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EXAM READY QUIZ

March 2026

76 must-know MCQs · picked from 190 · by topic, with answers

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

Big themes · Banking 24 · Schemes 14 · Reports 10



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

Contents

The 76 must-know MCQs of March 2026, picked from 190 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/2026-03

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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.

76

Exam Ready MCQs

190

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	24	
Schemes & Government	14	
Reports & Indices	10	
Science & Environment	8	
Economy	8	
Agriculture & Rural	6	
International	3	
Misc GA	3	

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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	___ / 24	---	---	☐	
Schemes & Government	___ / 14	---	---	☐	
Reports & Indices	___ / 10	---	---	☐	
Science & Environment	___ / 8	---	---	☐	
Economy	___ / 8	---	---	☐	
Agriculture & Rural	___ / 6	---	---	☐	
International	___ / 3	---	---	☐	
Misc GA	___ / 3	---	---	☐	

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EXAM READY · TOPIC 1 OF 8

Banking & Finance

24 must-know MCQs · Q1–24 · about 4 minutes

Q1 · 1 & 2 March 2026

The Government Bank Dashboard and Government Bank Manual initiative was launched by which authority to improve transparency and efficiency in government banking operations?

- A. Reserve Bank of India
- B. Ministry of Finance
- C. Controller General of Accounts
- D. National Payments Corporation of India
- E. NITI Aayog

Q2 · 1 & 2 March 2026

As part of India's rupee internationalisation strategy, approximately what percentage of the country's international trade is currently conducted in Indian rupees?

- A. 1%
- B. 3%
- C. 5%
- D. 10%
- E. 15%

Q3 · 3 March 2026

The Reserve Bank of India imposed a ₹11.50 lakh penalty on Mahindra & Mahindra Financial Services Limited primarily for violating which regulatory framework?

- A. Basel III Norms
- B. Fair Practices Code
- C. Prompt Corrective Action (PCA)
- D. Liquidity Coverage Ratio (LCR)
- E. Capital Adequacy Norms

Q4 · 3 March 2026

SEBI's newly introduced 50% portfolio overlap rule is applicable primarily to which type of mutual funds?

- A. Debt funds
- B. Balanced funds
- C. Index funds
- D. Thematic and sectoral funds
- E. Liquid funds

Q5 · 4 & 5 March 2026

The Insurance Regulatory and Development Authority of India (IRDAI) has proposed shifting insurers from IGAAP to which accounting framework?

- A. US GAAP
- B. IFRS directly
- C. Ind AS
- D. Basel III Accounting Framework
- E. GAAP-Lite

Q6 · 4 & 5 March 2026

Under SEBI's revised mutual fund categorisation norms, the portfolio overlap between thematic or sectoral funds and other equity schemes is capped at:

- A. 25%
- B. 40%
- C. 50%
- D. 60%
- E. 75%

Q7 · 4 & 5 March 2026

The Reserve Bank of India requires banks to maintain a minimum Liquidity Coverage Ratio (LCR) of:

- A. 75%
- B. 90%
- C. 100%
- D. 110%
- E. 120%

Q8 · 6 & 7 March 2026

The ₹590-crore fraud uncovered in Haryana government accounts was linked to which bank?

- A. HDFC Bank
- B. ICICI Bank
- C. IDFC First Bank
- D. Punjab National Bank
- E. Axis Bank

Q9 · 6 & 7 March 2026

Under RBI's proposed relief for small digital fraud victims, the maximum compensation that a customer may receive is:

- A. ₹10,000
- B. ₹15,000
- C. ₹20,000
- D. ₹25,000
- E. ₹50,000

Q10 · 8 & 9 March 2026

The Reserve Bank of India waived the requirement of forming a Non-Operative Financial Holding Company (NOFHC) for which bank?

- A. Equitas Small Finance Bank
- B. Jana Small Finance Bank
- C. AU Small Finance Bank
- D. Ujjivan Small Finance Bank
- E. Suryoday Small Finance Bank

Q11 · 8 & 9 March 2026

Under the current regulatory framework, the risk weight assigned to retail loans for NBFCs is:

- A. 50%
- B. 60%
- C. 75%
- D. 90%
- E. 100%

Q12 · 10 & 11 March 2026

What is the maximum dividend payout allowed by RBI under the revised guidelines for banks?

- A. 50% of net profit
- B. 60% of PAT
- C. 75% of PAT
- D. 90% of PAT
- E. 100% of PAT

Q13 · 1213 & 14 March 2026

Bhavantar Bhugtan Yojana (BBY) is an example of which type of scheme?

- A. Crop insurance scheme
- B. Subsidy scheme
- C. Price Deficiency Payment Scheme
- D. Loan waiver scheme
- E. Irrigation scheme

Q14 · 18 March 2026

The “.bank.in” domain launched by Reserve Bank of India is mainly intended to:

- A. Promote digital lending
- B. Improve banking profitability
- C. Enhance cybersecurity in digital banking
- D. Increase foreign investment
- E. Replace IFSC codes

Q15 · 18 March 2026

Under RBI's new acquisition finance rules, what is the maximum bank financing allowed for acquisitions?

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 90%

Q16 · 20 March 2026

The depreciation of the Indian rupee to ₹93.72 per dollar was mainly due to which factor?

- A. Increase in exports
- B. Fall in interest rates
- C. Surge in crude oil prices
- D. Increase in remittances
- E. Rise in agricultural output

Q17 · 21 & 22 March 2026

The revised export credit interest subvention scheme is applicable to loans disbursed after:

- A. January 1, 2025
- B. April 1, 2025
- C. January 2, 2026
- D. March 31, 2026
- E. July 1, 2026

Q18 · 21 & 22 March 2026

The recent depreciation of the Indian Rupee to ₹93.72 per US dollar was mainly driven by:

- A. Increase in exports
- B. Decline in imports
- C. High dollar demand and rising crude oil prices
- D. RBI intervention
- E. Decrease in inflation

Q19 · 21 & 22 March 2026

What is the current repo rate mentioned after RBI's rate cuts since February 2025?

- A. 4.50%
- B. 5.00%
- C. 5.25%
- D. 5.75%
- E. 6.00%

Q20 · 24 March 2026

SEBI reduced the minimum investment in Social Impact Funds (AIFs) to:

- A. ₹10,000
- B. ₹50,000
- C. ₹1 lakh
- D. ₹1,000
- E. ₹2 lakh

Q21 · 27 March 2026

What is the purpose of mandatory PAN linkage in credit card transactions under Income Tax Rules 2026?

- A. Increase credit card usage
- B. Provide loans easily
- C. Track high-value transactions and prevent tax evasion
- D. Reduce interest rates
- E. Promote exports

Q22 · 31 March 2026

Under RBI guidelines, banks can lend to REITs only if they have been operational for at least:

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

Q23 · 31 March 2026

The maximum bank exposure to a REIT under RBI norms cannot exceed what percentage of its asset value?

- A. 25%
- B. 40%
- C. 49%
- D. 60%
- E. 75%

Q24 · 31 March 2026

The Lead Bank Scheme introduced by RBI was originally launched in which year?

- A. 1956
- B. 1969
- C. 1975
- D. 1982
- E. 1991

ANSWERS — BANKING & FINANCE

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

Q1. The Government Bank Dashboard and Government Bank Manual initiative was launched by which authority to improve transparency and efficiency in government banking operations?

Answer C. Controller General of Accounts

The Controller General of Accounts (CGA) launched the Government Bank Dashboard and Government Bank Manual. The initiative aims to modernise oversight of government banking transactions through real-time monitoring, standardised procedures, and improved reconciliation systems to strengthen transparency and accountability in managing public funds.

Q2. As part of India's rupee internationalisation strategy, approximately what percentage of the country's international trade is currently conducted in Indian rupees?

Answer C. 5%

Around 5% of India's international trade is currently invoiced and settled in rupees. The Reserve Bank of India has encouraged rupee trade through mechanisms such as Special Rupee Vostro Accounts (SRVAs) and local currency trade agreements with several countries to reduce dependence on the US dollar.

Q3. The Reserve Bank of India imposed a ₹11.50 lakh penalty on Mahindra & Mahindra Financial Services Limited primarily for violating which regulatory framework?

Answer B. Fair Practices Code

RBI imposed the penalty because the company charged revised foreclosure fees without updating loan agreements and showed deficiencies in grievance redressal procedures, violating RBI's Fair Practices Code for NBFCs.

Q4. SEBI's newly introduced 50% portfolio overlap rule is applicable primarily to which type of mutual funds?

Answer D. Thematic and sectoral funds

SEBI introduced a 50% portfolio overlap cap for thematic and sectoral mutual fund schemes within the same AMC to reduce duplication of portfolios and improve transparency and differentiation among schemes.

Q5. The Insurance Regulatory and Development Authority of India (IRDAI) has proposed shifting insurers from IGAAP to which accounting framework?

Answer C. Ind AS

IRDAI has proposed that insurers transition from Indian Generally Accepted Accounting Principles (IGAAP) to Indian Accounting Standards (Ind AS), which are aligned with International Financial Reporting Standards (IFRS).

Q6. Under SEBI's revised mutual fund categorisation norms, the portfolio overlap between thematic or sectoral funds and other equity schemes is capped at:

Answer C. 50%

SEBI has capped portfolio overlap at 50% to ensure meaningful differentiation between mutual fund schemes and prevent asset management companies from launching multiple funds with similar portfolios.

Q7. The Reserve Bank of India requires banks to maintain a minimum Liquidity Coverage Ratio (LCR) of:

Answer C. 100%

The Liquidity Coverage Ratio (LCR) ensures that banks hold enough high-quality liquid assets to meet their short-term obligations during a 30-day stress scenario. RBI mandates a minimum LCR of 100%.

Q8. The ₹590-crore fraud uncovered in Haryana government accounts was linked to which bank?

Answer C. IDFC First Bank

A ₹590-crore fraud was detected in Haryana government accounts maintained at a Chandigarh branch of IDFC First Bank. The scam reportedly involved forged cheques, manipulation of bank records, and diversion of funds to private entities.

Q9. Under RBI's proposed relief for small digital fraud victims, the maximum compensation that a customer may receive is:

Answer D. ₹25,000

RBI has proposed that customers who lose up to ₹50,000 in digital fraud may receive compensation of up to ₹25,000 if the fraud is reported within five days of the incident. The cost will be shared between RBI and banks.

Q10. The Reserve Bank of India waived the requirement of forming a Non-Operative Financial Holding Company (NOFHC) for which bank?

Answer C. AU Small Finance Bank

RBI relaxed the requirement of creating a Non-Operative Financial Holding Company (NOFHC) for AU Small Finance Bank as it transitions into a universal bank. However, the NOFHC structure will be required if the bank plans to establish additional financial services entities in the future.

Q11. Under the current regulatory framework, the risk weight assigned to retail loans for NBFCs is:

Answer E. 100%

NBFCs currently face a higher risk weight of 100% on retail loans, whereas banks face a lower risk weight of around 75%. This difference increases capital requirements for NBFCs and reduces their competitiveness compared to banks.

Q12. What is the maximum dividend payout allowed by RBI under the revised guidelines for banks?

Answer C. 75% of PAT

RBI has capped dividend payouts at 75% of Profit After Tax (PAT), subject to conditions like capital adequacy and asset quality.

Q13. Bhavantar Bhugtan Yojana (BBY) is an example of which type of scheme?

Answer C. Price Deficiency Payment Scheme

BBY compensates farmers when market prices fall below MSP by paying the difference directly.

Q14. The ".bank.in" domain launched by Reserve Bank of India is mainly intended to:

Answer C. Enhance cybersecurity in digital banking

The .bank.in domain is a dedicated secure domain to reduce phishing and increase trust in digital banking systems.

Q15. Under RBI's new acquisition finance rules, what is the maximum bank financing allowed for acquisitions?

Answer D. 75%

RBI has capped bank financing for acquisitions at 75% of the deal value, requiring at least 25% equity contribution from the acquirer.

Q16. The depreciation of the Indian rupee to ₹93.72 per dollar was mainly due to which factor?

Answer C. Surge in crude oil prices

Rising crude oil prices increased the import bill and dollar demand, leading to depreciation of the rupee.

Q17. The revised export credit interest subvention scheme is applicable to loans disbursed after:

Answer C. January 2, 2026

The scheme applies only to export credit disbursed on or after January 2, 2026, ensuring new loans follow updated norms.

Q18. The recent depreciation of the Indian Rupee to ₹93.72 per US dollar was mainly driven by:

Answer C. High dollar demand and rising crude oil prices

The rupee depreciated due to increased demand for dollars by importers and a surge in global crude oil prices, impacting India's import bill.

Q19. What is the current repo rate mentioned after RBI's rate cuts since February 2025?

Answer C. 5.25%

After reducing the repo rate by 125 basis points since February 2025, the RBI has maintained the current repo rate at 5.25%.

Q20. SEBI reduced the minimum investment in Social Impact Funds (AIFs) to:

Answer D. ₹1,000

SEBI reduced the minimum investment in Social Impact Funds from ₹2 lakh to ₹1,000 to increase retail participation and promote inclusive finance.

Q21. What is the purpose of mandatory PAN linkage in credit card transactions under Income Tax Rules 2026?

Answer C

PAN linkage helps track spending patterns and detect mismatches between income and expenditure, reducing tax evasion.

Q22. Under RBI guidelines, banks can lend to REITs only if they have been operational for at least:

Answer C. 3 years

RBI allows lending to REITs only if they are listed, operational for at least 3 years, and have stable financial performance.

Q23. The maximum bank exposure to a REIT under RBI norms cannot exceed what percentage of its asset value?

Answer C. 49%

RBI has capped bank exposure to REITs and their associated entities at 49% of asset value to ensure financial stability.

Q24. The Lead Bank Scheme introduced by RBI was originally launched in which year?

Answer B. 1969

The Lead Bank Scheme was introduced in 1969 to improve credit delivery and financial inclusion at the district level.

EXAM READY · TOPIC 2 OF 8

Schemes & Government

14 must-know MCQs · Q25–38 · about 3 minutes

Q25 · 3 March 2026

The concept of ‘Legacy Thrust Territories’ introduced by the Ministry of Home Affairs is primarily related to which issue?

- A. Border infrastructure development
- B. Coastal security management
- C. Preventing resurgence of Left Wing Extremism
- D. Rehabilitation of refugees
- E. Urban smart city expansion

Q26 · 6 & 7 March 2026

The mascots “Pragati” and “Vikas” were introduced for which national initiative?

- A. National Population Policy 2025
- B. Census 2027
- C. Digital India Programme
- D. National Family Health Survey
- E. Ayushman Bharat Mission

Q27 · 8 & 9 March 2026

The first Khelo India Tribal Games (KITG) in 2026 will be hosted by which state?

- A. Odisha
- B. Jharkhand
- C. Madhya Pradesh
- D. Chhattisgarh
- E. Gujarat

Q28 · 1213 & 14 March 2026

Jal Jeevan Mission 2.0 aims to shift focus from infrastructure creation to:

- A. Urban water supply
- B. Irrigation expansion
- C. Reliable service delivery
- D. River linking
- E. Water privatization

Q29 · 15 & 16 March 2026

Dumpsite Remediation Accelerator Programme (DRAP) is implemented under which mission?

- A. Smart Cities Mission
- B. AMRUT
- C. Swachh Bharat Mission – Urban 2.0
- D. National Clean Air Programme
- E. Jal Jeevan Mission

Q30 · 17 March 2026

Sujal Gaon ID is associated with which mission?

- A. Swachh Bharat Mission
- B. Jal Jeevan Mission
- C. AMRUT Mission
- D. Smart Cities Mission
- E. PMGSY

Q31 · 18 March 2026

The Government of India withdrew the Jan Vishwas (Amendment of Provisions) Bill, 2025 primarily for what reason?

- A. Lack of parliamentary majority
- B. Opposition protests
- C. To introduce modifications and improvements
- D. Financial constraints
- E. Judicial intervention

Q32 · 19 March 2026

Which Article of the Constitution mandates that no money can be withdrawn from the Consolidated Fund of India without Parliamentary approval?

- A. Article 110
- B. Article 112
- C. Article 114
- D. Article 116
- E. Article 123

Q33 · 23 March 2026

The Corporate Laws (Amendment) Bill, 2026 proposes to amend which of the following Acts?

- A. Companies Act, 2013 only
- B. LLP Act, 2008 only
- C. Both Companies Act, 2013 and LLP Act, 2008
- D. Insolvency and Bankruptcy Code, 2016
- E. SEBI Act, 1992

Q34 · 24 March 2026

Under CGSMFI-2.0, what is the maximum guarantee coverage provided to small MFIs?

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

Q35 · 28 March 2026

The Jan Vishwas (Amendment of Provisions) Bill, 2026 aims to bring reforms in which area?

- A. Criminal justice system
- B. Ease of doing business and compliance
- C. Electoral reforms
- D. Defence procurement
- E. Environmental protection

Q36 · 28 March 2026**Which of the following is a key feature of the Jan Vishwas Bill, 2026?**

- A. Introduction of capital punishment
- B. Replacement of civil penalties with imprisonment
- C. Graded penalties based on severity
- D. Abolition of all penalties
- E. Increase in tax rates

Q37 · 29 & 30 March 2026**The PM E-DRIVE Scheme is primarily aimed at promoting which of the following?**

- A. Petrol vehicles
- B. Diesel engines
- C. Electric mobility
- D. Railway expansion
- E. Aviation sector

Q38 · 31 March 2026**NATO's "Arctic Sentry" mission is primarily aimed at strengthening security in which region?**

- A. Indo-Pacific
- B. Arctic and High North
- C. Mediterranean
- D. South China Sea
- E. Antarctic

ANSWERS — SCHEMES & GOVERNMENT

Q25 C	Q26 B	Q27 D	Q28 C	Q29 C
Q30 B	Q31 C	Q32 C	Q33 C	Q34 E
Q35 B	Q36 C	Q37 C	Q38 B	

Q25. The concept of 'Legacy Thrust Territories' introduced by the Ministry of Home Affairs is primarily related to which issue?**Answer** C. Preventing resurgence of Left Wing Extremism

Legacy Thrust Territories (LTTs) are previously Naxal-affected districts identified for continued monitoring and development intervention to prevent the resurgence of Left Wing Extremism (LWE) after major security successes.

Q26. The mascots "Pragati" and "Vikas" were introduced for which national initiative?**Answer** B. Census 2027

The Government of India unveiled the mascots "Pragati" and "Vikas" to promote awareness and participation in Census 2027. Pragati represents a female enumerator and Vikas represents a male enumerator, symbolising inclusive development.

Q27. The first Khelo India Tribal Games (KITG) in 2026 will be hosted by which state?

Answer D. Chhattisgarh

The first-ever Khelo India Tribal Games (KITG) will be held in Chhattisgarh from 25 March to 6 April 2026. The event will take place in Raipur, Jagdalpur, and Sarguja and aims to promote tribal sporting talent under the Khelo India Scheme.

Q28. Jal Jeevan Mission 2.0 aims to shift focus from infrastructure creation to:

Answer C. Reliable service delivery

JJM 2.0 focuses on ensuring reliable and sustainable water supply services rather than just providing tap connections.

Q29. Dumpsite Remediation Accelerator Programme (DRAP) is implemented under which mission?

Answer C. Swachh Bharat Mission – Urban 2.0

DRAP is a one-year targeted programme launched under Swachh Bharat Mission – Urban 2.0 to clear legacy waste dumpsites and reclaim land for productive use.

Q30. Sujal Gaon ID is associated with which mission?

Answer B. Jal Jeevan Mission

Sujal Gaon ID is launched under Jal Jeevan Mission 2.0 for digital mapping of rural water supply.

Q31. The Government of India withdrew the Jan Vishwas (Amendment of Provisions) Bill, 2025 primarily for what reason?

Answer C. To introduce modifications and improvements

The government withdrew the bill to rework provisions and introduce improvements before re-presenting it in Parliament.

Q32. Which Article of the Constitution mandates that no money can be withdrawn from the Consolidated Fund of India without Parliamentary approval?

Answer C. Article 114

Article 114 states that no money can be withdrawn from the Consolidated Fund of India without approval through an Appropriation Act passed by Parliament.

Q33. The Corporate Laws (Amendment) Bill, 2026 proposes to amend which of the following Acts?

Answer C. Both Companies Act, 2013 and LLP Act, 2008

The Corporate Laws (Amendment) Bill, 2026 aims to amend both the Companies Act, 2013 and the Limited Liability Partnership Act, 2008 to simplify regulations and improve ease of doing business.

Q34. Under CGSMFI-2.0, what is the maximum guarantee coverage provided to small MFIs?

Answer E. 80%

Under CGSMFI-2.0, the government provides tiered guarantee coverage, with 80% coverage for small MFIs to encourage lending to the microfinance sector.

Q35. The Jan Vishwas (Amendment of Provisions) Bill, 2026 aims to bring reforms in which area?

Answer B. Ease of doing business and compliance

The Bill focuses on decriminalising minor offences, reducing compliance burden, and promoting ease of doing business through trust-based governance.

Q36. Which of the following is a key feature of the Jan Vishwas Bill, 2026?

Answer C. Graded penalties based on severity

The Bill introduces proportional penalties based on the severity of offences, ensuring rational and fair punishment.

Q37. The PM E-DRIVE Scheme is primarily aimed at promoting which of the following?

Answer C

PM E-DRIVE scheme promotes electric vehicles (E2W and E3W) to reduce fossil fuel dependency and carbon emissions.

Q38. NATO's "Arctic Sentry" mission is primarily aimed at strengthening security in which region?

Answer B. Arctic and High North

NATO launched the "Arctic Sentry" mission to enhance security, surveillance, and military coordination in the Arctic region amid rising geopolitical tensions involving major global powers.

EXAM READY · TOPIC 3 OF 8

Reports & Indices

10 must-know MCQs · Q39–48 · about 2 minutes

Q39 · 6 & 7 March 2026**India's 7th National Biodiversity Report is submitted to which international convention?**

- A. United Nations Framework Convention on Climate Change (UNFCCC)
- B. Convention on Biological Diversity (CBD)
- C. Ramsar Convention
- D. Convention on Migratory Species
- E. International Union for Conservation of Nature (IUCN)

Q40 · 8 & 9 March 2026**The SHINE mobile application launched by Indian Railways is primarily designed to:**

- A. Track train safety incidents
- B. Report corruption in railway recruitment
- C. Enable women employees to report workplace harassment
- D. Monitor employee attendance
- E. Manage railway passenger grievances

Q41 · 10 & 11 March 2026**According to the SIPRI Report 2025, which country emerged as the largest arms importer during 2021–2025?**

- A. India
- B. Saudi Arabia
- C. Ukraine
- D. China
- E. Egypt

Q42 · 1213 & 14 March 2026**The Fiscal Health Index (FHI) released by NITI Aayog evaluates states based on how many core pillars?**

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

Q43 · 1213 & 14 March 2026**Which state ranked first in the Fiscal Health Index (FY 2023–24)?**

- A. Gujarat
- B. Maharashtra
- C. Odisha
- D. Goa
- E. Jharkhand

Q44 · 1213 & 14 March 2026

The Reserve Bank of India asked banks to report which type of exposure related to the Middle East?

- A. Only direct loans
- B. Only indirect exposure
- C. Only trade finance
- D. Direct, indirect, and contingent liabilities
- E. Only forex reserves

Q45 · 18 March 2026

According to the “State of Working India 2026” report by Azim Premji University, what percentage of unemployed youth (20–29 years) were graduates in 2023?

- A. 32%
- B. 45%
- C. 50%
- D. 67%
- E. 75%

Q46 · 18 March 2026

According to the Indian Council for Research on International Economic Relations report, what percentage of India’s fertiliser value chain depends on imports?

- A. 45%
- B. 55%
- C. 68.6%
- D. 75%
- E. 80%

Q47 · 20 March 2026

Which theme was highlighted in the World Happiness Report 2026?

- A. Climate Change and Happiness
- B. Happiness and Social Media
- C. Global Peace and Stability
- D. Economic Growth and Happiness
- E. Digital Economy and Well-being

Q48 · 20 March 2026

What was India’s rank in the World Happiness Report 2026?

- A. 99th
- B. 104th
- C. 116th
- D. 127th
- E. 134th

ANSWERS — REPORTS & INDICES

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

Q39. India's 7th National Biodiversity Report is submitted to which international convention?

Answer B. Convention on Biological Diversity (CBD)

India's 7th National Biodiversity Report has been submitted to the Convention on Biological Diversity (CBD). The report assesses India's progress in biodiversity conservation and alignment with the Kunming–Montreal Global Biodiversity Framework (KMGBF) targets for 2030.

Q40. The SHINE mobile application launched by Indian Railways is primarily designed to:

Answer C. Enable women employees to report workplace harassment

The SHINE (Sexual Harassment Incident Notification for Empowerment) app was launched by Indian Railways on International Women's Day (March 8) to provide a digital platform for women railway employees to report sexual harassment at the workplace. It is integrated with the Human Resources Management System (HRMS) and ensures confidential reporting and faster grievance redressal.

Q41. According to the SIPRI Report 2025, which country emerged as the largest arms importer during 2021–2025?

Answer C. Ukraine

As per the SIPRI Report 2025, Ukraine became the largest arms importer with a share of 9.7% of global arms imports, mainly due to the ongoing conflict with Russia.

Q42. The Fiscal Health Index (FHI) released by NITI Aayog evaluates states based on how many core pillars?

Answer C. 5

The Fiscal Health Index evaluates states based on five pillars: Quality of Expenditure, Revenue Mobilisation, Fiscal Prudence, Debt Index, and Debt Sustainability.

Q43. Which state ranked first in the Fiscal Health Index (FY 2023–24)?

Answer C. Odisha

Odisha secured Rank 1 with a score of 73.1 due to strong fiscal management, stable revenues, and controlled deficits.

Q44. The Reserve Bank of India asked banks to report which type of exposure related to the Middle East?

Answer D. Direct, indirect, and contingent liabilities

RBI requested detailed reporting including direct loans, indirect exposure, and contingent liabilities such as guarantees and letters of credit.

Q45. According to the "State of Working India 2026" report by Azim Premji University, what percentage of unemployed youth (20–29 years) were graduates in 2023?

Answer D. 67%

The report highlights that 67% of unemployed youth in 2023 were graduates, showing a sharp rise in educated unemployment.

Q46. According to the Indian Council for Research on International Economic Relations report, what percentage of India's fertiliser value chain depends on imports?

Answer C. 68.6%

The report highlights that 68.6% of India's fertiliser value chain depends on imports, making it vulnerable to global shocks.

Q47. Which theme was highlighted in the World Happiness Report 2026?

Answer B. Happiness and Social Media

The World Happiness Report 2026 focused on the theme "Happiness and Social Media," analyzing the impact of digital platforms on well-being.

Q48. What was India's rank in the World Happiness Report 2026?

Answer C. 116th

India ranked 116th in 2026, showing gradual improvement from 118th (2024) and 126th (2023), though still behind some regional peers.

EXAM READY · TOPIC 4 OF 8

Science & Environment

8 must-know MCQs · Q49–56 · about 2 minutes

Q49 · 1 & 2 March 2026

Under the India Semiconductor Mission, what percentage of capital subsidy has been provided by the Union Government to support the Micron ATMP semiconductor project?

- A. 25%
- B. 40%
- C. 50%
- D. 60%
- E. 75%

Q50 · 3 March 2026

Which military operation was reportedly launched by the United States and Israel against Iran's nuclear and missile infrastructure in 2026?

- A. Operation Desert Shield
- B. Operation Epic Fury (Operation Genesis)
- C. Operation Iron Dome
- D. Operation Rising Lion
- E. Operation Global Strike

Q51 · 6 & 7 March 2026

The Kunming–Montreal Global Biodiversity Framework (KMGBF) aims to protect what percentage of land and marine areas by 2030?

- A. 10%
- B. 20%
- C. 30%
- D. 40%
- E. 50%

Q52 · 8 & 9 March 2026

Very Low Earth Orbit (VLEO) satellites typically operate at an altitude of:

- A. 50–100 km
- B. 100–150 km
- C. 150–450 km
- D. 500–2000 km
- E. 2000–36000 km

Q53 · 10 & 11 March 2026

LaBL 2.0 initiative launched by TERI primarily focuses on which of the following?

- A. Nuclear energy expansion
- B. Urban infrastructure development
- C. Decentralised renewable energy access
- D. Defence technology innovation
- E. Artificial intelligence research

Q54 · 21 & 22 March 2026**Which AI-based tool has been introduced under PRARAMBH 2026?**

- A. Tax Mitra
- B. Kar Saathi
- C. Digi Tax Helper
- D. FinBot
- E. Bharat AI

Q55 · 23 March 2026**Exercise Lamitiye 2026 is conducted between India and which country?**

- A. Maldives
- B. Sri Lanka
- C. Seychelles
- D. Mauritius
- E. Indonesia

Q56 · 31 March 2026**Teacher App 2.0 launched in India integrates how many AI-enabled tools approximately?**

- A. 10+
- B. 25+
- C. 45+
- D. 75+
- E. 100+

ANSWERS — SCIENCE & ENVIRONMENT

Q49 C	Q50 B	Q51 C	Q52 C	Q53 C
Q54 B	Q55 C	Q56 C		

Q49. Under the India Semiconductor Mission, what percentage of capital subsidy has been provided by the Union Government to support the Micron ATMP semiconductor project?**Answer** C. 50%

The Micron ATMP semiconductor project has received 50% capital subsidy from the Union Government, amounting to around ₹22,516 crore. Additionally, the Gujarat Government has provided 20% support, reflecting strong public backing under the India Semiconductor Mission aimed at boosting domestic semiconductor manufacturing.

Q50. Which military operation was reportedly launched by the United States and Israel against Iran's nuclear and missile infrastructure in 2026?**Answer** B. Operation Epic Fury (Operation Genesis)

In 2026, the United States and Israel reportedly launched a large-scale military offensive called Operation Epic Fury (Operation Genesis) targeting Iran's nuclear and ballistic missile infrastructure. The operation escalated tensions into a regional war and marked a shift from indirect conflict to direct military confrontation.

Q51. The Kunming–Montreal Global Biodiversity Framework (KMGBF) aims to protect what percentage of land and marine areas by 2030?

Answer C. 30%

The Kunming–Montreal Global Biodiversity Framework introduced the “30×30 target”, which aims to protect 30% of global land and marine areas by 2030 in order to halt biodiversity loss and protect ecosystems.

Q52. Very Low Earth Orbit (VLEO) satellites typically operate at an altitude of:

Answer C. 150–450 km

Very Low Earth Orbit (VLEO) refers to satellite orbits between 150 km and 450 km above Earth’s surface. This is lower than traditional Low Earth Orbit (LEO), which generally ranges from 500 km to 2000 km. Bharat Electronics Limited (BEL) and Bellatrix Aerospace have partnered to develop VLEO satellite systems.

Q53. LaBL 2.0 initiative launched by TERI primarily focuses on which of the following?

Answer C. Decentralised renewable energy access

LaBL 2.0 (Lighting a Billion Lives 2.0) is a decentralised renewable energy programme aimed at providing clean energy access in rural and underserved areas.

Q54. Which AI-based tool has been introduced under PRARAMBH 2026?

Answer B. Kar Saathi

‘Kar Saathi’ is an AI chatbot introduced to provide real-time assistance and simplify taxpayer queries under PRARAMBH 2026.

Q55. Exercise Lamitiye 2026 is conducted between India and which country?

Answer C. Seychelles

Exercise Lamitiye is a bilateral military exercise between India and Seychelles. “Lamitiye” means friendship in Creole, reflecting strong strategic ties.

Q56. Teacher App 2.0 launched in India integrates how many AI-enabled tools approximately?

Answer C. 45+

Teacher App 2.0 integrates over 45 AI tools to enhance lesson planning, personalized learning, and classroom management.

EXAM READY · TOPIC 5 OF 8

Economy

8 must-know MCQs · Q57–64 · about 2 minutes

Q57 · 4 & 5 March 2026

Under the recommendations of the 16th Finance Commission (2026–31), what percentage of the divisible tax pool has been allocated to states?

- A. 35%
- B. 38%
- C. 41%
- D. 45%
- E. 50%

Q58 · 4 & 5 March 2026

Which of the following criteria was newly introduced in the horizontal devolution formula by the 16th Finance Commission?

- A. Fiscal Discipline
- B. Demographic Performance
- C. Contribution to GDP
- D. Tax Effort
- E. Population Growth Rate

Q59 · 6 & 7 March 2026

The term “Sanand 2.0” refers to the transformation of Sanand in Gujarat into a hub for which industry?

- A. Textile manufacturing
- B. Automobile manufacturing
- C. Semiconductor manufacturing
- D. Pharmaceutical manufacturing
- E. Aerospace manufacturing

Q60 · 19 March 2026

The BHAVYA Scheme aims to develop how many industrial parks by 2032?

- A. 50
- B. 75
- C. 100
- D. 150
- E. 200

Q61 · 21 & 22 March 2026

PRARAMBH 2026 is associated with which major reform?

- A. GST Amendment
- B. Labour Code Implementation
- C. New Income Tax Act, 2025
- D. Banking Regulation Act
- E. SEBI Reforms

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Q62 · 23 March 2026**What is the primary objective of the Finance Bill, 2026?**

- A. To regulate corporate governance
- B. To implement Union Budget proposals
- C. To amend labour laws
- D. To regulate banking sector
- E. To control inflation

Q63 · 27 March 2026**Under India's updated NDC (2031–2035), what does reducing emissions intensity signify?**

- A. Increase in total emissions
- B. Reduction in GDP
- C. Cleaner and more efficient economic growth
- D. Ban on fossil fuels
- E. Increase in exports

Q64 · 31 March 2026**The State Visit of Brazil's President Luiz Inácio Lula da Silva to India aimed to increase bilateral trade to what target by 2030?**

- A. USD 10 billion
- B. USD 20 billion
- C. USD 25 billion
- D. USD 30 billion
- E. USD 50 billion

ANSWERS — ECONOMY

Q57 C	Q58 C	Q59 C	Q60 C	Q61 C
Q62 B	Q63 C	Q64 D		

Q57. Under the recommendations of the 16th Finance Commission (2026–31), what percentage of the divisible tax pool has been allocated to states?**Answer** C. 41%

The 16th Finance Commission retained the states' share in the divisible pool of central taxes at 41%, continuing the arrangement recommended earlier by the 15th Finance Commission.

Q58. Which of the following criteria was newly introduced in the horizontal devolution formula by the 16th Finance Commission?**Answer** C. Contribution to GDP

The 16th Finance Commission introduced "Contribution to GDP" with a weight of 10% as a new parameter in the horizontal devolution formula, replacing earlier parameters such as tax effort or fiscal discipline.

Q59. The term “Sanand 2.0” refers to the transformation of Sanand in Gujarat into a hub for which industry?

Answer C. Semiconductor manufacturing

“Sanand 2.0” describes the transformation of Sanand in Gujarat from an automobile manufacturing hub (Sanand 1.0) into a semiconductor manufacturing ecosystem with the establishment of Micron Technology’s ATMP semiconductor facility.

Q60. The BHAVYA Scheme aims to develop how many industrial parks by 2032?

Answer C. 100

Under the BHAVYA Scheme, the government plans to develop 100 plug-and-play industrial parks across India by 2032.

Q61. PRARAMBH 2026 is associated with which major reform?

Answer C. New Income Tax Act, 2025

PRARAMBH 2026 is a nationwide awareness campaign to ensure smooth implementation of the new Income Tax Act, 2025 effective from 1 April 2026.

Q62. What is the primary objective of the Finance Bill, 2026?

Answer B. To implement Union Budget proposals

The Finance Bill provides legal backing to taxation, revenue mobilisation, and fiscal policy measures proposed in the Union Budget 2026–27.

Q63. Under India’s updated NDC (2031–2035), what does reducing emissions intensity signify?

Answer C

Emissions intensity means emissions per unit of GDP. A reduction indicates that economic growth is becoming more environmentally sustainable.

Q64. The State Visit of Brazil’s President Luiz Inácio Lula da Silva to India aimed to increase bilateral trade to what target by 2030?

Answer D. USD 30 billion

During his visit, Brazil’s President set a target to increase India–Brazil trade to USD 30 billion by 2030, strengthening strategic and economic ties.

EXAM READY · TOPIC 6 OF 8

Agriculture & Rural

6 must-know MCQs · Q65–70 · about 2 minutes

Q65 · 1 & 2 March 2026

According to recent analysis highlighted by the World Bank, approximately what percentage of global agricultural subsidies are linked to deforestation?

- A. 5%
- B. 8%
- C. 10%
- D. 14%
- E. 20%

Q66 · 10 & 11 March 2026

What percentage of agricultural landholdings in India are owned by women?

- A. 10.5%
- B. 13.9%
- C. 25%
- D. 33%
- E. 50%

Q67 · 10 & 11 March 2026

Which initiative specifically promotes sustainable agriculture practices among women farmers?

- A. PM-KISAN
- B. Namo Drone Didi Scheme
- C. Mahila Kisan Sashaktikaran Pariyojana
- D. PM Fasal Bima Yojana
- E. Soil Health Card Scheme

Q68 · 15 & 16 March 2026

Which allied sector has shown the highest average annual growth in recent years?

- A. Crop sector
- B. Livestock
- C. Fisheries
- D. Horticulture
- E. Agro-forestry

Q69 · 23 March 2026

The UPI-linked overdraft facility launched by Bank of Baroda is targeted at:

- A. Corporate firms
- B. Urban salaried individuals
- C. Women SHG members with PMJDY accounts
- D. Foreign investors
- E. MSMEs only

Q70 · 29 & 30 March 2026

Which sector still holds the highest share in employment as per PLFS 2025?

- A. Manufacturing
- B. Services
- C. Agriculture
- D. IT sector
- E. Construction

ANSWERS — AGRICULTURE & RURAL

Q65 D	Q66 B	Q67 C	Q68 C	Q69 C
Q70 C				

Q65. According to recent analysis highlighted by the World Bank, approximately what percentage of global agricultural subsidies are linked to deforestation?

Answer D. 14%

The World Bank estimates that around 14% of global agricultural subsidies are directly linked to deforestation. Many subsidies encourage environmentally harmful practices such as excessive fertilizer use, which can degrade soil health and contribute to environmental damage.

Q66. What percentage of agricultural landholdings in India are owned by women?

Answer B. 13.9%

Only 13.9% of agricultural landholdings in India are owned by women, limiting their access to institutional credit and government schemes.

Q67. Which initiative specifically promotes sustainable agriculture practices among women farmers?

Answer C. Mahila Kisan Sashaktikaran Pariyojana

This programme focuses on empowering women farmers by promoting sustainable agricultural practices and improving their participation in decision-making.

Q68. Which allied sector has shown the highest average annual growth in recent years?

Answer C. Fisheries

Fisheries have grown at around 8.8% annually, higher than livestock (7.1%) and crop sector (3.5%), making it the fastest-growing allied agricultural sector.

Q69. The UPI-linked overdraft facility launched by Bank of Baroda is targeted at:

Answer C. Women SHG members with PMJDY accounts

The initiative provides digital micro-credit up to ₹5,000 to verified women SHG members holding Jan Dhan accounts.

Q70. Which sector still holds the highest share in employment as per PLFS 2025?

Answer C

Agriculture continues to employ the largest share (around 43%) of the workforce, although its share is gradually declining.

EXAM READY · TOPIC 7 OF 8

International

3 must-know MCQs · Q71–73 · about 2 minutes

Q71 · 3 March 2026

India recently signed a landmark uranium supply agreement worth about CAD \$2.6 billion with which country?

- A. Australia
- B. Canada
- C. France
- D. Russia
- E. Kazakhstan

Q72 · 4 & 5 March 2026

Which of the following best describes the strategic importance of the Strait of Hormuz?

- A. It connects the Mediterranean Sea with the Atlantic Ocean
- B. It connects the Red Sea with the Gulf of Aden
- C. It serves as a major maritime route for global oil and LNG shipments from the Persian Gulf
- D. It links the Arctic Ocean with the Pacific Ocean
- E. It connects the Caspian Sea with the Black Sea

Q73 · 23 March 2026

The National DMF Summit 2026 focuses on improving the utilisation of funds under which programme?

- A. Smart Cities Mission
- B. Aspirational Districts Programme
- C. PM Gati Shakti
- D. Digital India Mission
- E. Make in India

ANSWERS — INTERNATIONAL

Q71 B

Q72 C

Q73 B

Q71. India recently signed a landmark uranium supply agreement worth about CAD \$2.6 billion with which country?

Answer B. Canada

India and Canada signed a long-term uranium supply agreement valued at about CAD \$2.6 billion (US \$1.9 billion). The agreement supports India's nuclear energy expansion and includes cooperation in Small Modular Reactors (SMRs) and advanced nuclear technology.

Q72. Which of the following best describes the strategic importance of the Strait of Hormuz?

Answer C. It serves as a major maritime route for global oil and LNG shipments from the Persian Gulf

The Strait of Hormuz is one of the world's most critical energy chokepoints. A large share of global oil and LNG exports from the Persian Gulf pass through this narrow maritime passage before reaching international markets.

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Q73. The National DMF Summit 2026 focuses on improving the utilisation of funds under which programme?

Answer B. Aspirational Districts Programme

The summit focuses on effective utilisation of District Mineral Foundation funds, especially in Aspirational Districts and Blocks (ADP/ABP).

EXAM READY · TOPIC 8 OF 8

Misc GA

3 must-know MCQs · Q74–76 · about 2 minutes

Q74 · 3 March 2026

What EPF interest rate has been recommended by EPFO for the financial year 2025–26?

- A. 8.00%
- B. 8.10%
- C. 8.15%
- D. 8.25%
- E. 8.50%

Q75 · 19 March 2026

India's global rank in coconut production is:

- A. 2nd
- B. 3rd
- C. 5th
- D. 1st
- E. 4th

Q76 · 21 & 22 March 2026

The 95:95:95 (or 95:95:99) targets under HIV/AIDS aim to achieve which of the following?

- A. Vaccination coverage
- B. Disease eradication through sanitation
- C. Diagnosis, treatment, and viral suppression
- D. Universal health insurance
- E. Nutritional security

ANSWERS — MISC GA

Q74 D

Q75 D

Q76 C

Q74. What EPF interest rate has been recommended by EPFO for the financial year 2025–26?

Answer D. 8.25%

The Employees' Provident Fund Organisation (EPFO) recommended keeping the EPF interest rate at 8.25% for FY 2025–26, maintaining stability in returns for more than 6 crore EPF subscribers.

Q75. India's global rank in coconut production is:

Answer D. 1st

India is the world's largest producer of coconut with a share of about 30.37% in global production.

Q76. The 95:95:95 (or 95:95:99) targets under HIV/AIDS aim to achieve which of the following?

Answer C. Diagnosis, treatment, and viral suppression

The targets aim for 95% of people knowing their HIV status, 95% of diagnosed individuals receiving treatment, and 95–99% achieving viral suppression.

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