹281.7 crore?

- A. Citibank
- B. HSBC
- C. Deutsche Bank
- D. Standard Chartered
- E. Barclays

Q34 · 7 July 2026

Under RBI's new capital market lending norms (effective 1 July 2026), a bank's total Capital Market Exposure is capped at what percentage of its Tier-I capital?

- A. 20%
- B. 25%
- C. 30%
- D. 40%
- E. 50%

Q35 · 7 July 2026

The Delhi Government's ₹8,300 crore "Clean Air, Healthy Delhi" programme will be implemented with the support of:

- A. Asian Development Bank
- B. World Bank
- C. AIIB
- D. JICA
- E. New Development Bank

Q36 · 8 July 2026

A TPG Rise Climate-led consortium (with GIC and ICICI Bank) has signed an agreement to acquire 100% stake in Aseem Infrastructure Finance from which entity?

- A. SBI
- B. NIIF
- C. NABARD
- D. LIC
- E. IIFCL

Q37 · 10 July 2026

The Asian Development Bank (ADB) revised India's FY27 GDP growth forecast downward to 6.6% (from 6.9%) mainly due to:

- A. Weak exports
- B. High energy prices impacting household consumption
- C. Monsoon failure
- D. Banking sector stress
- E. Global recession

Q38 · 11 July 2026

On 9 July 2026, the RBI absorbed how much surplus liquidity from the banking system through money market operations?

- A. ₹75,000 crore
- B. ₹90,000 crore
- C. ₹1.10 lakh crore
- D. ₹1.50 lakh crore
- E. ₹2 lakh crore

Q39 · 14 July 2026

The PMFME Scheme, which recently crossed 2 lakh credit-linked beneficiaries, provides a credit-linked capital subsidy of:

- A. 25% of project cost, max ₹5 lakh
- B. 35% of project cost, max ₹10 lakh
- C. 40% of project cost, max ₹15 lakh
- D. 50% of project cost, max ₹20 lakh
- E. 30% of project cost, max ₹8 lakh

Q40 · 14 July 2026

As per NSO data, India's retail inflation (CPI) rose to what level in June 2026 — crossing the RBI's 4% target for the first time under the new CPI series?

- A. 4.12%
- B. 4.25%
- C. 4.38%
- D. 4.55%
- E. 4.70%

Q41 · 15 July 2026

The RBI's revised bank board governance framework — enabling boards to focus on strategy and risk rather than routine operations — will come into effect from:

- A. 1 April 2026
- B. 1 July 2026
- C. 1 October 2026
- D. 1 January 2027
- E. 1 April 2027

Q42 · 15 July 2026

Under RBI's proposed one-time approval mechanism for mutual funds, insurers and pension funds acquiring bank stakes, the one-time approval will be valid for acquisitions up to what percentage of the bank's paid-up capital or voting rights?

- A. 5%
- B. 7.5%
- C. 10%
- D. 15%
- E. 26%

Q43 · 15 July 2026

Which bank launched "FinSpark'26", a national cybersecurity hackathon with the theme "Securing the Future of Banking"?

- A. State Bank of India
- B. Bank of Baroda
- C. Bank of Maharashtra
- D. Punjab National Bank
- E. Canara Bank

Q44 · 16 July 2026

The RBI's Draft Data Governance Framework requires Regulated Entities to review the framework at least once every year and ensure compliance with which Act?

- A. IT Act, 2000
- B. Digital Personal Data Protection (DPDP) Act, 2023
- C. Banking Regulation Act, 1949
- D. Telecom Act, 2023
- E. Aadhaar Act, 2016

Q45 · 16 July 2026

The RBI approved whom as Part-Time Chairman of HDFC Bank for a three-year term effective 15 July 2026?

- A. Atanu Chakraborty
- B. Rajiv Kumar
- C. T.V. Somanathan
- D. Ajay Bhushan Pandey
- E. Sushil Chandra

Q46 · 18 July 2026

Fairfax Financial Holdings emerged as the preferred bidder to acquire a 60.72% stake in IDBI Bank in a deal worth:

- A. ₹35,500 crore
- B. ₹42,800 crore
- C. ₹52,932 crore
- D. ₹61,400 crore
- E. ₹75,000 crore

Q47 · 19 & 20 July 2026

The RBI imposed monetary penalties on Muthoot Finance and five other NBFCs. Under which provision does the RBI impose penalties on NBFCs?

- A. Section 47A of the Banking Regulation Act, 1949
- B. Section 58G read with Section 58B(5) of the RBI Act, 1934
- C. Section 45 of the SARFAESI Act
- D. Section 25 of the Payment and Settlement Systems Act
- E. Section 11 of the FEMA, 1999

Q48 · 21 July 2026

Under RBI's new Prudential Norms on Specified Non-Financial Assets (SNFA), effective 1 October 2026, Regulated Entities are prohibited from:

- A. Acquiring any collateral in loan settlement
- B. Selling an SNFA back to the defaulting borrower, its promoters or related parties
- C. Holding SNFAs for more than 1 year
- D. Auctioning SNFAs publicly
- E. Transferring SNFAs to ARCs

Q49 · 23 July 2026

As per RBI data, India's outward FDI commitments declined 47.9% year-on-year in June 2026 to what level?

- A. USD 1.5 billion
- B. USD 2.2 billion
- C. USD 3 billion
- D. USD 4.6 billion
- E. USD 5.8 billion

Q50 · 26 & 27 July 2026

The Securities Markets Code (SMC) Bill consolidates and replaces which three statutes?

- A. SEBI Act 1992, Companies Act 2013, Depositories Act 1996
- B. SEBI Act 1992, Securities Contracts (Regulation) Act 1956, Depositories Act 1996
- C. SCRA 1956, FEMA 1999, SEBI Act 1992
- D. Depositories Act 1996, Banking Regulation Act 1949, SEBI Act 1992
- E. SEBI Act 1992, SCRA 1956, IBC 2016

Q51 · 30 July 2026

IRDAI approved the Policyholders' Education and Protection Fund (PEPF) with an initial corpus of ₹800 crore. The PEPF is created under which provision?

- A. Section 14 of the IRDAI Act, 1999
- B. Section 16A of the IRDAI Act, 1999 (inserted by SBSR Act, 2025)
- C. Section 64UM of the Insurance Act, 1938
- D. Section 25 of the Insurance Laws (Amendment) Act, 2025
- E. Section 10 of the LIC Act, 1956

Q52 · 30 July 2026

The CCI-approved merger of Go Digit Infoworks with Go Digit General Insurance is the FIRST such merger under which law?

- A. Companies Act, 2013
- B. Insurance Laws (Amendment) Act, 2025
- C. IBC, 2016
- D. SEBI (Merger) Regulations, 2024
- E. IRDAI Act, 1999

Q53 · 31 July 2026

The Bharat Maritime Insurance Pool (BMIP) — formally launched 12 May 2026 — has USD 1.5 billion underwriting capacity backed by a sovereign guarantee of:

- A. USD 1.0 billion
- B. USD 1.2 billion
- C. USD 1.4 billion (₹12,980 crore)
- D. USD 1.5 billion
- E. USD 2.0 billion

Q54 · 31 July 2026

Under the Delhi Lakshmi Yojana, eligible women can receive the ₹2,500 monthly assistance through which payment options?

- A. Cash only
- B. Direct bank transfer only
- C. Full RD/FD, or a combination of RD/FD and CBDC wallet
- D. UPI wallet only
- E. Post office savings only

ANSWERS — BANKING & FINANCE

Q29 C	Q30 D	Q31 D	Q32 D	Q33 C
Q34 D	Q35 B	Q36 B	Q37 B	Q38 C
Q39 B	Q40 C	Q41 C	Q42 C	Q43 C
Q44 B	Q45 B	Q46 C	Q47 B	Q48 B
Q49 C	Q50 B	Q51 B	Q52 B	Q53 C
Q54 C				

Q29. Under the FCRA, 2010, foreign contributions must be received in a designated bank account maintained with:

Answer C. State Bank of India, New Delhi Main Branch

Under FCRA 2010 (as amended in 2020), the FCRA bank account must be maintained at the State Bank of India, New Delhi Main Branch (Sansad Marg). Sub-granting of foreign funds is prohibited under Section 7.

Q30. The Centralised Pension Payment System (CPPS), live from 1 January 2025 under the CITES framework, benefits approximately how many EPS pensioners?

Answer D. 78 lakh

CPPS benefits 78+ lakh EPS pensioners with "any bank, any branch, anywhere in India" pension access, eliminating the need to transfer Pension Payment Orders (PPOs) when changing banks or locations.

Q31. As per RBI's revised framework, "Unregistered Type I NBFCs" — exempt from mandatory registration under Section 45-IA of the RBI Act, 1934 — must have an asset size below:

Answer D. ₹1,000 crore

Unregistered Type I NBFCs are entities that do not accept public funds, have no customer interface, and have an asset size below ₹1,000 crore. Applications for voluntary CoR surrender are to be filed through RBI's PRAVAAH portal (launched 28 May 2024).

Q32. Under the RBI-Integrated Ombudsman Scheme (RB-IOS) 2026, effective 1 July 2026, the compensation limit for financial loss has been raised to:

Answer D. ₹30 lakh

RB-IOS 2026 replaced the 2021 framework from 1 July 2026, covering banks, NBFCs, PPI issuers and credit information companies. Compensation limits were raised to ₹30 lakh for financial loss and ₹3 lakh for mental harassment.

Q33. Kotak Mahindra Bank will acquire the India retail and wealth business of which foreign bank for ₹281.7 crore?

Answer C. Deutsche Bank

Kotak Mahindra Bank will acquire Deutsche Bank's India retail and wealth business for ₹281.7 crore — including loans, deposits and assets under management — strengthening Kotak's affluent banking segment. Separately, CCI cleared DWS Group's stake acquisition in Nippon Life India AIF and the Aditya Birla-led acquisition of RCB.

Q34. Under RBI's new capital market lending norms (effective 1 July 2026), a bank's total Capital Market Exposure is capped at what percentage of its Tier-I capital?

Answer D. 40%

The new framework (first notified 13 February 2026, effective 1 July 2026 under the Banking Regulation Act, 1949, inserting Chapter XIII A) caps total CME at 40% of Tier-I capital and direct exposure at 20%. Loans to Capital Market Intermediaries require 100% collateral, and bank finance for proprietary trading by brokers is banned (except market-making).

Q35. The Delhi Government's ₹8,300 crore "Clean Air, Healthy Delhi" programme will be implemented with the support of:

Answer B. World Bank

The ₹8,300 crore "Clean Air, Healthy Delhi" programme, supported by the World Bank, aims to accelerate pollution control under the National Clean Air Programme (NCAP).

Q36. A TPG Rise Climate-led consortium (with GIC and ICICI Bank) has signed an agreement to acquire 100% stake in Aseem Infrastructure Finance from which entity?

Answer B. NIIF

TPG Rise Climate, with GIC and ICICI Bank, will acquire 100% of Aseem Infrastructure Finance from the National Investment and Infrastructure Fund (NIIF) — among India's largest private climate-focused infrastructure transactions, boosting climate financing.

Q37. The Asian Development Bank (ADB) revised India's FY27 GDP growth forecast downward to 6.6% (from 6.9%) mainly due to:

Answer B. High energy prices impacting household consumption

The ADB India Economic Outlook 2026 cut FY27 growth to 6.6% due to rising energy prices reducing household purchasing power; FY28 remains unchanged at 7.3%. FY27 inflation forecast was raised to 5.2% (from 4.5%). ADB: est. 1966, HQ Manila, 69 members (India a founding member), President Masato Kanda.

Q38. On 9 July 2026, the RBI absorbed how much surplus liquidity from the banking system through money market operations?

Answer C. ₹1.10 lakh crore

The RBI absorbed ₹1.10 lakh crore of surplus liquidity on 9 July 2026 through money market operations, indicating excess cash availability with banks.

Q39. The PMFME Scheme, which recently crossed 2 lakh credit-linked beneficiaries, provides a credit-linked capital subsidy of:

Answer B. 35% of project cost, max ₹10 lakh

The PMFME Scheme (launched 29 June 2020, Ministry of Food Processing Industries, Centrally Sponsored) gives a 35% credit-linked capital subsidy up to ₹10 lakh per beneficiary, seed capital of ₹40,000 per SHG member, and follows the One District One Product (ODOP) approach. Funding pattern: 60:40 (general states), 90:10 (NE & Himalayan states), 100% for UTs without legislature.

Q40. As per NSO data, India's retail inflation (CPI) rose to what level in June 2026 — crossing the RBI's 4% target for the first time under the new CPI series?

Answer C. 4.38%

CPI inflation rose to 4.38% (~4.4%) in June 2026 from 3.93% in May — the first breach of RBI's 4% target under the new CPI series (Base Year 2024, effective January 2026, includes online market data for the first time, replacing the 2011-12 series). Drivers: food inflation 5.32%, transport inflation 4.31%, a 42.8% rainfall deficit in June, and silver jewellery inflation of 133.21%.

Q41. The RBI's revised bank board governance framework — enabling boards to focus on strategy and risk rather than routine operations — will come into effect from:

Answer C. 1 October 2026

The revised framework (effective 1 October 2026) rationalises matters placed before bank boards — routine work delegated to committees/management, a stronger Chairperson's role in agenda-setting, better information flow, and periodic governance reviews — so boards focus on strategy, risk governance, financial stability and regulatory compliance.

Q42. Under RBI's proposed one-time approval mechanism for mutual funds, insurers and pension funds acquiring bank stakes, the one-time approval will be valid for acquisitions up to what percentage of the bank's paid-up capital or voting rights?

Answer C. 10%

Currently, these investors need prior RBI approval for acquiring 5%+ (major shareholding), and again if the holding drops below 5% and later re-crosses it. Under the draft amendment, after the first approval, RBI may grant a one-time approval covering future acquisitions up to 10% of paid-up share capital or voting rights in the same bank, subject to conditions.

Q43. Which bank launched "FinSpark'26", a national cybersecurity hackathon with the theme "Securing the Future of Banking"?

Answer C. Bank of Maharashtra

Bank of Maharashtra launched FinSpark'26 — a national cybersecurity hackathon encouraging solutions for banking security, AI-based fraud detection, insider threats and cyber resilience, with prize money exceeding ₹10 lakh.

Q44. The RBI's Draft Data Governance Framework requires Regulated Entities to review the framework at least once every year and ensure compliance with which Act?

Answer B. Digital Personal Data Protection (DPDP) Act, 2023

The RBI's Draft Guidance on Regulatory Expectations for Data Governance covers the entire data lifecycle (creation to deletion), demands a risk-based, proportionate framework aligned with the RE's risk management, annual (or more frequent) review, and compliance with the DPDP Act, 2023 — India's primary law on digital personal data processing.

Q45. The RBI approved whom as Part-Time Chairman of HDFC Bank for a three-year term effective 15 July 2026?

Answer B. Rajiv Kumar

The RBI approved former Finance Secretary and former Chief Election Commissioner Rajiv Kumar as Part-Time Chairman of HDFC Bank for three years, effective 15 July 2026.

Q46. Fairfax Financial Holdings emerged as the preferred bidder to acquire a 60.72% stake in IDBI Bank in a deal worth:

Answer C. ₹52,932 crore

Canada-based Fairfax Financial Holdings will acquire 60.72% in IDBI Bank from the Government of India and LIC for ₹52,932 crore — expected to become the largest foreign investment in an Indian bank, subject to regulatory approvals.

Q47. The RBI imposed monetary penalties on Muthoot Finance and five other NBFCs. Under which provision does the RBI impose penalties on NBFCs?

Answer B. Section 58G read with Section 58B(5) of the RBI Act, 1934

Penalties on NBFCs are imposed under Section 58G(1)(b) read with Section 58B(5) of the RBI Act, 1934 — not the Banking Regulation Act. Fines ranged from ₹2.70 lakh to ₹6.20 lakh: Avail Financial ₹6.20 lakh (exposure limit/directorship breach), Muthoot Finance ₹5.80 lakh (KYC risk-categorisation review + AML software gaps), Satya MicroCapital and PAN Emami Cosmed ₹3.10 lakh each, Dhani Loans and Muthoot Vehicle & Asset Finance ₹2.70 lakh each. RBI clarified penalties reflect compliance deficiencies, not the validity of customer transactions.

Q48. Under RBI's new Prudential Norms on Specified Non-Financial Assets (SNFA), effective 1 October 2026, Regulated Entities are prohibited from:

Answer B. Selling an SNFA back to the defaulting borrower, its promoters or related parties

The norms — issued under the Resolution of Stressed Assets Directions, 2025 — bar REs from selling/transferring an SNFA (a non-financial asset like property acquired in settlement of a defaulted loan) back to the defaulting borrower, promoters, related parties or entities acting on their behalf. Aim: stop defaulters from reacquiring their assets at a discount, closing a moral-hazard loophole.

Q49. As per RBI data, India's outward FDI commitments declined 47.9% year-on-year in June 2026 to what level?

Answer C. USD 3 billion

India's outward FDI commitments fell 47.9% YoY to USD 3 billion in June 2026, with declines across equity, debt and guarantee commitments. ONGC Videsh Rovuma Limited (OVRL) made the largest overseas equity commitment during the month.

Q50. The Securities Markets Code (SMC) Bill consolidates and replaces which three statutes?

Answer B. SEBI Act 1992, Securities Contracts (Regulation) Act 1956, Depositories Act 1996

The SMC Bill (157 clauses; introduced in Lok Sabha by FM Nirmala Sitharaman on 18 December 2025) merges the SEBI Act 1992, SCRA 1956 and Depositories Act 1996 — following the Labour Codes model. The Parliamentary Standing Committee on Finance (chaired by Bhartruhari Mahtab) accepted 85+ suggestions: revise the preamble to state investor protection–market development–effective regulation; delete Clause 93(g) (excessive power to SEBI to create criminal offences); list criminal offences explicitly in the Code; 120-day ombudsperson grievance timeline; SEBI surplus continues to the Consolidated Fund of India with 25% in a reserve fund.

Q51. IRDAI approved the Policyholders' Education and Protection Fund (PEPF) with an initial corpus of ₹800 crore. The PEPF is created under which provision?

Answer B. Section 16A of the IRDAI Act, 1999 (inserted by SBSR Act, 2025)

The PEPF (initial corpus ₹800 crore) — created under Section 16A of the IRDAI Act 1999, inserted by the SBSR Act 2025 — promotes insurance awareness, grievance redressal, tech-driven services and recovery of unclaimed insurance amounts (the insurance analogue of RBI's Depositor Education and Awareness Fund). Other reforms at the 28 July 2026 meeting: perpetual registration with annual fee for intermediaries (replacing periodic renewals), mandatory salesperson tagging on every proposal/policy, and the Penalties Regulations, 2026.

Q52. The CCI-approved merger of Go Digit Infoworks with Go Digit General Insurance is the FIRST such merger under which law?

Answer B. Insurance Laws (Amendment) Act, 2025

The CCI cleared the Go Digit Infoworks–Go Digit General Insurance merger — removing the holding company structure so shareholders hold shares directly in the insurer — the first such merger under the Insurance Laws (Amendment) Act, 2025. Separately, a new polypore fungus *Microporellus kolhapurensis* was discovered in Kolhapur, Maharashtra (published in *Nelumbo*, BSI's journal).

Q53. The Bharat Maritime Insurance Pool (BMIP) — formally launched 12 May 2026 — has USD 1.5 billion underwriting capacity backed by a sovereign guarantee of:

Answer C. USD 1.4 billion (₹12,980 crore)

BMIP — approved by the Cabinet in April 2026, launched 12 May 2026 — has USD 1.5 billion capacity with a USD 1.4 billion (₹12,980 crore) sovereign guarantee, runs 10 years (extendable by 5), corpus funded by ship owners and oil companies with partial GIC Re backing. It covers all four maritime risk categories — Hull & Machinery, Cargo, P&I, and War Risk — for Indian-flagged/controlled vessels and any vessel to/from an Indian port.

Q54. Under the Delhi Lakshmi Yojana, eligible women can receive the ₹2,500 monthly assistance through which payment options?

Answer C. Full RD/FD, or a combination of RD/FD and CBDC wallet

Under Delhi Lakshmi Yojana (₹2,500/month; ₹5,110 crore budget 2026–27), eligible women can choose full payment through RD/FD or a combination of RD/FD and CBDC (digital rupee) wallet — a notable use of the e₹ in a welfare scheme.

EXAM READY · TOPIC 3 OF 9

Schemes & Government

22 must-know MCQs · Q55–76 · about 4 minutes

Q55 · 1 July 2026

From which date will all investigations and trials under India's new criminal laws be recorded digitally, as announced by the Ministry of Home Affairs?

- A. 1 July 2026
- B. 1 October 2026
- C. 1 January 2027
- D. 1 April 2027
- E. 1 July 2027

Q56 · 1 July 2026

The Sujalam Sufalam Jal Abhiyan (SSJA), which increased water storage capacity by 20,789 lakh cubic feet in 2026, is a flagship water conservation campaign of which state?

- A. Rajasthan
- B. Gujarat
- C. Maharashtra
- D. Madhya Pradesh
- E. Haryana

Q57 · 2 & 3 July 2026

The PESA Act, 1996 extends the provisions of the 73rd Amendment to Scheduled Areas under which Schedule of the Constitution?

- A. Fourth Schedule
- B. Fifth Schedule
- C. Sixth Schedule
- D. Seventh Schedule
- E. Eleventh Schedule

Q58 · 4 July 2026

The Employees' Provident Funds (EPF) Scheme, 2026, which came into force on 29 June 2026, has been framed under which law?

- A. EPF & MP Act, 1952
- B. Code on Wages, 2019
- C. Code on Social Security, 2020
- D. Industrial Relations Code, 2020
- E. Companies Act, 2013

Q59 · 4 July 2026

Under the EPF Scheme, 2026, members must retain what percentage of their aggregate fund balance as a minimum retirement corpus?

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

Q60 · 4 July 2026

Which of the following are the three transition initiatives launched with the EPF Scheme, 2026?

- A. VISHWAS 2026, SAKSHAM 2026, UDAAN 2026
- B. Employees' Enrolment Campaign 2026, VISHWAS 2026, AMNESTY 2026
- C. AMNESTY 2026, SAMADHAN 2026, NIVESH 2026
- D. Enrolment Drive 2026, VIVAD 2026, VISHWAS 2026
- E. PRAYAAS 2026, AMNESTY 2026, SURAKSHA 2026

Q61 · 5 & 6 July 2026

The first installment of ₹25,863 crore was released under the VB-G RAM G scheme, which replaced MGNREGA from 1 July 2026. VB-G RAM G stands for:

- A. Viksit Bharat-Gramin Rozgar Aur Mission Gramin
- B. Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin)
- C. Viksit Bharat-Gramin Rojgar Adhikar Mission
- D. Vikas Bharat-Guaranteed Rural Employment Mission
- E. Viksit Bharat-Gram Rozgar Ajeevika Manch (Gramin)

Q62 · 9 July 2026

The PM-SETU scheme, whose pan-India rollout across 200 ITI clusters was approved on 7 July 2026, has a total outlay of:

- A. ₹30,000 crore
- B. ₹45,000 crore
- C. ₹50,000 crore
- D. ₹60,000 crore
- E. ₹75,000 crore

Q63 · 9 July 2026

Mizoram's Natural History Museum, Aizawl, has been notified as India's ____ Designated Repository under Section 39 of the Biological Diversity Act, 2002.

- A. 15th
- B. 18th
- C. 20th
- D. 21st
- E. 25th

Q64 · 11 July 2026

The ULLAS Initiative aims to achieve Foundational Literacy and Numeracy (FLN) for how many adult learners by 2027?

- A. 2 crore
- B. 3 crore
- C. 5 crore
- D. 7 crore
- E. 10 crore

Q65 · 17 July 2026

Which state became the FIRST in India to enact a Women Farmers Empowerment Act (2026), legally recognizing women as farmers even without land ownership?

- A. Kerala
- B. Madhya Pradesh
- C. Maharashtra
- D. Telangana
- E. Odisha

Q66 · 19 & 20 July 2026

Which state became the FIRST in India to implement a comprehensive risk-based and trust-based business approval framework through its Ease of Doing Business Act, 2026?

- A. Gujarat
- B. Uttar Pradesh
- C. Chhattisgarh
- D. Madhya Pradesh
- E. Telangana

Q67 · 21 July 2026

Under Telangana's Indiramma Housing Scheme for the Hyderabad Core Urban Region (CURE), the government subsidy per beneficiary is:

- A. ₹3 lakh
- B. ₹4 lakh
- C. ₹5 lakh
- D. ₹6 lakh
- E. ₹7 lakh

Q68 · 22 July 2026

Under the National Mission on Natural Farming (NMNF), the output-based incentive for farmers practising natural farming is:

- A. ₹2,000 per acre per year for 3 years
- B. ₹4,000 per acre per year for 2 years (up to 1 acre)
- C. ₹5,000 per acre per year for 2 years
- D. ₹6,000 per hectare per year
- E. ₹10,000 one-time grant

Q69 · 23 July 2026

Mission "Golden Spice" — a ₹175.45-crore, five-year initiative launched by MDoNER — aims to strengthen the value chain of which GI-tagged product?

- A. Naga Mircha
- B. Lakadong Turmeric of Meghalaya
- C. Kachai Lemon of Manipur
- D. Sikkim Large Cardamom
- E. Karbi Anglong Ginger

Q70 · 24 & 25 July 2026

The Union Cabinet approved the "BHAVYA – Rasayan" Scheme on 24 July 2026 with an outlay of ₹3,030 crore to establish how many dedicated Chemical Parks?

- A. Two
- B. Three
- C. Five
- D. Seven
- E. Ten

Q71 · 24 & 25 July 2026

The Cabinet-approved 2026 amendments to the Public Examinations (Prevention of Unfair Means) Act, 2024 propose raising the maximum fine for organised paper leaks to:

- A. ₹1 crore
- B. ₹2 crore
- C. ₹5 crore
- D. ₹10 crore
- E. ₹25 crore

Q72 · 24 & 25 July 2026

Under the PM-YASASVI scheme (Ministry of Social Justice & Empowerment), what is the annual family income ceiling for eligibility?

- A. ₹1.00 lakh
- B. ₹2.00 lakh
- C. ₹2.50 lakh
- D. ₹3.00 lakh
- E. ₹8.00 lakh

Q73 · 24 & 25 July 2026

Under Mission Golden Spice, the multi-agency funding model for the Lakadong Turmeric project has MDoNER/NEC contributing 50%. What is the target for doubling farmers' earnings by 2030?

- A. From ₹20/kg to ₹50/kg
- B. From ₹30–40/kg to ₹80/kg
- C. From ₹50/kg to ₹100/kg
- D. From ₹40/kg to ₹120/kg
- E. From ₹25/kg to ₹75/kg

Q74 · 29 July 2026

Under the 2026 Amendment Bill, organised exam crimes attract a minimum of 7 years' imprisonment and a minimum fine of ₹10 crore. What is the enhanced fine for INDIVIDUALS using unfair means (up from ₹10 lakh in the 2024 Act)?

- A. ₹20 lakh
- B. ₹25 lakh
- C. ₹50 lakh
- D. ₹1 crore
- E. ₹5 crore

Q75 · 29 July 2026

ONGC commenced drilling its first deepwater exploratory well "MN-DW18-1-H-D" in which offshore basin under the Samudra Manthan Mission?

- A. Krishna-Godavari Basin
- B. Mahanadi Offshore Basin
- C. Cauvery Basin
- D. Kutch Offshore Basin
- E. Andaman Basin

Q76 · 30 July 2026

The Delhi Government approved the "Delhi Lakshmi Yojana" providing what monthly assistance to eligible women aged 21-60 years?

- A. ₹1,000
- B. ₹1,500
- C. ₹2,100
- D. ₹2,500
- E. ₹3,000

ANSWERS — SCHEMES & GOVERNMENT

Q55 C	Q56 B	Q57 B	Q58 C	Q59 D
Q60 B	Q61 B	Q62 D	Q63 D	Q64 C
Q65 C	Q66 C	Q67 C	Q68 B	Q69 B
Q70 B	Q71 D	Q72 C	Q73 B	Q74 C
Q75 B	Q76 D			

Q55. From which date will all investigations and trials under India's new criminal laws be recorded digitally, as announced by the Ministry of Home Affairs?

Answer C. 1 January 2027

The MHA announced that from 1 January 2027, all investigations and trials under the three new criminal laws (BNS, BNSS, BSA) will be recorded digitally, with data stored on MeghRaj, the Government of India's cloud platform.

Q56. The Sujalam Sufalam Jal Abhiyan (SSJA), which increased water storage capacity by 20,789 lakh cubic feet in 2026, is a flagship water conservation campaign of which state?

Answer B. Gujarat

SSJA is Gujarat's flagship state-level water conservation and groundwater recharge campaign, first launched in 2018. Its 2026 edition was launched on 23 February 2026 from Gandhinagar by CM Shri Bhupendra Patel.

Q57. The PESA Act, 1996 extends the provisions of the 73rd Amendment to Scheduled Areas under which Schedule of the Constitution?

Answer B. Fifth Schedule

The PESA Act, 1996 (enacted 24 December 1996) extends 73rd Amendment provisions to Fifth Schedule Scheduled Areas across 10 states. Under PESA, Gram Sabhas have powers like prior informed consent for land acquisition and mining.

Q58. The Employees' Provident Funds (EPF) Scheme, 2026, which came into force on 29 June 2026, has been framed under which law?

Answer C. Code on Social Security, 2020

The EPF Scheme, 2026 — framed under the Code on Social Security, 2020 — replaces the seven-decade-old EPF Scheme, 1952. Core structure remains unchanged: 12% contribution, ₹15,000 wage ceiling and 8.25% interest for FY 2025–26. The EPS 1995 and EDLI schemes continue.

Q59. Under the EPF Scheme, 2026, members must retain what percentage of their aggregate fund balance as a minimum retirement corpus?

Answer D. 25%

The new minimum balance rule requires members to retain at least 25% of their aggregate fund balance (employee + employer contributions combined). For example, on a ₹1 lakh balance, ₹25,000 must be retained and only ₹75,000 is available for withdrawal. Exempted PF trusts cannot declare interest more than 200 bps above the EPF rate.

Q60. Which of the following are the three transition initiatives launched with the EPF Scheme, 2026?

Answer B. Employees' Enrolment Campaign 2026, VISHWAS 2026, AMNESTY 2026

The Employees' Enrolment Campaign 2026 helps employers regularise past registration gaps, VISHWAS 2026 settles legacy disputes with EPFO, and AMNESTY 2026 lets employers close past compliance gaps without penal action.

Q61. The first installment of ₹25,863 crore was released under the VB-G RAM G scheme, which replaced MGNREGA from 1 July 2026. VB-G RAM G stands for:

Answer B. Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin)

The government released the first installment of ₹25,863 crore under VB-G RAM G, which replaced MGNREGA from 1 July 2026. Uttar Pradesh received the highest allocation, followed by Andhra Pradesh, Rajasthan and Tamil Nadu.

Q62. The PM-SETU scheme, whose pan-India rollout across 200 ITI clusters was approved on 7 July 2026, has a total outlay of:

Answer D. ₹60,000 crore

PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs) is a ₹60,000-crore Centrally Sponsored Scheme over 5 years under MSDE, announced in Budget 2024-25, Cabinet-approved May 2025, launched by PM Modi on 4 October 2025. It aims to upgrade 1,000 government ITIs, with World Bank + ADB co-financing. SIPs worth ₹1,237.58 crore were also cleared for 5 clusters in Odisha, Gujarat and Telangana.

Q63. Mizoram's Natural History Museum, Aizawl, has been notified as India's _____ Designated Repository under Section 39 of the Biological Diversity Act, 2002.

Answer D. 21st

The MoEFCC notified Mizoram's Natural History Museum, Aizawl, as India's 21st Designated Repository under Section 39 of the Biological Diversity Act, 2002, on the recommendation of the National Biodiversity Authority (NBA).

Q64. The ULLAS Initiative aims to achieve Foundational Literacy and Numeracy (FLN) for how many adult learners by 2027?

Answer C. 5 crore

ULLAS targets FLN for 5 crore adult learners by 2027 (1 crore learners every year). Learners are assessed via FLNAT (Foundational Literacy and Numeracy Assessment Test), conducted twice a year; successful learners receive a NIOS-DoSEL certificate.

Q65. Which state became the FIRST in India to enact a Women Farmers Empowerment Act (2026), legally recognizing women as farmers even without land ownership?

Answer C. Maharashtra

Maharashtra became the first state to enact the Women Farmers Empowerment Act, 2026 — during the UN-observed International Year of the Woman Farmer. It broadly defines woman farmer (crop cultivation, animal husbandry, poultry, fisheries, agro-forestry, vermiculture, mushroom cultivation, primary processing), covers owners, tenants and labourers, and provides a Woman Farmer Certificate (WFC) issued via Gram Sabha/Nagar Panchayat — removing the land-ownership requirement for scheme access, backed by a digital registry and a Women Farmers Empowerment Fund.

Q66. Which state became the FIRST in India to implement a comprehensive risk-based and trust-based business approval framework through its Ease of Doing Business Act, 2026?

Answer C. Chhattisgarh

The Chhattisgarh Legislative Assembly passed the Chhattisgarh Ease of Doing Business Act, 2026 — the first state with a comprehensive risk-based, trust-based business approval framework: self-certification for low-risk businesses, deemed approvals, simplified compliance — expected to benefit 15+ lakh MSMEs.

Q67. Under Telangana's Indiramma Housing Scheme for the Hyderabad Core Urban Region (CURE), the government subsidy per beneficiary is:

Answer C. ₹5 lakh

Under the Indiramma Housing Scheme (high-rise affordable housing for Hyderabad CURE), the government provides a ₹5 lakh subsidy while beneficiaries contribute ~₹6 lakh. Applications: 21 July - 10 August 2026 via MeeSeva Centres, portal and WhatsApp.

Q68. Under the National Mission on Natural Farming (NMNF), the output-based incentive for farmers practising natural farming is:

Answer B. ₹4,000 per acre per year for 2 years (up to 1 acre)

NMNF (standalone CSS launched November 2024, building on BPKP under PKVY) gives ₹4,000/acre/year for 2 years (max 1 acre/farmer) – covering practice, training, livestock upkeep, input preparation, or purchases from Bio-input Resource Centres (BRCs). Support: two Krishi Sakhis/CRPs per cluster; certification via PGS-India managed by NCONF, Ghaziabad; geo-tagged monitoring via NMNF portal.

Q69. Mission "Golden Spice" – a ₹175.45-crore, five-year initiative launched by MDoNER – aims to strengthen the value chain of which GI-tagged product?

Answer B. Lakadong Turmeric of Meghalaya

Mission "Golden Spice" (₹175.45 crore, 2025-2030) by the Ministry of Development of North Eastern Region strengthens the value chain of GI-tagged Lakadong Turmeric – improving cultivation, processing, branding and exports; MDoNER contributes 50% of funding. Separately, India told the UNSC that the Indus Waters Treaty will remain in abeyance until Pakistan credibly ends cross-border terrorism.

Q70. The Union Cabinet approved the "BHAVYA – Rasayan" Scheme on 24 July 2026 with an outlay of ₹3,030 crore to establish how many dedicated Chemical Parks?

Answer B. Three

BHAVYA – Rasayan (Bharat Audyogik Vikas Yojana – Rasayan) – a central sector scheme of the Department of Chemicals & Petrochemicals, running FY 2026-27 to FY 2030-31 – will set up three Chemical Parks (₹3,000 cr for common infrastructure + ₹30 cr admin). Centre grants up to ₹1,000 crore per park with minimum ₹500 crore State contribution; parks selected via the Challenge Route; each needs minimum 8 sq km (2,000 acres) of encumbrance-free land. It is the chemicals vertical of the parent BHAVYA scheme (March 2026; 100 plug-and-play industrial parks, ₹33,660 crore).

Q71. The Cabinet-approved 2026 amendments to the Public Examinations (Prevention of Unfair Means) Act, 2024 propose raising the maximum fine for organised paper leaks to:

Answer D. ₹10 crore

The draft amendment Bill (Cabinet, 24 July 2026) raises minimum punishment from 3 to 5 years, maximum imprisonment to 10 years, and maximum fine to ₹10 crore – with a three-month investigation deadline and statutory fast-track courts (a special court at Delhi's Rouse Avenue is already designated). The parent Act (in force 21 June 2024) is India's first central anti-paper-leak law: offences are cognizable, non-bailable and non-compoundable; investigation by DSP/ACP rank or above; cases transferable to the CBI. Under the 2024 Act, individuals faced 3-5 years + up to ₹10 lakh fine (Sec 10), organised crime 5-10 years + minimum ₹1 crore fine (Sec 11).

Q72. Under the PM-YASASVI scheme (Ministry of Social Justice & Empowerment), what is the annual family income ceiling for eligibility?

Answer C. ₹2.50 lakh

PM-YASASVI (Prime Minister Young Achievers Scholarship Award Scheme for Vibrant India) covers OBC, EBC and DNT students outside the creamy layer with annual family income $\leq$ ₹2.50 lakh. Four tiers: Pre-Matric, Post-Matric, Top Class Schools and Top Class Colleges — Top Class School students get up to ₹75,000/yr (Class 9–10) and ₹1,25,000/yr (Class 11–12). Selection via YASASVI Entrance Test (YET) by NTA; applications via National Scholarship Portal with DBT to Aadhaar-seeded accounts. The hostel component originated in 1998–99.

Q73. Under Mission Golden Spice, the multi-agency funding model for the Lakadong Turmeric project has MDoNER/NEC contributing 50%. What is the target for doubling farmers' earnings by 2030?

Answer B. From ₹30–40/kg to ₹80/kg

Mission Golden Spice (₹175.45 crore, launched 21 July 2026 by Jyotiraditya Scindia with Meghalaya CM Conrad Sangma) aims to double farmer earnings from ₹30–40/kg to ₹80/kg by 2030 and build a ₹100-crore local value-chain economy by 2028–29. Funding: MDoNER/NEC 50%, Agriculture Ministry 33.1%, Meghalaya 16.9%. Part of the "Unlock the Economic Potential of India's Northeast" initiative under the Ashtalakshmi strategy; partners include APEDA, Spices Board, National Turmeric Board, ICAR, NABARD and SFAC.

Q74. Under the 2026 Amendment Bill, organised exam crimes attract a minimum of 7 years' imprisonment and a minimum fine of ₹10 crore. What is the enhanced fine for INDIVIDUALS using unfair means (up from ₹10 lakh in the 2024 Act)?

Answer C. ₹50 lakh

Penalty comparison (2024 Act → 2026 Bill): individuals — 3–5 yrs/₹10 lakh → 5–10 yrs/₹50 lakh; service providers — ₹1 crore → ₹5 crore + exam cost recovery; persons-in-charge/management — 3–10 yrs/₹1 crore → minimum 5 yrs/₹5 crore; organised crimes — 5–10 yrs/₹1 crore minimum → minimum 7 yrs/₹10 crore minimum; service provider debarment — 4 years → 8 years.

Q75. ONGC commenced drilling its first deepwater exploratory well "MN-DW18-1-H-D" in which offshore basin under the Samudra Manthan Mission?

Answer B. Mahanadi Offshore Basin

The well (spudded virtually by Petroleum Minister Hardeep Singh Puri on 25 July 2026) starts India's deepwater programme under the Samudra Manthan Mission (National Deep Water Exploration Mission), following the PM's 15 August 2025 call — with ~1 million sq km of restricted offshore areas opened for exploration. ONGC launched the DeepX centre in Mumbai (5 January 2026) on a "One Company, One Data" philosophy, building on its Utkal and Konark discoveries; MN-DW18-1-H-D is the first of four planned deepwater wells.

Q76. The Delhi Government approved the "Delhi Lakshmi Yojana" providing what monthly assistance to eligible women aged 21–60 years?

Answer D. ₹2,500

Delhi Lakshmi Yojana gives ₹2,500/month to eligible women (21–60 years, income/residency criteria) with a ₹5,110 crore budget for 2026–27; first instalment scheduled 28 August 2026. Separately, Chhattisgarh's DWEEPTI Yojana targets 5,000 women-led solar enterprises, 50,000 green jobs and clean energy for 5 lakh families via Solar Didis.

EXAM READY · TOPIC 4 OF 9

Science & Environment

7 must-know MCQs · Q77–83 · about 2 minutes

Q77 · 2 & 3 July 2026

"Vikram-1", India's first privately developed orbital-class rocket set for launch under Mission Agaman, has been developed by:

- A. Agnikul Cosmos
- B. Skyroot Aerospace
- C. Pixxel
- D. Dhruva Space
- E. Bellatrix Aerospace

Q78 · 4 July 2026

Biodiversity Heritage Sites (BHS) are notified under which Section of the Biological Diversity Act, 2002?

- A. Section 21
- B. Section 27
- C. Section 37
- D. Section 41
- E. Section 45

Q79 · 11 July 2026

The National CAMPA Governing Body approved four new wildlife conservation projects under a new scheme with an initial corpus of:

- A. ₹1,000 crore
- B. ₹2,000 crore
- C. ₹3,000 crore
- D. ₹5,000 crore
- E. ₹7,500 crore

Q80 · 12 & 13 July 2026

China achieved its first controlled recovery of which reusable rocket booster after an orbital mission?

- A. Long March-5B
- B. Long March-9
- C. Long March-10B
- D. Long March-8R
- E. Kuaizhou-11

Q81 · 16 July 2026**The Cabinet approved "Semicon 2.0" — the second phase of the India Semiconductor Mission — with an outlay of:**

- A. ₹76,000 crore
- B. ₹1 lakh crore
- C. ₹1.27 lakh crore
- D. ₹1.64 lakh crore
- E. ₹2 lakh crore

Q82 · 29 July 2026**NASA's "PRAXIS" mission concept — selected under NIAC 2026 Phase I — would be the first mission to physically sample particles from:**

- A. A comet's tail
- B. Planetary rings (Saturn's rings)
- C. The asteroid belt
- D. Jupiter's atmosphere
- E. The Kuiper Belt

Q83 · 31 July 2026**International Tiger Day (29 July) was established in 2010 during which summit?**

- A. Kuala Lumpur Tiger Forum
- B. St. Petersburg Tiger Summit
- C. New Delhi Wildlife Summit
- D. Kathmandu Tiger Conclave
- E. Bangkok CITES CoP

ANSWERS — SCIENCE & ENVIRONMENT

Q77 B	Q78 C	Q79 C	Q80 C	Q81 C
Q82 B	Q83 B			

Q77. "Vikram-1", India's first privately developed orbital-class rocket set for launch under Mission Aagaman, has been developed by:**Answer** B. Skyroot Aerospace

Hyderabad-based Skyroot Aerospace announced a launch window of 12 July – 4 August 2026 for Vikram-1 from Satish Dhawan Space Centre–SHAR, Sriharikota. Mission "Aagaman" targets a 450 km LEO at 60° inclination, carrying satellites up to 350 kg. Skyroot's first flight was suborbital Vikram-S (Mission Prarambh, 18 November 2022).

Q78. Biodiversity Heritage Sites (BHS) are notified under which Section of the Biological Diversity Act, 2002?**Answer** C. Section 37

BHSs are notified by State Governments under Section 37 of the Biological Diversity Act, 2002, in consultation with local Biodiversity Management Committees, with guidance from the National Biodiversity Authority (established 2003, HQ Chennai). Assam's earlier two BHSs are Majuli and Hajong Tortoise Lake.

Q79. The National CAMPA Governing Body approved four new wildlife conservation projects under a new scheme with an initial corpus of:

Answer C. ₹3,000 crore

National CAMPA (under MoEFCC, legal basis: CAF Act, 2016) approved four projects under a ₹3,000 crore, 5-year scheme: River Dolphin Conservation, Project Snow Leopard Phase II (with second nationwide population estimation), Indian Rhinoceros Conservation Action Plan, and Wild Water Buffalo Conservation Project.

Q80. China achieved its first controlled recovery of which reusable rocket booster after an orbital mission?

Answer C. Long March-10B

China successfully recovered the Long March-10B reusable rocket booster after an orbital launch — its first controlled booster recovery, strengthening its reusable space technology programme and efforts to cut launch costs.

Q81. The Cabinet approved "Semicon 2.0" — the second phase of the India Semiconductor Mission — with an outlay of:

Answer C. ₹1.27 lakh crore

The CCEA approved Semicon 2.0 with ₹1.27 lakh crore outlay and a six-pillar strategy: chip design, chip development, semiconductor manufacturing, raw materials, specialty gases and minerals, and supply chain ecosystem — with incentives extended to raw material/gas suppliers. Semicon 1.0 (2021) had ₹76,000 crore outlay, approved 12 projects, and attracted ₹1.64 lakh crore investment.

Q82. NASA's "PRAXIS" mission concept — selected under NIAC 2026 Phase I — would be the first mission to physically sample particles from:

Answer B. Planetary rings (Saturn's rings)

PRAXIS (Planetary Rings Autonomous EXploration with In-situ Sampling) — developed at NASA's JPL under Dr B. Marco Quadrelli — would be the first mission to physically sample planetary ring particles, integrating bio-inspired robotics, real-time AI and lightweight sampling mechanisms. NIAC funds early-stage high-risk concepts: Phase I ~9 months feasibility, Phase II ~2 years maturation, Phase III strategic development. The tech could also support missions to Uranus and Neptune. India angle: Chandrayaan-3's autonomous hazard detection is a comparable onboard-autonomy capability.

Q83. International Tiger Day (29 July) was established in 2010 during which summit?

Answer B. St. Petersburg Tiger Summit

International Tiger Day (29 July) was established at the 2010 St. Petersburg Tiger Summit. India remains home to nearly 70% of the world's tiger population. Also: the International Day of Friendship (30 July, first observed 2011) promotes peace, solidarity and mutual understanding.

EXAM READY · TOPIC 5 OF 9

Agriculture & Rural

5 must-know MCQs · Q84–88 · about 2 minutes

Q84 · 2 & 3 July 2026**According to the FSR June 2026, which sector recorded the HIGHEST GNPA ratio at 5.1%?**

- A. Retail loans
- B. Industry
- C. Services
- D. Agriculture
- E. Personal loans

Q85 · 12 & 13 July 2026**National Fish Farmers' Day (10 July) commemorates which landmark achievement of 10 July 1957?**

- A. Launch of the Blue Revolution
- B. First successful induced breeding of Indian major carps
- C. Establishment of CMFRI
- D. First marine fish export from India
- E. Formation of the Fisheries Department

Q86 · 18 July 2026**The Lakhpati Didi initiative — whose products were showcased at Bharat Tex 2026 — aims to help rural women earn an annual income of at least:**

- A. ₹50,000
- B. ₹75,000
- C. ₹1 lakh
- D. ₹2 lakh
- E. ₹1.5 lakh

Q87 · 28 July 2026**Himachal Pradesh launched the "Mukhyamantri Machhuara Samman Nidhi Yojana" providing what lump-sum assistance to reservoir fishermen during the annual fishing ban?**

- A. ₹2,000
- B. ₹2,500
- C. ₹3,500
- D. ₹5,000
- E. ₹6,000

Q88 · 29 July 2026**The Ministry of Agriculture approved the agricultural use of "Anhydrous Ammonia" fertilizer for three years under the Fertiliser Control Order, 1985. What is its minimum nitrogen content?**

- A. 46%
- B. 60%
- C. 74%
- D. 82%
- E. 90%

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ANSWERS — AGRICULTURE & RURAL

Q84 D

Q85 B

Q86 C

Q87 C

Q88 D

Q84. According to the FSR June 2026, which sector recorded the HIGHEST GNPA ratio at 5.1%?

Answer D. Agriculture

Agriculture had the highest GNPA ratio at 5.1%, accounting for 37.2% of total SCB GNPA's. Meanwhile, large borrowers' GNPA improved from 2.4% (Sept 2024) to 1.2% (March 2026).

Q85. National Fish Farmers' Day (10 July) commemorates which landmark achievement of 10 July 1957?

Answer B. First successful induced breeding of Indian major carps

National Fish Farmers' Day (10 July) commemorates the first successful induced breeding of Indian major carps achieved on 10 July 1957 — a landmark in India's fisheries sector — and honours the contributions of fish farmers and aquaculture professionals.

Q86. The Lakhpati Didi initiative — whose products were showcased at Bharat Tex 2026 — aims to help rural women earn an annual income of at least:

Answer C. ₹1 lakh

Lakhpati Didi (launched 15 August 2023, Ministry of Rural Development, under DAY-NRLM) targets annual income of at least ₹1 lakh for rural women through sustainable livelihoods, women-led enterprises and stronger SHGs. Bharat Tex is India's largest global textile exhibition, organised by the Bharat Tex Trade Federation (BTTF) with Ministry of Textiles support.

Q87. Himachal Pradesh launched the "Mukhyamantri Machhuara Samman Nidhi Yojana" providing what lump-sum assistance to reservoir fishermen during the annual fishing ban?

Answer C. ₹3,500

Eligible fishermen get a ₹3,500 lump sum during the annual fishing ban — benefiting ~3,700 fishing families across five major reservoirs, with an estimated annual expenditure of ₹1.20 crore, monitored by the Directorate of Fisheries.

Q88. The Ministry of Agriculture approved the agricultural use of "Anhydrous Ammonia" fertilizer for three years under the Fertiliser Control Order, 1985. What is its minimum nitrogen content?

Answer D. 82%

Anhydrous Ammonia contains a minimum of 82% nitrogen (vs urea's 46%), improving fertilizer-use efficiency and reducing urea import dependence. A 150 TPD Green Urea pilot plant will also be developed by NETRA in Andhra Pradesh. Separately, the Tourism Ministry signed a two-year MoU with Air India to promote the Incredible India brand globally (digital campaigns, inflight promotions, roadshows).

EXAM READY · TOPIC 6 OF 9

Sports & Days

4 must-know MCQs · Q89–92 · about 2 minutes

Q89 · 1 July 2026**International Asteroid Day, observed on 30 June, marks the anniversary of which event?**

- A. Chelyabinsk meteor event
- B. 1908 Tunguska event
- C. Discovery of asteroid Ceres
- D. NASA's DART mission impact
- E. Chicxulub impact discovery

Q90 · 14 July 2026**World Horse Day, observed by the UN on 11 July, was established through a UNGA Resolution adopted in which year?**

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

Q91 · 26 & 27 July 2026**World IVF Day (25 July) commemorates the 1978 birth of the world's first IVF baby. Who was she?**

- A. Marie Curie
- B. Louise Brown
- C. Emma Wren
- D. Durga (India's first)
- E. Elizabeth Carr

Q92 · 31 July 2026**Ajinkya Rahane announced retirement from international cricket in July 2026. How many Test centuries did he score?**

- A. 10
- B. 12 (including 8 overseas)
- C. 15
- D. 16
- E. 18

ANSWERS — SPORTS & DAYS

Q89 B	Q90 C	Q91 B	Q92 B	
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Q89. International Asteroid Day, observed on 30 June, marks the anniversary of which event?

Answer B. 1908 Tunguska event

International Asteroid Day, observed annually on 30 June, promotes awareness about asteroid impact hazards and planetary defense, and marks the anniversary of the 1908 Tunguska event in Siberia.

Q90. World Horse Day, observed by the UN on 11 July, was established through a UNGA Resolution adopted in which year?

Answer C. 2025

World Horse Day (11 July) was established through a UNGA Resolution adopted in 2025, making 2026 the second annual observance — recognising the contribution of horses to human society.

Q91. World IVF Day (25 July) commemorates the 1978 birth of the world's first IVF baby. Who was she?

Answer B. Louise Brown

World IVF Day / World Embryologist Day (25 July) marks the 1978 birth of Louise Brown, the world's first IVF baby, promoting awareness of IVF and Assisted Reproductive Technology (ART).

Q92. Ajinkya Rahane announced retirement from international cricket in July 2026. How many Test centuries did he score?

Answer B. 12 (including 8 overseas)

Rahane retired with 12 Test centuries — eight of them overseas — remembered for his calm leadership, including India's historic Test series win in Australia (2020–21) as stand-in captain.

EXAM READY · TOPIC 7 OF 9

Economy

4 must-know MCQs · Q93–96 · about 2 minutes

Q93 · 10 July 2026

Gujarat's first-ever Data Centre Policy (2026–29), unveiled by CM Bhupendra Patel, targets ₹6 lakh crore investment and a data centre capacity of:

- A. 2.5 GW
- B. 5 GW
- C. 7.5 GW
- D. 10 GW
- E. 12 GW

Q94 · 11 July 2026

India and New Zealand have upgraded their bilateral relationship to a Strategic Partnership, setting a target to double bilateral trade by 2030 to:

- A. ₹20,000 crore
- B. ₹25,000 crore
- C. ₹35,000 crore
- D. ₹50,000 crore
- E. ₹70,000 crore

Q95 · 17 July 2026

The Union Cabinet approved the Mobile Phone Manufacturing Scheme (MPMS) with an outlay of:

- A. ₹40,000 crore
- B. ₹50,000 crore
- C. ₹62,500 crore
- D. ₹75,000 crore
- E. ₹1 lakh crore

Q96 · 21 July 2026

India's WPI inflation hit a record high under the new 2022–23 base series in June 2026. What was the figure?

- A. 8.54%
- B. 9.12%
- C. 9.87%
- D. 10.23%
- E. 9.68%

ANSWERS — ECONOMY

Q93 C	Q94 C	Q95 C	Q96 C	
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Q93. Gujarat's first-ever Data Centre Policy (2026–29), unveiled by CM Bhupendra Patel, targets ₹6 lakh crore investment and a data centre capacity of:

Answer C. 7.5 GW

Gujarat's Data Centre Policy (2026–29) targets ₹6 lakh crore investment and 7.5 GW data centre capacity, focusing on hyperscale data centres, cloud computing and AI infrastructure.

Q94. India and New Zealand have upgraded their bilateral relationship to a Strategic Partnership, setting a target to double bilateral trade by 2030 to:

Answer C. ₹35,000 crore

Following talks between PM Modi and PM Christopher Luxon, India and New Zealand elevated ties to a Strategic Partnership with a target to double bilateral trade to ₹35,000 crore by 2030. The two countries also celebrated 100 years of sporting relations in 2026 — begun with the Indian Army Hockey Team's tour of 1926.

Q95. The Union Cabinet approved the Mobile Phone Manufacturing Scheme (MPMS) with an outlay of:

Answer C. ₹62,500 crore

The MPMS (₹62,500 crore, FY 2026–27 to FY 2030–31 — 5 years) aims to boost mobile manufacturing, domestic value addition, local component sourcing, Indian mobile brands, R&D and innovation, while reducing import dependence and strengthening supply chains.

Q96. India's WPI inflation hit a record high under the new 2022–23 base series in June 2026. What was the figure?

Answer C. 9.87%

WPI inflation rose to 9.87% in June 2026 (from 9.68% in May) — a record under the 2022–23 base series. Group-wise: Primary Articles 7.0%, Fuel & Power 27.41%, Manufactured Products 7.48%; WPI Food Index 6.14%. CPI was much lower at 4.38% — a wide CPI-WPI divergence. The surge is attributed to cost-push/supply-side factors (fuel costs, El Niño-linked weak monsoon), not demand overheating. Note: RBI targets CPI, not WPI; PPI stood at 9.57%.

EXAM READY · TOPIC 8 OF 9

Appointments & Awards

3 must-know MCQs · Q97–99 · about 2 minutes

Q97 · 9 July 2026

Who has been appointed as the MD & CEO of South Indian Bank for a 3-year term from 1 October 2026?

- A. P.R. Seshadri
- B. Mahesh Muralidhar Pai
- C. N.S. Vishwanathan
- D. Murali Ramakrishnan
- E. Salee Nair

Q98 · 14 July 2026

Nita Ambani, Founder-Chairperson of Reliance Foundation, recently received which honour from Fortune India?

- A. Businessperson of the Year
- B. Most Powerful Women (MPW) Honour 2026
- C. Lifetime Achievement Award
- D. Philanthropist of the Decade
- E. India Impact Award

Q99 · 15 July 2026

FIU-IND was declared Runner-up at the Best Egmont Case Award (BECA) 2026 for uncovering a cyber fraud and money laundering network of approximately:

- A. ₹450 crore
- B. ₹640 crore
- C. ₹868 crore
- D. ₹1,020 crore
- E. ₹1,250 crore

ANSWERS — APPOINTMENTS & AWARDS

Q97 B	Q98 B	Q99 C		
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Q97. Who has been appointed as the MD & CEO of South Indian Bank for a 3-year term from 1 October 2026?

Answer B. Mahesh Muralidhar Pai

Mahesh Muralidhar Pai will be MD & CEO of South Indian Bank from 1 October 2026, succeeding P.R. Seshadri. Separately, N.S. Vishwanathan was reappointed Non-Executive (Part-time) Chairman of Axis Bank for three years (27 October 2026 – 26 October 2029).

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Q98. Nita Ambani, Founder–Chairperson of Reliance Foundation, recently received which honour from Fortune India?

Answer B. Most Powerful Women (MPW) Honour 2026

Nita Ambani received the Fortune India Most Powerful Women (MPW) Honour 2026 for leadership in institution building and inclusive development; the Fortune India MPW 2026 list of top women leaders was also released.

Q99. FIU–IND was declared Runner–up at the Best Egmont Case Award (BECA) 2026 for uncovering a cyber fraud and money laundering network of approximately:

Answer C. ₹868 crore

The Financial Intelligence Unit–India was Runner–up at BECA 2026 for uncovering a ~₹868 crore cyber fraud and money laundering network — leading to seizure of cash and cryptocurrency, asset attachment, and prosecution under the PMLA, 2002.

EXAM READY · TOPIC 9 OF 9

Misc GA

1 must-know MCQs · Q100–100 · about 2 minutes

Q100 · 18 July 2026

Under Vishwas 2026, what is the revised penalty rate for defaults of up to 2 months?

- A. 0.10% per month
- B. 0.25% per month
- C. 0.50% per month
- D. 1% per month
- E. 2% per month

ANSWERS — MISC GA

Q100 B

Q100. Under Vishwas 2026, what is the revised penalty rate for defaults of up to 2 months?**Answer** B. 0.25% per month

Revised penalty rates under Vishwas 2026: up to 2 months default — 0.25% per month; 2 to less than 4 months — 0.50% per month; more than 4 months — 1% per month.

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