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FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

November 2025

Every daily quiz of the month · 23 quizzes · 230 MCQs with answers

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

Big themes · Banking 62 · Sci & Env 34 · Misc GA 33



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NABARD GRADE A 2026

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6 OF THE
TOP 10

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

Contents

All 230 MCQs of November 2025, quiz by quiz — 23 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-11

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PRACTISE THE WAY TOPPERS DO

How to use this book

One quiz a sitting. Attempt all the questions with a pen before you look — each day's answer key and explanations follow its questions. When the month is done, finish with the **Exam Ready** set.

230

MCQs with answers

23

daily quizzes

9

topics covered

7 min

per quiz, timed

1**Attempt**

All the day's questions, timed, before you look at any answer.

2**Check**

The answer key and explanations follow each day. Read every explanation.

3**Log**

Score in the tracker; note the question numbers you missed.

4**Retake**

Your misses on day 3 and day 7, then the Exam Ready set.

The month by topic

Where the month's questions came from. The long bars are what examiners had the most to ask about.

Banking & Finance	62	
Science & Environment	34	
Misc GA	33	
Agriculture & Rural	32	
Reports & Indices	27	
Schemes & Government	20	
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"Every day you show up, the syllabus gets smaller."

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TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 November 2025	___ / 10	---	---	☐	
2 & 3 November 2025	___ / 10	---	---	☐	
4 November 2025	___ / 10	---	---	☐	
5 November 2025	___ / 10	---	---	☐	
6 November 2025	___ / 10	---	---	☐	
7 November 2025	___ / 10	---	---	☐	
8 November 2025	___ / 10	---	---	☐	
9 & 10 November 2025	___ / 10	---	---	☐	
11 & 12 November 2025	___ / 10	---	---	☐	
13 & 14 November 2025	___ / 10	---	---	☐	
15 November 2025	___ / 10	---	---	☐	
16 & 17 November 2025	___ / 10	---	---	☐	
18 November 2025	___ / 10	---	---	☐	
19 November 2025	___ / 10	---	---	☐	
20 November 2025	___ / 10	---	---	☐	
21 November 2025	___ / 10	---	---	☐	
22 November 2025	___ / 10	---	---	☐	
23 & 24 November 2025	___ / 10	---	---	☐	
25 November 2025	___ / 10	---	---	☐	
26 November 2025	___ / 10	---	---	☐	
27 November 2025	___ / 10	---	---	☐	
28 & 29 November 2025	___ / 10	---	---	☐	
30 November 2025	___ / 10	---	---	☐	

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QUIZ 1 OF 23

1 November 2025

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

Q1

Which of the following is NOT a challenge in establishing Early Warning Systems (EWS) in the Himalayas?

- A. Rugged and remote terrain
- B. Poor digital connectivity
- C. High cost of indigenous technology
- D. Low community participation
- E. Abundant uniform plains for sensor installation

Q2

Aadhaar Vision 2032 aligns its privacy framework with which legislation?

- A. Information Technology Act, 2000
- B. Data Security and Protection Act, 2021
- C. Digital Personal Data Protection (DPDP) Act, 2023
- D. Cybersecurity and Encryption Code, 2022
- E. National Security and Identity Act, 2025

Q3

The Kendriya Grihmantri Dakshata Padak is awarded every year on which date?

- A. January 26
- B. August 15
- C. October 31
- D. November 1
- E. December 25

Q4

Exercise MILAN 2026 will be hosted at:

- A. Kochi
- B. Mumbai
- C. Visakhapatnam
- D. Port Blair
- E. Chennai

Q5

Which technology is being used in Himalayan EWS for real-time monitoring of glacier and lake changes?

- A. Blockchain
- B. Satellite integration
- C. 3D printing
- D. Laser-guided missiles
- E. Quantum teleportation

Q6**The RBI rejected bids for the 7-year bond auction mainly because:**

- A. Bids were too low
- B. Banks demanded a higher yield (~6.6%)
- C. RBI had no borrowing requirements
- D. Government cancelled borrowing plans entirely
- E. International markets opposed it

Q7**The Held-for-Trading (HFT) category under the revised RBI norms has been merged into:**

- A. HTM
- B. AFS
- C. OCI
- D. FVTPL
- E. Special Trading Window

Q8**Which RBI survey captures household inflation expectations across 19 cities?**

- A. Rural Consumer Confidence Survey
- B. Household Budget Survey
- C. Inflation Expectations Survey of Households
- D. Reserve Money Survey
- E. Urban Consumption Patterns Survey

Q9**The SMART-CROP project focuses on which crops?**

- A. Wheat and rice
- B. Maize and sorghum
- C. Chickpea and pigeonpea
- D. Cotton and sugarcane
- E. Mustard and sunflower

Q10**Which app ecosystem is used in the Marine Fisheries Census 2025 for enumeration and supervision?**

- A. NAFIS Suite
- B. FISHNET Mobile
- C. VYAS App Ecosystem
- D. Matsya Mitra Portal
- E. OceanData Pro

ANSWERS — 1 NOVEMBER 2025

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

Q1. Which of the following is NOT a challenge in establishing Early Warning Systems (EWS) in the Himalayas?

Answer E. Abundant uniform plains for sensor installation

The Himalayas are characterized by steep and rugged terrain, not uniform plains. All other options are real challenges mentioned in the topic.

Q2. Aadhaar Vision 2032 aligns its privacy framework with which legislation?

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

Aadhaar Vision 2032 explicitly aims to align its privacy and data protection mechanisms with the DPDP Act, 2023.

Q3. The Kendriya Grihmantri Dakshata Padak is awarded every year on which date?

Answer C. October 31

The award is conferred annually on the birth anniversary of Sardar Vallabhbhai Patel, which falls on October 31.

Q4. Exercise MILAN 2026 will be hosted at:

Answer C. Visakhapatnam

MILAN 2026, along with IFR and IONS Conclave, will be hosted at Visakhapatnam under India's MAHASAGAR vision.

Q5. Which technology is being used in Himalayan EWS for real-time monitoring of glacier and lake changes?

Answer B. Satellite integration

Satellites monitor glacier movement, snowmelt, and glacial lake levels in real time, forming a core part of Himalayan EWS.

Q6. The RBI rejected bids for the 7-year bond auction mainly because:

Answer B. Banks demanded a higher yield (~6.6%)

Market participants demanded a yield around 6.6%, which RBI found unacceptable and thus cancelled the auction.

Q7. The Held-for-Trading (HFT) category under the revised RBI norms has been merged into:

Answer D. FVTPL

RBI merged the HFT category into FVTPL, making all trading or fair-value-managed securities part of this category.

Q8. Which RBI survey captures household inflation expectations across 19 cities?

Answer C. Inflation Expectations Survey of Households

The IESH collects inflation expectations from households across 19 cities and is a key input for monetary policy.

Q9. The SMART-CROP project focuses on which crops?

Answer C. Chickpea and pigeonpea

These two pulse crops are the primary focus in the SMART-CROP initiative for climate resilience.

Q10. Which app ecosystem is used in the Marine Fisheries Census 2025 for enumeration and supervision?

Answer C. VYAS App Ecosystem

The census uses VYAS-NAV, VYAS-BHARAT, and VYAS-SUTRA apps for village validation, household enumeration, and supervision.

QUIZ 2 OF 23

2 & 3 November 2025

10 questions · Misc GA 3 · Agri & Rural 2 · Banking 2 · Schemes 1

Q1

The Employee's Enrolment Scheme 2025 will remain operational for how long?

- A. 3 months
- B. 4 months
- C. 6 months
- D. 9 months
- E. 12 months

Q2

Under the e-DAR/iRAD system, a "black spot" on a National Highway is defined based on which criterion?

- A. 2 deaths in 3 years
- B. 5 minor accidents in 3 years
- C. 10 accidents in 3 years
- D. 5 serious accidents or 10 deaths in 3 years
- E. 20 accidents in 1 year

Q3

How many medals did India win at the Asian Youth Games 2025 in Bahrain?

- A. 42
- B. 48
- C. 53
- D. 37
- E. 55

Q4

Kerala identified extremely poor families based on how many local indicators?

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

Q5

Lucknow received the UNESCO 'Creative City of Gastronomy' title in which year?

- A. 2019
- B. 2021
- C. 2023
- D. 2024
- E. 2025

Q6**CMS-03 (GSAT-7R), launched by ISRO, is primarily used for which purpose?**

- A. Weather forecasting
- B. Navigation services
- C. Defence and secure communication
- D. Agriculture mapping
- E. Student satellite missions

Q7**According to RBI data (2024–25), household financial liabilities increased by how much between 2019–20 and 2024–25?**

- A. 20%
- B. 40%
- C. 60%
- D. 80%
- E. 102%

Q8**The RBI's draft Capital Market Exposure (CME) norms propose a maximum exposure limit of what percentage of Tier-1 capital?**

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

Q9**How much nitrogen content does conventional solid urea contain?**

- A. 10%
- B. 20%
- C. 32%
- D. 46%
- E. 60%

Q10**In the agroforestry model, long-term timber crops like teak and rosewood can generate what income after about 15 years?**

- A. ₹20,000
- B. ₹50,000
- C. ₹2 lakh
- D. ₹5–12 lakh
- E. ₹15–20 lakh

ANSWERS — 2 & 3 NOVEMBER 2025

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

Q1. The Employee's Enrolment Scheme 2025 will remain operational for how long?

Answer C – 6 months

The scheme is open from 1 November 2025 to 30 April 2026, which makes a total of six months for voluntary EPF enrolment.

Q2. Under the e-DAR/iRAD system, a "black spot" on a National Highway is defined based on which criterion?

Answer D – 5 serious accidents or 10 deaths in 3 years

A 500-metre stretch is classified as a black spot when it reports ≥ 5 grievous accidents or ≥ 10 deaths within 3 years.

Q3. How many medals did India win at the Asian Youth Games 2025 in Bahrain?

Answer B – 48

India recorded its best-ever performance, winning 48 medals (13 Gold, 18 Silver, 17 Bronze).

Q4. Kerala identified extremely poor families based on how many local indicators?

Answer C – 4

Kerala's definition included food insecurity, lack of healthcare, housing issues, and absence of steady income.

Q5. Lucknow received the UNESCO 'Creative City of Gastronomy' title in which year?

Answer E – 2025

During the 43rd UNESCO General Conference, Lucknow was declared a Creative City of Gastronomy in 2025.

Q6. CMS-03 (GSAT-7R), launched by ISRO, is primarily used for which purpose?

Answer C – Defence and secure communication

CMS-03 is India's heaviest communication satellite, providing secure strategic communication, especially for defence and maritime sectors.

Q7. According to RBI data (2024–25), household financial liabilities increased by how much between 2019–20 and 2024–25?

Answer E – 102%

RBI reported that household liabilities doubled, rising by 102%, outpacing asset growth.

Q8. The RBI's draft Capital Market Exposure (CME) norms propose a maximum exposure limit of what percentage of Tier-1 capital?

Answer D – 40%

The draft framework states banks' CME must not exceed 40% of Tier-1 capital, both solo and consolidated.

Q9. How much nitrogen content does conventional solid urea contain?

Answer D – 46%

Urea is $\text{CO}(\text{NH}_2)_2$ containing 46% nitrogen, making it the most concentrated solid nitrogen fertiliser.

Q10. In the agroforestry model, long-term timber crops like teak and rosewood can generate what income after about 15 years?

Answer D – ₹5–12 lakh

The model treats timber as a “biological saving,” yielding ₹5–12 lakh over a long-term cycle of ~15 years.

QUIZ 3 OF 23

4 November 2025

10 questions · Schemes 2 · Misc GA 2 · Sci & Env 2 · Banking 2

Q1

Which of the following is the main focus of Sagarmala 2.0?

- A. Space-based maritime surveillance
- B. Port modernization and maritime infrastructure
- C. Defence exports promotion
- D. Digital ocean mapping
- E. Offshore wind energy development

Q2

The ₹70,000-crore maritime package complementing Sagarmala 2.0 includes which of the following components?

- A. Blue Economy Skill Mission
- B. Maritime Development Fund
- C. National Coastal Defence Scheme
- D. Smart Ports Digital Grid
- E. Offshore Navigation Mission

Q3

High levels of cadmium (Cd) and lead (Pb) contamination were recently reported in fish from which river?

- A. Godavari
- B. Krishna
- C. Cauvery
- D. Periyar
- E. Mahanadi

Q4

Pampadum Shola National Park is located in which state?

- A. Tamil Nadu
- B. Karnataka
- C. Kerala
- D. Goa
- E. Andhra Pradesh

Q5

Which invasive species was removed to restore Pampadum Shola grasslands?

- A. Eucalyptus globulus
- B. Senna spectabilis
- C. Lantana camara
- D. Acacia mearnsii
- E. Prosopis juliflora

Q6

Which type of heavy metal exposure is mainly associated with neurological and renal health risks?

- A. Zinc
- B. Copper
- C. Cadmium & Lead
- D. Aluminium
- E. Manganese

Q7

A rise in RBI's short dollar forward position indicates that the RBI is:

- A. Increasing its gold reserves
- B. Printing more rupees
- C. Supporting rupee stability using forward contracts
- D. Selling government bonds
- E. Increasing foreign borrowing

Q8

SEBI classifying REIT units as equity allows mutual funds to invest up to what limit per REIT issuer?

- A. 2%
- B. 5%
- C. 10%
- D. 15%
- E. 20%

Q9

NITI Aayog's "Reimagining Agriculture" roadmap primarily focuses on the integration of which technologies?

- A. Only mechanisation
- B. Traditional farming tools
- C. Frontier technologies like AI, IoT, drones
- D. Plantation-based farming
- E. Manual soil testing

Q10

The probe into ₹1 crop insurance payouts is related to which scheme?

- A. PM-Kisan
- B. PM-AASHA
- C. PMFBY
- D. e-NAM
- E. NFSA

ANSWERS — 4 NOVEMBER 2025

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

Q1. Which of the following is the main focus of Sagarmala 2.0?

Answer B. Port modernization and maritime infrastructure

Sagarmala 2.0 is a ₹75,000-crore programme aimed at modernizing ports, improving efficiency, and making India a global maritime hub.

Q2. The ₹70,000-crore maritime package complementing Sagarmala 2.0 includes which of the following components?

Answer B. Maritime Development Fund

The complementary package includes MDF (₹25,000 crore), Shipbuilding Financial Assistance (₹20,000 crore), and Shipping Cluster Development (₹20,000 crore).

Q3. High levels of cadmium (Cd) and lead (Pb) contamination were recently reported in fish from which river?

Answer C. Cauvery

The study found Cd and Pb exceeding safety limits in several fish species in the Cauvery River, posing health risks.

Q4. Pampadum Shola National Park is located in which state?

Answer C. Kerala

Pampadum Shola is Kerala's smallest national park, located in Idukki district near the TN border.

Q5. Which invasive species was removed to restore Pampadum Shola grasslands?

Answer D. Acacia mearnsii

Australian wattle (Acacia mearnsii) was removed because it depletes aquifers and suppresses native vegetation.

Q6. Which type of heavy metal exposure is mainly associated with neurological and renal health risks?

Answer C. Cadmium & Lead

Cd and Pb accumulation can lead to carcinogenic, neurological, and kidney-related health issues.

Q7. A rise in RBI's short dollar forward position indicates that the RBI is:

Answer C. Supporting rupee stability using forward contracts

A short dollar forward position means RBI sells dollars for future delivery to stabilise the rupee without depleting spot reserves.

Q8. SEBI classifying REIT units as equity allows mutual funds to invest up to what limit per REIT issuer?

Answer C. 10%

SEBI now allows mutual funds to invest up to 10% of a scheme's corpus in a single REIT issuer.

Q9. NITI Aayog's "Reimagining Agriculture" roadmap primarily focuses on the integration of which technologies?

Answer C. Frontier technologies like AI, IoT, drones

The roadmap emphasises AI, IoT, digital twins, drones, and bio-innovation for agricultural transformation by 2047.

Q10. The probe into ₹1 crop insurance payouts is related to which scheme?

Answer C. PMFBY

Farmers under the Pradhan Mantri Fasal Bima Yojana complained of extremely low payouts like ₹1, ₹3, ₹5, prompting an investigation.

QUIZ 4 OF 23

5 November 2025

10 questions · Banking 3 · International 2 · Reports 2 · Schemes 1

Q1

Which institution is hosting the International Election Visitors' Program (IEVP) 2025 in New Delhi?

- A. Election Commission Academy
- B. National School of Democracy
- C. India International Institute for Democracy and Election Management (IIIDEM)
- D. NITI Aayog Training Centre
- E. India Institute of Public Governance

Q2

The UNEP Emissions Gap Report 2025 states that global GHG emissions reached what level in 2024?

- A. 50.2 GtCO₂e
- B. 57.7 GtCO₂e
- C. 45.3 GtCO₂e
- D. 60.1 GtCO₂e
- E. 55.9 GtCO₂e

Q3

Which country recorded the highest absolute increase in emissions according to the UNEP Emissions Gap Report 2025?

- A. China
- B. Russia
- C. Indonesia
- D. India
- E. United States

Q4

What is the main purpose behind including offshore renminbi (CNH) in GIFT City operations?

- A. Promoting digital payments
- B. Reducing reliance on the US dollar
- C. Supporting agricultural exports
- D. Controlling retail speculation
- E. Facilitating immigration processes

Q5

The newly launched ₹1 lakh-crore RDI Scheme Fund primarily aims to support which type of projects?

- A. Low-risk rural development projects
- B. Consumer manufacturing projects
- C. High-risk, high-impact R&D and deep-tech innovation
- D. Agriculture-only technology projects
- E. Traditional small-scale industries

Q6

Pravasi Parichay 2025 was organized by the Indian Embassy in which country?

- A. UAE
- B. Qatar
- C. Saudi Arabia
- D. Oman
- E. Kuwait

Q7

Sebi's planned overhaul of Stock Broker Regulations is aimed at improving which of the following?

- A. Agricultural subsidies
- B. Political party funding
- C. Risk management and data protection
- D. GST compliance
- E. Export controls

Q8

Which country will allow UPI payments through the NPCI–Razorpay Curlec partnership?

- A. Singapore
- B. UAE
- C. Malaysia
- D. Thailand
- E. Japan

Q9

The first export of Fortified Rice Kernel (FRK) from Chhattisgarh was shipped to which country?

- A. Brazil
- B. Philippines
- C. Nepal
- D. Costa Rica
- E. South Africa

Q10

What is the typical blending ratio of Fortified Rice Kernel (FRK) with regular rice?

- A. 1:10
- B. 1:20
- C. 1:50
- D. 1:100
- E. 1:200

ANSWERS — 5 NOVEMBER 2025

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

Q1. Which institution is hosting the International Election Visitors' Program (IEVP) 2025 in New Delhi?

Answer C. India International Institute for Democracy and Election Management (IIIDEM)

The Election Commission inaugurated IEVP 2025 at IIIDEM, which serves as India's premier training institute for election management.

Q2. The UNEP Emissions Gap Report 2025 states that global GHG emissions reached what level in 2024?

Answer B. 57.7 GtCO₂e

The report highlights global emissions rose 2.3% in 2024, reaching an all-time high of 57.7 GtCO₂e.

Q3. Which country recorded the highest absolute increase in emissions according to the UNEP Emissions Gap Report 2025?

Answer D. India

India saw the largest absolute rise in emissions in 2024, despite having per-capita emissions below the global average.

Q4. What is the main purpose behind including offshore renminbi (CNH) in GIFT City operations?

Answer B. Reducing reliance on the US dollar

CNH inclusion would diversify currency options, promote global trade, and support a multipolar financial system.

Q5. The newly launched ₹1 lakh-crore RDI Scheme Fund primarily aims to support which type of projects?

Answer C. High-risk, high-impact R&D and deep-tech innovation

The RDI scheme provides long-term low/zero interest loans to high-TRL, deep-tech and strategic innovation projects.

Q6. Pravasi Parichay 2025 was organized by the Indian Embassy in which country?

Answer C. Saudi Arabia

The Embassy of India in Riyadh conducted the third edition of Pravasi Parichay with the theme "Gita Mahotsav – A Musical."

Q7. Sebi's planned overhaul of Stock Broker Regulations is aimed at improving which of the following?

Answer C. Risk management and data protection

Sebi aims to modernize three-decade-old norms to improve market resilience, reduce outages, and strengthen investor protection.

Q8. Which country will allow UPI payments through the NPCI–Razorpay Curlec partnership?

Answer C. Malaysia

NPCI International and Razorpay Curlec signed an agreement during GFF 2025 to enable UPI payments for Indian travellers in Malaysia.

Q9. The first export of Fortified Rice Kernel (FRK) from Chhattisgarh was shipped to which country?

Answer D. Costa Rica

APEDA enabled the first-ever export of 12 MT FRK from Chhattisgarh to Costa Rica, marking India's global outreach in fortified foods.

Q10. What is the typical blending ratio of Fortified Rice Kernel (FRK) with regular rice?

Answer D. 1:100

FRK grains are mixed with normal rice at a 1:100 ratio to ensure uniform micronutrient distribution.

QUIZ 5 OF 23

6 November 2025

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

Q1

COP30 in Belém, Brazil is being referred to as which special theme by the host country?

- A. COP of Action
- B. COP of Trust
- C. COP of Truth
- D. COP for Amazon
- E. COP for Climate Justice

Q2

Which new fund did Brazil launch at COP30 to reward tropical forest conservation?

- A. Global Forest Equity Fund
- B. Amazon Revive Fund
- C. Tropical Forests Forever Facility (TFFF)
- D. Rainforest Rescue Fund
- E. Amazon Climate Justice Fund

Q3

India's AI Governance Guidelines emphasize which of the following as a core principle?

- A. Ban on private AI research
- B. Prescriptive regulatory control
- C. Understandability and transparency of LLMs
- D. Profit-driven AI deployment
- E. Autonomous AI decision-making

Q4

What is the main goal of the Household Income Survey 2026?

- A. To track population growth
- B. To directly measure detailed household income across India
- C. To estimate employment trends only
- D. To calculate consumption levels
- E. To prepare a national poverty index

Q5

Which major challenge emerged during the pilot test of the Household Income Survey?

- A. Low availability of survey teams
- B. High refusal and sensitivity to income-related questions
- C. Lack of translation in local languages
- D. Incorrect sampling method
- E. Absence of expenditure questions

Q6

What makes NISAR the first satellite of its kind?

- A. First satellite built entirely by NASA
- B. First to monitor oceans only
- C. First to operate dual-frequency SAR (L-band + S-band)
- D. First Indian military satellite
- E. First satellite using nuclear power

Q7

Why is RBI concerned about India's high 10-year bond yields?

- A. Because inflation is rising rapidly
- B. Yields remain high despite repo rate cuts
- C. U.S. Fed policy is unclear
- D. Market has excess liquidity
- E. Bank loan rates are falling too fast

Q8

The IBBI circular allows insolvency professionals to restore assets attached under which law?

- A. FCRA
- B. FEMA
- C. PMLA
- D. SEBI Act
- E. Companies Act

Q9

The NABARD–CEEW partnership aims to support which major agricultural objective?

- A. Expansion of cash crops
- B. Climate-resilient agriculture
- C. Export of agri-products
- D. Fertilizer subsidy reduction
- E. GM crop approval

Q10

What was a key cultural activity under "Janjatiya Gaurav Varsh Pakhwada 2025"?

- A. National tribal census
- B. Tribal stock-market inclusion program
- C. Heritage rallies, dance/drama competitions, exhibitions
- D. Tribal job quota review
- E. National tribal sports league

ANSWERS — 6 NOVEMBER 2025

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

Q1. COP30 in Belém, Brazil is being referred to as which special theme by the host country?**Answer** C. COP of Truth

Brazil themed COP30 as the "COP of Truth" to highlight the real condition of the Amazon and push for concrete climate action rather than rhetoric.

Q2. Which new fund did Brazil launch at COP30 to reward tropical forest conservation?

Answer C. Tropical Forests Forever Facility (TFFF)

Brazil launched TFFF as an investment fund promoting forest preservation, with \$1 billion committed by Brazil.

Q3. India's AI Governance Guidelines emphasize which of the following as a core principle?

Answer C. Understandability and transparency of LLMs

One of the seven core principles is interpretability and transparency of large language models (LLMs).

Q4. What is the main goal of the Household Income Survey 2026?

Answer B. To directly measure detailed household income across India

It will be India's first survey to directly measure incomes across all households, sectors, and social groups.

Q5. Which major challenge emerged during the pilot test of the Household Income Survey?

Answer B. High refusal and sensitivity to income-related questions

95% respondents found income questions intrusive, especially taxes, bonuses, and asset details.

Q6. What makes NISAR the first satellite of its kind?

Answer C. First to operate dual-frequency SAR (L-band + S-band)

NISAR is the world's first Earth observation satellite using both L-band (NASA) and S-band (ISRO) SAR systems.

Q7. Why is RBI concerned about India's high 10-year bond yields?

Answer B. Yields remain high despite repo rate cuts

Even after a cumulative 100 bps rate cut, Indian 10-year yields have not dropped, affecting borrowing costs and market stability.

Q8. The IBBI circular allows insolvency professionals to restore assets attached under which law?

Answer C. PMLA

The circular allows applications for restoration of assets attached by ED under the Prevention of Money Laundering Act.

Q9. The NABARD-CEEW partnership aims to support which major agricultural objective?

Answer B. Climate-resilient agriculture

The partnership focuses on scaling climate-smart farming practices, risk reduction, and improved resilience.

Q10. What was a key cultural activity under “Janjatiya Gaurav Varsh Pakhwada 2025”?

Answer C. Heritage rallies, dance/drama competitions, exhibitions

States and UTs conducted various cultural activities like heritage rallies, dance/drama competitions, exhibitions, and youth engagement programs.

QUIZ 6 OF 23

7 November 2025

10 questions · Misc GA 5 · Reports 3 · Banking 1 · Agri & Rural 1

Q1

Which constitutional distinction did the Centre highlight before the Supreme Court regarding elections?

- A. Voting is a legal duty, not a right
- B. Right to vote is fundamental, but freedom of voting is statutory
- C. Right to vote is statutory, but freedom of voting is a fundamental expression
- D. Both right and freedom of voting are constitutional rights
- E. Voting and NOTA both fall under Article 21

Q2

The petition challenging uncontested elections mainly argues that absence of polling violates:

- A. Article 14
- B. Article 19(1)(a)
- C. Article 21
- D. Article 32
- E. Article 243

Q3

According to the EAT-Lancet report, global food systems are responsible for breaching how many planetary boundaries?

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5 out of 6

Q4

Which agricultural component contributes the most to nitrogen and phosphorus imbalance according to the EAT-Lancet report?

- A. Livestock farming
- B. Grain cultivation
- C. Fruit plantations
- D. Aquaculture
- E. Organic farming

Q5

INS Ikshak belongs to which category of naval vessels?

- A. Offshore Patrol Vessel
- B. Anti-Submarine Warfare Ship
- C. Survey Vessel Large
- D. Missile Destroyer
- E. Frigate-Class Vessel

Q6

Which of the following is a key argument supporting Universal Basic Income (UBI) in India?

- A. It will replace all welfare schemes immediately
- B. It increases GDP growth automatically
- C. It provides income security without eligibility filters
- D. It reduces digital dependency
- E. It removes the need for taxation reforms

Q7

SEBI increased the IPO anchor investor reservation from:

- A. 10% to 20%
- B. 20% to 25%
- C. 25% to 33%
- D. 33% to 40%
- E. 40% to 50%

Q8

What is the primary purpose of the Securities Lending and Borrowing (SLB) mechanism?

- A. Allow companies to issue new shares
- B. Facilitate lending and borrowing of securities for short selling
- C. Provide insurance to investors
- D. Replace clearing corporations
- E. Regulate foreign portfolio investments

Q9

Which deep-tech domain identified by WEF is used for autonomous field operations?

- A. Generative AI
- B. Robotics
- C. CRISPR
- D. Nanotechnology
- E. Edge IoT

Q10

PRADAN's livelihood initiative helped how many rural households earn over ₹1 lakh annually in FY 2024–25?

- A. 1 lakh
- B. 2 lakh
- C. 3 lakh
- D. 4 lakh
- E. 5 lakh

ANSWERS — 7 NOVEMBER 2025

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

Q1. Which constitutional distinction did the Centre highlight before the Supreme Court regarding elections?

Answer C — Right to vote is statutory, but freedom of voting is a fundamental expression

The Centre clarified that the right to vote comes from statute, while freedom of voting is linked to Article 19(1)(a) freedom of expression.

Q2. The petition challenging uncontested elections mainly argues that absence of polling violates:

Answer B — Article 19(1)(a)

Petitioners said uncontested elections deny voters their right to express dissent through NOTA, violating freedom of speech/expression.

Q3. According to the EAT-Lancet report, global food systems are responsible for breaching how many planetary boundaries?

Answer E — 5 out of 6

Food systems have breached five of the six planetary boundaries due to emissions, nutrient imbalance, and water stress.

Q4. Which agricultural component contributes the most to nitrogen and phosphorus imbalance according to the EAT-Lancet report?

Answer B — Grain cultivation

Grain-focused farming is the largest contributor to N, P, and water use causing imbalance.

Q5. INS Ikshak belongs to which category of naval vessels?

Answer C — Survey Vessel Large

INS Ikshak is the third Survey Vessel Large (SVL) used for hydrographic surveys and HADR support.

Q6. Which of the following is a key argument supporting Universal Basic Income (UBI) in India?

Answer C — It provides income security without eligibility filters

UBI is seen as a rights-based, unconditional income support for all citizens.

Q7. SEBI increased the IPO anchor investor reservation from:

Answer D — 33% to 40%

SEBI revised anchor book allocation from 33% → 40% to boost institutional participation.

Q8. What is the primary purpose of the Securities Lending and Borrowing (SLB) mechanism?

Answer B — Facilitate lending and borrowing of securities for short selling

SLB helps investors lend shares and enables short selling while ensuring guaranteed settlement.

Q9. Which deep-tech domain identified by WEF is used for autonomous field operations?

Answer B — Robotics

Robotics enables precision farming, autonomous machinery, and swarm robot systems.

Q10. PRADAN's livelihood initiative helped how many rural households earn over ₹1 lakh annually in FY 2024–25?

Answer E — 5 lakh

PRADAN supported 5 lakh rural households, highlighting significant progress in rural development.

QUIZ 7 OF 23

8 November 2025

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

Q1

What is the main goal of Google's Project Suncatcher?

- A. To build floating solar plants on oceans
- B. To develop AI-powered data centres in space using solar energy
- C. To create new semiconductor plants on Earth
- D. To develop nuclear-powered data servers
- E. To launch space-based internet satellites

Q2

Ethiopia's adoption of India's DAY-NRLM model primarily focuses on:

- A. Agricultural productivity and export promotion
- B. Urban housing and infrastructure development
- C. Rural poverty reduction and women empowerment
- D. Digital transformation and e-Governance
- E. Industrial sector modernization

Q3

The "Mamdani Model" emphasizes which economic balance?

- A. Industrialization vs. Environmental Protection
- B. Welfare Protection vs. Market Efficiency
- C. Rural Development vs. Urban Growth
- D. Fiscal Deficit vs. Inflation Control
- E. Privatization vs. Nationalization

Q4

According to the World Bank's Financial Sector Assessment 2025, which of the following represents India's financial progress?

- A. Decline in non-bank financing
- B. Weak resilience to macro-financial shocks
- C. Increase in private sector participation and digital inclusion
- D. Complete dominance of state-owned institutions
- E. Stagnant financial asset growth

Q5

The IBBI's new proposal for insolvency bidders primarily aims to:

- A. Promote faster liquidation of insolvent firms
- B. Ensure transparency through disclosure of Ultimate Beneficial Ownership (UBO)
- C. Reduce compliance requirements for bidders
- D. Allow promoters to rebid for their companies freely
- E. Simplify IBC documentation

Q6
What is the current cap on voting rights for shareholders in private sector banks in India?

- A. 10%
- B. 15%
- C. 20%
- D. 26%
- E. 49%

Q7
Which recommendation was made in the World Bank–IMF FSAP 2025 report for India’s financial sector?

- A. Increase subsidies to public sector banks
- B. Reduce foreign investor participation
- C. Introduce borrower-based tools like DSTI and CCyB
- D. Remove macroprudential regulations
- E. Halt corporate bond market development

Q8
The FAO State of Food and Agriculture 2025 report focuses on:

- A. Global hunger eradication
- B. Agricultural mechanization
- C. Addressing land degradation across farm scales
- D. Promoting biotechnology in farming
- E. Forest conservation

Q9
According to FAO, what percentage of global cropland shows declining productivity?

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

Q10
Which group controls the majority of the world’s farmland, as per FAO’s 2025 report?

- A. Cooperatives
- B. Government institutions
- C. Smallholders (<2 ha)
- D. Top 1% of large farms
- E. Farmer Producer Organisations (FPOs)

ANSWERS — 8 NOVEMBER 2025

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

Q1. What is the main goal of Google's Project Suncatcher?

Answer B. To develop AI-powered data centres in space using solar energy

Project Suncatcher, launched by Google's AI and Advanced Infrastructure Division, aims to deploy solar-powered AI data centres aboard satellites to utilize uninterrupted solar energy and reduce the environmental impact of Earth-based data centres.

Q2. Ethiopia's adoption of India's DAY-NRLM model primarily focuses on:

Answer C. Rural poverty reduction and women empowerment

Ethiopia is adopting India's Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) to enhance rural livelihoods and empower women through Self-Help Groups (SHGs), financial inclusion, and skill development initiatives.

Q3. The "Mamdani Model" emphasizes which economic balance?

Answer B. Welfare Protection vs. Market Efficiency

The Mamdani Model, inspired by Zohran Mamdani's welfare policies, promotes a "Rawls–Pareto thermostat" approach — balancing compassionate welfare (Rawls) with economic efficiency (Pareto) for sustainable and equitable development.

Q4. According to the World Bank's Financial Sector Assessment 2025, which of the following represents India's financial progress?

Answer C. Increase in private sector participation and digital inclusion

The FSA 2025 report highlights that India's financial system has become more resilient, diversified, and inclusive due to strong digital infrastructure and growing private sector involvement, though SOFIs still play a significant role.

Q5. The IBBI's new proposal for insolvency bidders primarily aims to:

Answer B. Ensure transparency through disclosure of Ultimate Beneficial Ownership (UBO)

The IBBI proposed mandatory UBO disclosure to identify individuals with ultimate control or influence over bidding entities, preventing misuse of the IBC's clean slate provision and enhancing transparency.

Q6. What is the current cap on voting rights for shareholders in private sector banks in India?

Answer D. 26%

As per RBI norms, no shareholder can exercise more than 26% of voting rights in a private bank, even if ownership exceeds this limit. This ensures balanced control and prevents domination by a single investor.

Q7. Which recommendation was made in the World Bank–IMF FSAP 2025 report for India's financial sector?

Answer C. Introduce borrower-based tools like DSTI and CCyB

The report suggests implementing borrower-based macroprudential tools such as Debt Service to Income (DSTI) limits and Counter-Cyclical Capital Buffers (CCyBs) to strengthen resilience against financial shocks.

Q8. The FAO State of Food and Agriculture 2025 report focuses on:

Answer C. Addressing land degradation across farm scales

The 2025 FAO report is titled "Addressing Land Degradation Across Landholding Scales," emphasizing how soil erosion, nutrient depletion, and carbon loss undermine food production and climate resilience.

Q9. According to FAO, what percentage of global cropland shows declining productivity?

Answer C. 20%

The report reveals that nearly 20% of the world's cropland has declining productivity due to human-induced land degradation, particularly in Asia, Africa, and Latin America.

Q10. Which group controls the majority of the world's farmland, as per FAO's 2025 report?

Answer D. Top 1% of large farms

The FAO report highlights that the top 1% of large farms control over 70% of global farmland, contributing significantly to monocropping and land degradation but also possessing higher restoration resources.

QUIZ 8 OF 23

9 & 10 November 2025

10 questions · Banking 5 · Sci & Env 3 · Agri & Rural 2

Q1

India recently joined the Tropical Forest Forever Facility (TFFF) as an observer. What is the main objective of TFFF?

- A. Promote industrial forestry and paper production
- B. Mobilize global finance to protect tropical forests
- C. Increase the export of timber-based products
- D. Develop new forest-based energy systems
- E. Create carbon-neutral cities

Q2

Which of the following correctly represents the song Vande Mataram's first public singing event?

- A. 1885 Bombay Congress Session by Bal Gangadhar Tilak
- B. 1896 Calcutta Congress Session by Rabindranath Tagore
- C. 1905 Surat Congress Session by Lala Lajpat Rai
- D. 1920 Nagpur Congress Session by Mahatma Gandhi
- E. 1931 Karachi Congress Session by Subhas Chandra Bose

Q3

INS Sahyadri recently participated in the 29th Malabar Exercise. Where was it held?

- A. Bay of Bengal
- B. Arabian Sea
- C. Western Pacific near Guam
- D. Indian Ocean near Lakshadweep
- E. East China Sea

Q4

Which of the following is NOT regulated by SEBI or RBI?

- A. Sovereign Gold Bonds (SGBs)
- B. Gold Exchange-Traded Funds (ETFs)
- C. Electronic Gold Receipts (EGRs)
- D. Digital Gold (e-Gold)
- E. Commodity Derivative Contracts

Q5

Open Market Operations (OMO) by RBI primarily involve which of the following?

- A. Buying or selling of gold reserves
- B. Buying or selling of government securities
- C. Adjustment of repo and reverse repo rates
- D. Regulating foreign exchange reserves
- E. Issuing new bonds for infrastructure projects

Q6

CASA ratio in banking indicates what?

- A. Ratio of total loans to total deposits
- B. Ratio of current and savings deposits to total deposits
- C. Ratio of capital to total liabilities
- D. Ratio of term deposits to fixed deposits
- E. Ratio of investments to borrowings

Q7

As per RBI data, what was India's Currency-to-GDP ratio as of October 2025?

- A. 7.9%
- B. 9.5%
- C. 11.11%
- D. 13.2%
- E. 15.0%

Q8

Which Indian state's model for millet cultivation was highlighted for its success at the Shree Anna Symposium?

- A. Madhya Pradesh
- B. Karnataka
- C. Odisha
- D. Rajasthan
- E. Tamil Nadu

Q9

What is the main demand of FAIFA regarding the WHO COP11 on Tobacco Control?

- A. Ban on tobacco exports
- B. Recognition of tobacco as a medicinal crop
- C. Inclusion of farmer groups in the conference
- D. Tax exemption for tobacco cultivators
- E. Global subsidy for tobacco farming

Q10

Which of the following correctly describes Millets as per recent discussions?

- A. High-water crops needing chemical fertilizers
- B. Nutrient-rich, climate-resilient "superfoods"
- C. Genetically modified hybrid crops
- D. Imported grains for biofuel
- E. Water-intensive commercial cereals

ANSWERS — 9 & 10 NOVEMBER 2025

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

Q1. India recently joined the Tropical Forest Forever Facility (TFFF) as an observer. What is the main objective of TFFF?

Answer B) Mobilize global finance to protect tropical forests

The TFFF is a global initiative aimed at mobilizing financial resources to protect tropical forests, curb carbon emissions, and support sustainable forest management.

Q2. Which of the following correctly represents the song Vande Mataram's first public singing event?

Answer B) 1896 Calcutta Congress Session by Rabindranath Tagore

Vande Mataram was first sung publicly at the 1896 Calcutta Congress Session by Rabindranath Tagore. It was originally written by Bankimchandra Chatterji in 1875 and symbolizes India's unity and cultural pride.

Q3. INS Sahyadri recently participated in the 29th Malabar Exercise. Where was it held?

Answer C) Western Pacific near Guam

The 29th edition of the Quad's Malabar Exercise (India, US, Japan, Australia) took place near Guam in the western Pacific, with INS Sahyadri representing India.

Q4. Which of the following is NOT regulated by SEBI or RBI?

Answer D) Digital Gold (e-Gold)

Digital gold products offered by private firms like MMTC-PAMP, SafeGold, and Augmont are not regulated by SEBI or RBI. They operate under general consumer laws, unlike SGBs, ETFs, or EGRs which are regulated.

Q5. Open Market Operations (OMO) by RBI primarily involve which of the following?

Answer B) Buying or selling of government securities

RBI conducts OMOs to manage liquidity by buying or selling government securities (G-secs). Purchases inject liquidity, while sales absorb it from the market.

Q6. CASA ratio in banking indicates what?

Answer B) Ratio of current and savings deposits to total deposits

CASA ratio measures the share of low-cost deposits (current and savings accounts) in total deposits. A higher CASA ratio indicates better liquidity and profitability for banks.

Q7. As per RBI data, what was India's Currency-to-GDP ratio as of October 2025?

Answer C) 11.11%

According to the Indian Express, India's currency-to-GDP ratio stood at 11.11% in October 2025, reflecting reduced cash usage and a rise in digital payment adoption post-demonetisation.

Q8. Which Indian state's model for millet cultivation was highlighted for its success at the Shree Anna Symposium?

Answer C) Odisha

Odisha's millet model was praised for doubling productivity (6 to 12 quintals/hectare) and being the only state procuring millets at MSP. It also includes millets in school meals, empowering women farmers.

Q9. What is the main demand of FAIFA regarding the WHO COP11 on Tobacco Control?

Answer C) Inclusion of farmer groups in the conference

FAIFA (Federation of All India Farmer Associations) protested against its exclusion from the WHO COP11 meeting, arguing that Articles 17 & 18 of the FCTC mandate protection of tobacco farmers' livelihoods.

Q10. Which of the following correctly describes Millets as per recent discussions?

Answer B) Nutrient-rich, climate-resilient "superfoods"

Millets, also called Shree Anna or Mandia, are nutrient-dense and climate-resilient crops that require less water, support organic farming, and are promoted as superfoods for nutrition and sustainability.

QUIZ 9 OF 23

11 & 12 November 2025

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

Q1

Janjatiya Gaurav Varsh 2025 ke sambandh mein kaun sa kathar sahi hai?

- A. Yeh 100 saal Bhagwan Birsa Munda ke janm varsh par adharit hai
- B. Iska nodal ministry Ministry of Culture hai
- C. Yeh "Vande Mataram" ki 150 saal ki uplabdhi bhi manata hai
- D. Iska mukhya uddeshya sirf tribal education ko badhava dena hai
- E. Isme sirf EMRS schools hi bhag lete hain

Q2

PLFS (July–September 2025) ke anusaar rural unemployment kis percentage par aa gayi?

- A. 5.2%
- B. 4.4%
- C. 4.8%
- D. 3.9%
- E. 6.2%

Q3

Exercise Malabar 2025 kis jagah ayojit ho rahi hai?

- A. Andaman Sea
- B. Darwin, Australia
- C. Yokosuka, Japan
- D. Guam (U.S. Territory)
- E. Kochi, India

Q4

GRAP Stage III lagu hone par kaunsa upay lagu hota hai?

- A. BS-VI vehicles par rok
- B. Primary schools Class 1–5 band
- C. Odd-Even turant compulsory
- D. Construction poori tarah allowed
- E. Metro services rok di jati hain

Q5

RBI ke Proposed ECL Framework ke anusaar Stage-II loans ke liye proposed minimum provisioning kitna rakha gaya hai?

- A. 0.4%
- B. 1%
- C. 5%
- D. 10%
- E. 12-month ECL only

Q6

Bima Bharosa Platform ka mukhya uddeshya kya hai?

- A. Insurance companies ko market share dena
- B. Grievance redressal ko transparent banana
- C. Policy selling automate karna
- D. Rural insurance commission badhana
- E. Insurance Ombudsman ko replace karna

Q7

Ageas Federal Life Insurance aur Muthoot Microfin ki partnership ka main focus kis par hai?

- A. Metro cities
- B. Corporate sector
- C. Rural & underserved regions
- D. Cyber insurance market
- E. NRI segment

Q8

Sahakar Digi Pay platform kis type ke banks ke liye vishesh roop se design kiya gaya hai?

- A. Public Sector Banks
- B. Regional Rural Banks
- C. Urban Cooperative Banks
- D. Small Finance Banks
- E. Payment Banks

Q9

Watershed Mahotsav kis ministry ke antargat aayojit hota hai?

- A. Agriculture Ministry
- B. Ministry of Jal Shakti
- C. Ministry of Rural Development (DoLR)
- D. Ministry of Environment
- E. Ministry of Panchayati Raj

Q10

Watershed Mahotsav ka ek pramukh focus kya hai?

- A. Bt Cotton Expansion
- B. Export Promotion
- C. Rainfed area development & water harvesting
- D. Biofuel production
- E. Cold storage capacity enhancement

ANSWERS — 11 & 12 NOVEMBER 2025

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

Q1. Janjatiya Gaurav Varsh 2025 ke sambandh mein kaun sa kathā sahi hai?

Answer C

Janjatiya Gaurav Varsh 2025, Bhagwan Birsa Munda ke 150th birth anniversary aur 150 years of "Vande Mataram" dono ko celebrate karta hai. Nodal Ministry – MoTA hai, aur anek sansthaayein bhag leti hain.

Q2. PLFS (July–September 2025) ke anusaar rural unemployment kis percentage par aa gayi?

Answer B

Rural unemployment 4.8% se ghatt kar 4.4% ho gayi July–September 2025 quarter me.

Q3. Exercise Malabar 2025 kis jagah ayojit ho rahi hai?

Answer D

2025 edition Guam me ho rahi hai, jo U.S. ka strategic island territory hai.

Q4. GRAP Stage III lagu hone par kaunsa upay lagu hota hai?

Answer B

GRAP Stage III me construction ban, BS-III petrol/BS-IV diesel ban, aur primary schools (Class 5 tak) band kiye jaate hain.

Q5. RBI ke Proposed ECL Framework ke anusaar Stage-II loans ke liye proposed minimum provisioning kitna rakha gaya hai?

Answer C

Stage-II provisioning ko badha kar 5% karne ka RBI ka draft proposal hai, jo pehle 0.4% tha.

Q6. Bima Bharosa Platform ka mukhya uddeshya kya hai?

Answer B

Bima Bharosa IRDAI ka centralised grievance redressal platform hai jo transparency aur timely resolution par focus karta hai.

Q7. Ageas Federal Life Insurance aur Muthoot Microfin ki partnership ka main focus kis par hai?

Answer C

Partnership ka uddeshya rural, semi-urban aur underserved markets me insurance penetration badhana hai.

Q8. Sahakar Digi Pay platform kis type ke banks ke liye vishesh roop se design kiya gaya hai?

Answer C

Sahakar Digi Pay specifically Urban Cooperative Banks (UCBs) ke liye banaya gaya UPI–NEFT–RTGS integrated payment platform hai.

Q9. Watershed Mahotsav kis ministry ke antargat aayojit hota hai?

Answer C

Watershed Mahotsav Department of Land Resources (DoLR), Ministry of Rural Development dwara ayojit National Watershed Conference ka hissa hai.

Q10. Watershed Mahotsav ka ek pramukh focus kya hai?

Answer C

Festival ka main focus rainfed area development, water harvesting, afforestation, aur soil-water conservation par hai.

QUIZ 10 OF 23

13 & 14 November 2025

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

Q1

The Climate Risk Index (CRI) 2026 was released at which global summit?

- A. COP28, Dubai
- B. COP29, Azerbaijan
- C. COP30, Belém, Brazil
- D. G20 Climate Forum, India
- E. UNFCCC SDG Meet, Geneva

Q2

As per CRI 2026, which country ranks 9th globally in long-term climate impact?

- A. Bangladesh
- B. Philippines
- C. India
- D. Pakistan
- E. Indonesia

Q3

Which extreme weather event was the deadliest globally between 1995–2024 according to CRI 2026?

- A. Heatwaves in Europe
- B. Cyclone Fani
- C. Cyclone Nargis (2008)
- D. Uttarakhand cloudburst
- E. Australian bushfires

Q4

What is the estimated global economic loss from extreme weather events (EWEs) between 1995–2024?

- A. USD 1.2 trillion
- B. USD 2.5 trillion
- C. USD 3.0 trillion
- D. USD 4.5 trillion
- E. USD 6 trillion

Q5

According to CRI 2026, how many extreme weather events did India face in the last 30 years?

- A. 120
- B. 250
- C. 340
- D. 430
- E. 500+

“What feels hard today is the easy question next month.”

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Q6
Estimated economic losses for India due to EWEs over 30 years amounted to:

- A. USD 80 billion
- B. USD 110 billion
- C. USD 150 billion
- D. USD 170 billion
- E. USD 220 billion

Q7
India's CRI 2026 recommendations include mobilising how much for climate adaptation & mitigation by 2035?

- A. USD 100 billion
- B. USD 200 billion
- C. USD 250 billion
- D. USD 300 billion
- E. USD 400 billion

Q8
Which major agricultural impact is linked to climate change and discussed in the CRI 2026 report?

- A. Excess pesticide use
- B. Soil fertility increase
- C. Decline in agricultural productivity
- D. Increase in groundwater levels
- E. Rise in crop export earnings

Q9
Groundwater extraction in India has surged to what approximate level, worsening water stress for agriculture?

- A. 100–120 km³
- B. 140–160 km³
- C. 180–200 km³
- D. 240–260 km³
- E. 300–320 km³

Q10
Which traditional environmental buffer crucial for protecting coastal farmlands is rapidly declining?

- A. Sandstone layers
- B. Mangroves
- C. Alpine grasslands
- D. Desert dunes
- E. Coral-free lagoons

ANSWERS — 13 & 14 NOVEMBER 2025

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

"What feels hard today is the easy question next month."

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Q1. The Climate Risk Index (CRI) 2026 was released at which global summit?

Answer C. COP30, Belém, Brazil

Germanwatch released the Climate Risk Index 2026 during COP30 held in Belém, Brazil.

Q2. As per CRI 2026, which country ranks 9th globally in long-term climate impact?

Answer C. India

India ranks 9th worldwide in long-term climate vulnerability due to repeated extreme weather events and high population exposure.

Q3. Which extreme weather event was the deadliest globally between 1995–2024 according to CRI 2026?

Answer C. Cyclone Nargis (2008)

Cyclone Nargis in Myanmar killed nearly 1.4 lakh people, making it the deadliest rapid-onset disaster in the CRI period.

Q4. What is the estimated global economic loss from extreme weather events (EWEs) between 1995–2024?

Answer D. USD 4.5 trillion

CRI 2026 reports total global economic losses from EWEs at USD 4.5 trillion over 30 years.

Q5. According to CRI 2026, how many extreme weather events did India face in the last 30 years?

Answer D. 430

India recorded around 430 rapid-onset climate disasters between 1995 and 2024.

Q6. Estimated economic losses for India due to EWEs over 30 years amounted to:

Answer D. USD 170 billion

India's losses from EWE-related events are estimated at USD 170 billion over the 30-year period.

Q7. India's CRI 2026 recommendations include mobilising how much for climate adaptation & mitigation by 2035?

Answer D. USD 300 billion

India needs to mobilise USD 300 billion by 2035 to strengthen climate resilience and mitigation efforts.

Q8. Which major agricultural impact is linked to climate change and discussed in the CRI 2026 report?

Answer C. Decline in agricultural productivity

Erratic rainfall, drought, and water scarcity are reducing crop yields across India.

Q9. Groundwater extraction in India has surged to what approximate level, worsening water stress for agriculture?

Answer D. 240–260 km³

India's excessive groundwater extraction, particularly in agricultural belts, has reached 240–260 km³ annually.

Q10. Which traditional environmental buffer crucial for protecting coastal farmlands is rapidly declining?

Answer B. Mangroves

Mangroves protect coastal soil and agriculture from storms and saltwater intrusion, but they are declining due to development pressure.

QUIZ 11 OF 23

15 November 2025

10 questions · Banking 3 · Reports 2 · Misc GA 2 · Economy 2

Q1

Blue Origin's New Glenn recently launched NASA's ESCAPADE mission. What is the primary objective of this mission?

- A. To study water presence on the Moon
- B. To analyze solar wind interaction with Mars' magnetosphere
- C. To map asteroids in the asteroid belt
- D. To test new satellite communication systems
- E. To collect samples from Mars' surface

Q2

According to WHO Global TB Report 2025, India's TB incidence rate (per 100,000) in 2024 decreased to:

- A. 210
- B. 195
- C. 187
- D. 160
- E. 142

Q3

Which region in the world has shown the highest TB burden according to the WHO Global TB Report 2025?

- A. Europe
- B. Eastern Mediterranean
- C. Southeast Asia
- D. Americas
- E. Western Pacific

Q4

UNEP Global Cooling Watch 2025 predicts that global cooling electricity demand will rise to approximately how much by 2050?

- A. 8,000 TWh
- B. 10,000 TWh
- C. 12,000 TWh
- D. 18,000 TWh
- E. 22,000 TWh

Q5

Under the Export Promotion Mission (EPM), the "Niryat Disha" component mainly focuses on:

- A. Financial subsidies for exporters
- B. Reducing GST on exports
- C. Non-financial support like quality, logistics, branding
- D. Increasing export duty rebates
- E. Supporting only large exporters

Q6

Which tribal group in Manipur is demanding the removal of the “Any Kuki Tribes (AKT)” category from the ST list?

- A. Paite Union
- B. Hmar Students’ Association
- C. Thadou Inpi
- D. Rongmei Council
- E. Zeliangrong Youth Forum

Q7

Which organisation has been recognised by the RBI as the Self-Regulatory Organisation (SRO) for Payment System Operators?

- A. NASSCOM
- B. FICCI Payments Council
- C. SRPA
- D. NPCI
- E. FINO Consortium

Q8

What is India’s current official inflation target under the Flexible Inflation Targeting (FIT) framework?

- A. 2% ± 1%
- B. 3% ± 1%
- C. 4% ± 2%
- D. 5% ± 2%
- E. 6% fixed

Q9

As part of RBI relief for exporters facing 50% US tariff, the time allowed for realisation of export proceeds was extended to:

- A. 6 months
- B. 9 months
- C. 12 months
- D. 15 months
- E. 18 months

Q10

SEBI’s proposal to provide a “concise summary” for offer documents aims primarily to benefit:

- A. Foreign institutional investors
- B. Retail investors
- C. Venture capital firms
- D. Corporate bond issuers
- E. Mutual fund distributors

ANSWERS — 15 NOVEMBER 2025

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

Q1. Blue Origin's New Glenn recently launched NASA's ESCAPE mission. What is the primary objective of this mission?

Answer B

NASA's ESCAPE mission aims to study how solar wind interacts with Mars' magnetosphere to understand atmospheric loss and support future Mars research.

Q2. According to WHO Global TB Report 2025, India's TB incidence rate (per 100,000) in 2024 decreased to:

Answer C

India's TB incidence fell from 195 to 187 per 100,000 between 2023–24 as per WHO Global TB Report 2025.

Q3. Which region in the world has shown the highest TB burden according to the WHO Global TB Report 2025?

Answer C

Southeast Asia remains the highest-burden region for TB globally, with India contributing significantly.

Q4. UNEP Global Cooling Watch 2025 predicts that global cooling electricity demand will rise to approximately how much by 2050?

Answer D

UNEP Global Cooling Watch 2025 estimates cooling-related electricity demand will increase from ~5,000 TWh to ~18,000 TWh by 2050.

Q5. Under the Export Promotion Mission (EPM), the "Niryat Disha" component mainly focuses on:

Answer C

Niryat Disha provides non-financial support such as quality upgrades, branding, capacity building, and logistics improvements.

Q6. Which tribal group in Manipur is demanding the removal of the "Any Kuki Tribes (AKT)" category from the ST list?

Answer C

Thadou Inpi, along with other groups, is demanding the removal of the vague "Any Kuki Tribes" category from the ST list in Manipur.

Q7. Which organisation has been recognised by the RBI as the Self-Regulatory Organisation (SRO) for Payment System Operators?

Answer C

RBI recognised the Self-Regulatory Organisation for Payment Aggregators (SRPA) to enhance governance in India's digital payments ecosystem.

Q8. What is India's current official inflation target under the Flexible Inflation Targeting (FIT) framework?

Answer C

India's inflation target is 4% with a tolerance band of $\pm 2\%$, i.e., 2–6%, under FIT.

Q9. As part of RBI relief for exporters facing 50% US tariff, the time allowed for realisation of export proceeds was extended to:

Answer D

RBI extended export proceeds realisation period from 9 months to 15 months to help exporters mitigate tariff-related losses.

Q10. SEBI's proposal to provide a "concise summary" for offer documents aims primarily to benefit:

Answer B

A concise summary improves clarity and transparency for retail investors, helping them understand IPO/FPO details without lengthy documents.

QUIZ 12 OF 23

16 & 17 November 2025

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

Q1

Which Indian lake recently gained global attention for the unique cooperative hunting behavior between Indo-Pacific humpback dolphins and artisanal fishers?

- A. Vembanad Lake
- B. Ashtamudi Lake
- C. Chilika Lake
- D. Pulicat Lake
- E. Kolleru Lake

Q2

The “e-Jagriti” platform, recently in news, is designed for which primary purpose?

- A. Rural employment tracking
- B. Digital education services
- C. Consumer grievance redressal
- D. Online land registration
- E. Healthcare insurance integration

Q3

AMRIT Pharmacies, which recently completed its 10 years, primarily focus on:

- A. Cancer screening programs
- B. Low-cost life-saving medicines
- C. Free rural vaccination
- D. Medical device research
- E. Insurance claim processing

Q4

What was the major issue being examined by the Supreme Court regarding the POCSO Act?

- A. Whether POCSO applies to cyber crimes
- B. Whether women can be offenders under POCSO
- C. Whether POCSO applies to foreigners
- D. Whether POCSO minimum punishment can be reduced
- E. Whether POCSO should include financial offences

Q5

DRDO’s Integrated Drone Detection and Interdiction System (IDIDS) Mark-2 is equipped with which key offensive technology?

- A. Microwave generator
- B. 15 kW EMP blaster
- C. 10 kW high-energy laser
- D. Plasma disruptor
- E. Missile-based interceptor

Q6

What is the RBI's proposed maximum exposure limit for banks in acquisition financing (as a percentage of Tier-I capital)?

- A. 5%
- B. 8%
- C. 10%
- D. 15%
- E. 20%

Q7

Which crisis is NOT part of the stop-start pattern affecting credit flow to low-income households in India?

- A. Andhra Pradesh microfinance crisis
- B. Demonetisation
- C. COVID-19 pandemic
- D. 2024 credit slowdown
- E. Global financial crisis of 2008

Q8

NUCFDC's new proposal aims to help small UCBs primarily by enabling what?

- A. Large-scale corporate lending
- B. Full internet banking autonomy
- C. Offering digital banking through a shared platform
- D. International remittances
- E. Issuing their own credit cards

Q9

In India's agricultural export performance, which commodity was a major driver due to the removal of export restrictions?

- A. Wheat
- B. Maize
- C. Non-basmati rice
- D. Pulses
- E. Millet

Q10

India's agricultural exports reached \$25.9 billion in Apr-Sep 2025, marking growth of approximately:

- A. 3%
- B. 5%
- C. 8.8%
- D. 12.5%
- E. 16%

ANSWERS — 16 & 17 NOVEMBER 2025

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

Q1. Which Indian lake recently gained global attention for the unique cooperative hunting behavior between Indo-Pacific humpback dolphins and artisanal fishers?

Answer B. Ashtamudi Lake

Indo-Pacific humpback dolphins in Kerala's Ashtamudi Lake exhibit a rare behavior where they drive fish toward shallow waters and signal fishers to cast nets, benefiting both sides.

Q2. The "e-Jagriti" platform, recently in news, is designed for which primary purpose?

Answer C. Consumer grievance redressal

The e-Jagriti platform integrates consumer courts digitally, supporting e-filing, AI assistance, virtual hearings, and multilingual support.

Q3. AMRIT Pharmacies, which recently completed its 10 years, primarily focus on:

Answer B. Low-cost life-saving medicines

AMRIT stores provide essential drugs and implants at 50–90% discounts, launched originally in 2015.

Q4. What was the major issue being examined by the Supreme Court regarding the POCSO Act?

Answer B. Whether women can be offenders under POCSO

The SC examined legal evidence proving that POCSO is gender-neutral and applicable regardless of the offender's gender.

Q5. DRDO's Integrated Drone Detection and Interdiction System (IDIDS) Mark-2 is equipped with which key offensive technology?

Answer C. 10 kW high-energy laser

Mark-2 uses a 10 kW laser for hard-kill of drones, combined with jamming and radar detection.

Q6. What is the RBI's proposed maximum exposure limit for banks in acquisition financing (as a percentage of Tier-I capital)?

Answer C. 10%

RBI proposes allowing banks to finance acquisitions but limits total exposure to 10% of Tier-I capital, raising concerns for large deals.

Q7. Which crisis is NOT part of the stop-start pattern affecting credit flow to low-income households in India?

Answer E. Global financial crisis of 2008

The summary mentions AP crisis, demonetisation, COVID, and 2024 slowdown as disruptors of household credit—not the 2008 GFC.

Q8. NUCFDC's new proposal aims to help small UCBs primarily by enabling what?

Answer C. Offering digital banking through a shared platform

NUCFDC wants RBI approval to let smaller UCBs access a centralised digital banking stack for UPI, mobile banking, etc.

Q9. In India's agricultural export performance, which commodity was a major driver due to the removal of export restrictions?

Answer C. Non-basmati rice

Lifting export curbs and strong global demand significantly boosted non-basmati rice exports.

Q10. India's agricultural exports reached \$25.9 billion in Apr–Sep 2025, marking growth of approximately:

Answer C. 8.8%

Agricultural exports grew 8.8% year-on-year, outperforming overall merchandise export growth of 2.9%.

QUIZ 13 OF 23

18 November 2025

10 questions · Banking 3 · Appointments 2 · Schemes 2 · Misc GA 1

Q1**The National Gopal Ratna Awards (NGRA) were established under which scheme?**

- A. National Dairy Plan
- B. Rashtriya Gokul Mission
- C. Mission Amrit Sarovar
- D. PM-KISAN
- E. Operation Flood

Q2**Which category of National Gopal Ratna Awards does NOT receive cash prizes?**

- A. Best Dairy Farmer
- B. Best Dairy Cooperative/FPO
- C. Best AIT Technician
- D. NER/Himalayan Award
- E. Best Milk Producer Company

Q3**Which constitutional articles govern the subordinate judiciary in India?**

- A. Articles 32–35
- B. Articles 233–237
- C. Articles 239–242
- D. Articles 121–124
- E. Articles 51–60

Q4**What percentage of civil decrees take 3–7 years for execution in subordinate courts?**

- A. 20%
- B. 30%
- C. 50%
- D. 70%
- E. 90%

Q5**Which city hosts the air force exercise Garuda-2025?**

- A. Paris
- B. Leh
- C. Jodhpur
- D. Mont-de-Marsan
- E. Abu Dhabi

Q6

PayU received RBI approval to function as which type of regulated entity?

- A. Microfinance Institution
- B. Payment Aggregator
- C. Payment Bank
- D. NBFC
- E. Fintech Investment Advisor

Q7

What is the key feature of RBI Floating Rate Bonds?

- A. Fixed interest rate
- B. Interest linked to market benchmark
- C. Tax-free returns
- D. No lock-in period
- E. Only for NRIs

Q8

“Darwinian Adaptation” in banking refers to:

- A. Increasing physical branches
- B. Sticking to traditional banking
- C. Evolving with market and customer behaviour
- D. Increasing government lending only
- E. Reducing competition

Q9

Which state launched a chatbot-based veterinary service for livestock owners?

- A. Punjab
- B. Gujarat
- C. Rajasthan
- D. Uttar Pradesh
- E. Karnataka

Q10

What is a major objective of Rajasthan’s chatbot veterinary initiative?

- A. Increase milk export
- B. Reduce animal mortality through timely diagnosis
- C. Promote organic farming
- D. Increase cattle insurance enrolment
- E. Train AI technicians

ANSWERS — 18 NOVEMBER 2025

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

Q1. The National Gopal Ratna Awards (NGRA) were established under which scheme?**Answer** B. Rashtriya Gokul Mission

NGRA was instituted in 2021 under the Rashtriya Gokul Mission, which promotes indigenous cattle and dairy excellence.

Q2. Which category of National Gopal Ratna Awards does NOT receive cash prizes?

Answer C. Best AIT Technician

The AIT category receives only a memento and certificate, with no cash prize.

Q3. Which constitutional articles govern the subordinate judiciary in India?

Answer B. Articles 233–237

Subordinate judiciary recruitment and control is defined under Articles 233 to 237, ensuring balance between High Courts and State Governments.

Q4. What percentage of civil decrees take 3–7 years for execution in subordinate courts?

Answer D. 70%

Around 70% of civil decrees take 3–7 years for execution due to procedural delays and infrastructure gaps.

Q5. Which city hosts the air force exercise Garuda–2025?

Answer D. Mont-de-Marsan

Garuda–2025 is hosted at Mont-de-Marsan Air Base, France, featuring Su–30MKI and Rafale.

Q6. PayU received RBI approval to function as which type of regulated entity?

Answer B. Payment Aggregator

RBI authorised PayU as a Payment Aggregator, allowing it to collect and settle merchant payments.

Q7. What is the key feature of RBI Floating Rate Bonds?

Answer B. Interest linked to market benchmark

Floating Rate Bonds have a variable interest rate tied to benchmarks like G–Sec or Treasury Bill yields.

Q8. “Darwinian Adaptation” in banking refers to:

Answer C. Evolving with market and customer behaviour

Darwinian banking means continuous evolution, adopting digital and competitive practices to survive.

Q9. Which state launched a chatbot-based veterinary service for livestock owners?

Answer C. Rajasthan

Rajasthan’s Animal Husbandry Department launched a chatbot service for instant veterinary advice.

Q10. What is a major objective of Rajasthan’s chatbot veterinary initiative?

Answer B. Reduce animal mortality through timely diagnosis

The chatbot enables faster medical consultation to protect livestock and improve rural livelihoods.

QUIZ 14 OF 23

19 November 2025

10 questions · Agri & Rural 3 · Banking 3 · Reports 1 · Sci & Env 1

Q1

The Global Methane Status Report 2025 (UNEP) says that the Global Methane Pledge (GMP) aims to reduce methane emissions by which percentage by 2030?

- A. 10%
- B. 20%
- C. 25%
- D. 30%
- E. 40%

Q2

Under NAP-AMR 2.0 (2025–29), India focuses on combating antimicrobial resistance using which approach?

- A. Two-Pillar Strategy
- B. One Health Approach
- C. Disease-Specific Approach
- D. Technology-Only Approach
- E. Hospital-Centric Approach

Q3

Sentinel-6B satellite, launched aboard SpaceX Falcon-9, is primarily used for measuring which parameter?

- A. Solar flares
- B. Global sea-surface height
- C. Atmospheric CO₂
- D. Cosmic radiation
- E. Deep-earth seismic activity

Q4

The newly released NIC-2025 introduces how many digits in India's industrial classification system?

- A. Four digits
- B. Five digits
- C. Six digits
- D. Seven digits
- E. Eight digits

Q5

India was re-elected to the Executive Committee of the Codex Alimentarius Commission (CAC) as a representative of which region?

- A. Europe
- B. Africa
- C. Asia
- D. Latin America
- E. Middle East

Q6

SIDBI's Antariksh Venture Capital Fund (AVCF) focuses on which sector?

- A. Fintech
- B. Agri-tech
- C. Spacetechnology
- D. Green Energy
- E. Pharmaceuticals

Q7

RBL Bank's "LUMIERE" credit card belongs to which category?

- A. Zero-fee prepaid card
- B. Corporate card
- C. Invitation-only ultra-premium metal card
- D. Student credit card
- E. Cashback-only card

Q8

"In-Principle Approval" by SEBI for a mutual fund business allows companies to...

- A. Collect funds from investors immediately
- B. Launch schemes without registration
- C. Set up systems & meet compliance before final approval
- D. Skip minimum capital requirements
- E. Operate as an NBFC automatically

Q9

Under the proposed PPV&FRA amendments, which concern is commonly highlighted by farmers?

- A. Excessive export of hybrid seeds
- B. Misuse of DUS tests affecting community seed varieties
- C. Ban on organic seed production
- D. Removal of GI protection
- E. Increase in GST on seeds

Q10

The newly added "wild animal attack" coverage under PMFBY will be effective from which cropping season?

- A. 2025 Rabi
- B. 2026 Rabi
- C. 2026 Kharif
- D. 2027 Kharif
- E. 2027 Rabi

ANSWERS — 19 NOVEMBER 2025

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

Q1. The Global Methane Status Report 2025 (UNEP) says that the Global Methane Pledge (GMP) aims to reduce methane emissions by which percentage by 2030?

Answer D. 30%

The Global Methane Pledge (GMP) commits participating countries to reduce global methane emissions by 30% from 2020 levels by 2030.

Q2. Under NAP-AMR 2.0 (2025–29), India focuses on combating antimicrobial resistance using which approach?

Answer B. One Health Approach

India's NAP-AMR 2.0 adopts a comprehensive One Health approach integrating human, animal, agriculture, food safety, and environmental sectors.

Q3. Sentinel-6B satellite, launched aboard SpaceX Falcon-9, is primarily used for measuring which parameter?

Answer B. Global sea-surface height

Sentinel-6B continues a 30-year altimetry mission measuring sea-surface height, ocean temperature, and sea-state with high precision.

Q4. The newly released NIC-2025 introduces how many digits in India's industrial classification system?

Answer C. Six digits

NIC-2025 replaces NIC-2008's five-digit structure with a more detailed six-digit classification system.

Q5. India was re-elected to the Executive Committee of the Codex Alimentarius Commission (CAC) as a representative of which region?

Answer C. Asia

India was unanimously re-elected as the Asian regional representative to the Codex Executive Committee until CAC50 in 2027.

Q6. SIDBI's Antariksh Venture Capital Fund (AVCF) focuses on which sector?

Answer C. Spacetech

AVCF is India's largest spacetech-focused VC fund, supporting launch systems, satellite technologies, and downstream space applications.

Q7. RBL Bank's "LUMIERE" credit card belongs to which category?

Answer C. Invitation-only ultra-premium metal card

LUMIERE is an 18-gram invitation-only premium metal card with luxury lifestyle and travel privileges.

Q8. "In-Principle Approval" by SEBI for a mutual fund business allows companies to...

Answer C. Set up systems & meet compliance before final approval

In-principle approval is a preliminary permission enabling infrastructure setup, personnel hiring, and compliance before final MF license.

Q9. Under the proposed PPV&FRA amendments, which concern is commonly highlighted by farmers?

Answer B. Misuse of DUS tests affecting community seed varieties

Farmers fear private seed companies may misuse DUS tests to monopolise community-developed varieties like Njavara paddy.

Q10. The newly added "wild animal attack" coverage under PMFBY will be effective from which cropping season?

Answer C. 2026 Kharif

The Ministry formalised wild animal attack coverage as an add-on cover under PMFBY starting from the 2026 Kharif season.

QUIZ 15 OF 23

20 November 2025

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

Q1

The Government is considering increasing the insurance coverage under PMJJBY & PMSBY from ₹2 lakh to how much?

- A. ₹3 lakh
- B. ₹4 lakh
- C. ₹5 lakh
- D. ₹6 lakh
- E. ₹10 lakh

Q2

'YUVA AI for ALL' is launched by which ministry?

- A. Ministry of HRD
- B. Ministry of Electronics & IT (MeitY)
- C. Ministry of Science & Technology
- D. Ministry of Skill Development
- E. NITI Aayog

Q3

BIRSA 101 is India's first indigenous CRISPR-based gene therapy for which disease?

- A. Thalassemia
- B. Diabetes
- C. Sickle Cell Disease
- D. Haemophilia
- E. Leukemia

Q4

Gujarat's Ratanmahal Wildlife Sanctuary recently recorded the presence of which big cat after decades?

- A. Asiatic Lion
- B. Tiger
- C. Snow Leopard
- D. Black Panther
- E. Cheetah

Q5

ISRO tested the 'bootstrap mode start' on which engine?

- A. Vikas Engine
- B. CE-20 Cryogenic Engine
- C. SCE-200 Engine
- D. PSLV Upper Stage
- E. GSLV Mk-II Engine

Q6**IRDAI's Bima Gram API is mainly designed to strengthen which area?**

- A. Urban insurance sale
- B. Rural insurance validation
- C. Reinsurance business
- D. Corporate insurance reporting
- E. Health insurance claims

Q7**Which regulator is planning to allow settlement netting for FPIs?**

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

Q8**Capital Gains Account Scheme (CGAS) can now be opened in how many private sector banks?**

- A. 10
- B. 12
- C. 15
- D. 19
- E. 30

Q9**PM Modi stated that India will become a hub of which type of farming?**

- A. Precision farming
- B. Organic farming
- C. Natural farming
- D. Mixed farming
- E. Vertical farming

Q10**Which report highlighted widespread groundwater contamination in over 440 districts?**

- A. National Water Policy Report
- B. Annual Groundwater Quality Report 2024
- C. Jal Jeevan Mission Report
- D. NITI Aayog Water Index
- E. CPCB Water Assessment Report

ANSWERS — 20 NOVEMBER 2025

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

Q1. The Government is considering increasing the insurance coverage under PMJJBY & PMSBY from ₹2 lakh to how much?

Answer C — ₹5 lakh

The Centre may raise PMJJBY & PMSBY coverage up to ₹5 lakh for subscribers who opt to pay a higher premium.

Q2. 'YUVA AI for ALL' is launched by which ministry?

Answer B — Ministry of Electronics & IT (MeitY)

The course is launched under MeitY and IndiaAI Mission to provide basic AI literacy to 1 crore citizens.

Q3. BIRSA 101 is India's first indigenous CRISPR-based gene therapy for which disease?

Answer C — Sickle Cell Disease

CSIR-IGIB developed BIRSA 101 for curing Sickle Cell Disease using CRISPR gene-editing technology.

Q4. Gujarat's Ratanmahal Wildlife Sanctuary recently recorded the presence of which big cat after decades?

Answer B — Tiger

A wild tiger has permanently settled in Ratanmahal Sanctuary for nine months, making Gujarat home to lions, leopards, and tigers together.

Q5. ISRO tested the 'bootstrap mode start' on which engine?

Answer B — CE-20 Cryogenic Engine

The bootstrap mode test allows CE-20 engines of LVM3 to restart multiple times in space, increasing mission flexibility.

Q6. IRDAI's Bima Gram API is mainly designed to strengthen which area?

Answer B — Rural insurance validation

Bima Gram API digitally authenticates rural insurance policies and maps them to Gram Panchayats.

Q7. Which regulator is planning to allow settlement netting for FPIs?

Answer D — SEBI

SEBI is examining same-day settlement netting for FPIs to reduce operational costs.

Q8. Capital Gains Account Scheme (CGAS) can now be opened in how many private sector banks?

Answer D — 19

The Finance Ministry authorised 19 private banks like HDFC, ICICI, Axis, Kotak etc. for CGAS deposits.

Q9. PM Modi stated that India will become a hub of which type of farming?

Answer C — Natural farming

At the South India Natural Farming Summit 2025, PM highlighted natural farming as India's future agricultural model.

Q10. Which report highlighted widespread groundwater contamination in over 440 districts?

Answer B — Annual Groundwater Quality Report 2024

The report shows nearly 20% samples exceed safe limits with contaminants like uranium, fluoride, arsenic, nitrate.

QUIZ 16 OF 23

21 November 2025

10 questions · Banking 4 · Misc GA 2 · Schemes 1 · Reports 1

Q1

Which constitutional provision was discussed by the Supreme Court regarding “deemed assent” to pending Bills?

- A. Article 129
- B. Article 142
- C. Article 200
- D. Article 111
- E. Article 356

Q2

The campaign “Hamara Shauchalaya, Hamara Bhavishya” is related to which ministry?

- A. Ministry of Rural Development
- B. Ministry of Health
- C. Ministry of Jal Shakti
- D. Ministry of Panchayati Raj
- E. Ministry of Environment

Q3

Geological Survey of India (GSI) was originally founded in 1851 to explore which resource?

- A. Gold
- B. Iron ore
- C. Coal
- D. Limestone
- E. Natural gas

Q4

The Second Regional Open Digital Health Summit (RODHS) 2025 is hosted by which country?

- A. Bangladesh
- B. India
- C. Sri Lanka
- D. Thailand
- E. Nepal

Q5

‘Sagar Kavach’ is primarily an exercise related to:

- A. Cyber security
- B. Air defence preparedness
- C. Coastal security
- D. Maritime diplomacy
- E. Disaster management

Q6

Banks have requested the RBI to raise the acquisition financing exposure limit from the current 10% of Tier-1 capital to:

- A. 12–15%
- B. 15–20%
- C. 20–25%
- D. 25–40%
- E. 40–60%

Q7

SEBI issued a warning in 2025 regarding which unregulated financial product?

- A. Digital Mutual Funds
- B. Digital Gold
- C. Digital REIT Units
- D. Crypto ETFs
- E. Unlisted IPO Units

Q8

Online Bond Platform Providers (OBPPs) in India are governed under which SEBI regulation?

- A. SEBI (Debt Instruments) Regulations, 2016
- B. SEBI (Bond Trading) Regulations, 2020
- C. SEBI (OBPP) Regulations, 2022
- D. SEBI (Securities Contracts) Regulations, 2014
- E. SEBI (Digital Markets) Regulations, 2025

Q9

India is the world's ____ largest aquaculture producer according to FAO SOFIA 2024.

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

Q10

Which flagship scheme provides ₹20,312 crore for fisheries development from 2020–26?

- A. PM Krishi Sinchai Yojana
- B. FIDF Scheme
- C. Rashtriya Matsya Vikas Abhiyan
- D. PM Matsya Sampada Yojana (PMMSY)
- E. Blue Economy Mission 2030

ANSWERS — 21 NOVEMBER 2025

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

Q1. Which constitutional provision was discussed by the Supreme Court regarding “deemed assent” to pending Bills?

Answer B. Article 142

Article 142 empowers the Supreme Court to deliver “complete justice.” The SC clarified that Article 142 cannot be used to grant “deemed assent” to Bills pending before the Governor or President.

Q2. The campaign “Hamara Shauchalaya, Hamara Bhavishya” is related to which ministry?

Answer C. Ministry of Jal Shakti

The campaign was launched by the Ministry of Jal Shakti on World Toilet Day 2025 to upgrade rural sanitation facilities and promote community participation.

Q3. Geological Survey of India (GSI) was originally founded in 1851 to explore which resource?

Answer C. Coal

GSI was established in 1851 by the British to locate coal resources needed for expanding Indian Railways.

Q4. The Second Regional Open Digital Health Summit (RODHS) 2025 is hosted by which country?

Answer B. India

RODHS 2025 is being hosted in New Delhi with participation from WHO–SEARO member nations.

Q5. ‘Sagar Kavach’ is primarily an exercise related to:

Answer C. Coastal security

‘Sagar Kavach’ is a biannual coastal security exercise conducted by the Indian Coast Guard to test preparedness against intrusions, smuggling, and terrorist infiltration.

Q6. Banks have requested the RBI to raise the acquisition financing exposure limit from the current 10% of Tier-1 capital to:

Answer D. 25–40%

Banks argue that the current 10% cap is insufficient due to rising M&A activity and propose raising the limit to 25–40% of Tier-1 capital.

Q7. SEBI issued a warning in 2025 regarding which unregulated financial product?

Answer B. Digital Gold

SEBI clarified that digital gold is not a regulated security, leading to a warning for investors due to risks relating to purity, storage, and counterparty reliability.

Q8. Online Bond Platform Providers (OBPPs) in India are governed under which SEBI regulation?

Answer C. SEBI (OBPP) Regulations, 2022

OBPPs are governed under the SEBI (Online Bond Platform Providers) Regulations, 2022, ensuring investor protection and transparency.

Q9. India is the world's ____ largest aquaculture producer according to FAO SOFIA 2024.

Answer B. 2nd

India is the 2nd-largest producer of aquaculture globally after China, contributing 23 million tonnes of aquatic animals.

Q10. Which flagship scheme provides ₹20,312 crore for fisheries development from 2020–26?

Answer D. PM Matsya Sampada Yojana (PMMSY)

PMMSY is a ₹20,312 crore scheme aimed at building cold chains, transport, aquaculture parks, and reducing post-harvest losses.

QUIZ 17 OF 23

22 November 2025

10 questions · Banking 5 · Misc GA 3 · Schemes 2

Q1

Which of the following is not one of the four Labour Codes notified by the Central Government?

- A. Code on Wages
- B. Industrial Relations Code
- C. Code on Social Security
- D. Occupational Safety, Health & Working Conditions Code
- E. Labour Welfare & Employment Code

Q2

ICDS, which completed 50 years, primarily focuses on which age group?

- A. 0–3 years
- B. 0–6 years
- C. 2–10 years
- D. 5–12 years
- E. Only pregnant women

Q3

Which of the following is not a core service provided under ICDS?

- A. Supplementary Nutrition
- B. Health Check-ups
- C. Skill Development Loans
- D. Pre-school Education
- E. Immunisation

Q4

India's UPI will be linked to the Eurozone's TIPS system mainly to facilitate:

- A. Rupee-to-crypto trading
- B. Instant cross-border payments
- C. Credit card settlements
- D. ATM interoperability
- E. Foreign merchant verification

Q5

Which organisation operates the TARGET Instant Payment Settlement (TIPS) system?

- A. World Bank
- B. European Central Bank
- C. Bank of England
- D. Federal Reserve
- E. BRICS Development Bank

Q6

Why has India's Credit-Deposit (CD) ratio recently crossed 80%?

- A. Deposits are growing faster than loans
- B. Credit growth is slower
- C. Credit growth outpaced deposit growth
- D. RBI increased CRR
- E. Government banned recurring deposits

Q7

What is the RBI's generally comfortable CD ratio range?

- A. 20–40%
- B. 40–60%
- C. 60–75%
- D. 75–90%
- E. 10–20%

Q8

The Insurance Laws (Amendment) Bill 2025 proposes to raise FDI in insurance from 74% to what level?

- A. 80%
- B. 85%
- C. 95%
- D. 100%
- E. No change proposed

Q9

e-NAM was launched to connect which of the following?

- A. Fertilizer factories
- B. APMC mandis across India
- C. Banks and cooperative societies
- D. Kisan Credit Card portals
- E. Private companies with FPOs

Q10

After expansion, how many total commodities are now tradable on e-NAM?

- A. 100
- B. 185
- C. 200
- D. 247
- E. 310

ANSWERS — 22 NOVEMBER 2025

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

Q1. Which of the following is not one of the four Labour Codes notified by the Central Government?

Answer E. Labour Welfare & Employment Code

The four Labour Codes are: Code on Wages, Industrial Relations Code, Social Security Code, and OSHWC Code. There is no code named Labour Welfare & Employment Code.

Q2. ICDS, which completed 50 years, primarily focuses on which age group?

Answer B. 0–6 years

ICDS covers children aged 0–6 years along with pregnant and lactating mothers, focusing on nutrition and early childhood development.

Q3. Which of the following is not a core service provided under ICDS?

Answer C. Skill Development Loans

ICDS offers six services: nutrition, preschool education, immunisation, health check-ups, referral services, and health education. Skill development loans are not part of ICDS.

Q4. India's UPI will be linked to the Eurozone's TIPS system mainly to facilitate:

Answer B. Instant cross-border payments

The UPI–TIPS linkage aims to enable fast, real-time international payments between India and the Eurozone.

Q5. Which organisation operates the TARGET Instant Payment Settlement (TIPS) system?

Answer B. European Central Bank

TIPS is operated by the Eurosystem, led by the European Central Bank and national central banks of the Euro Area.

Q6. Why has India's Credit-Deposit (CD) ratio recently crossed 80%?

Answer C. Credit growth outpaced deposit growth

Strong loan demand and slower deposit mobilisation pushed CD ratio above 80%, which is the upper comfort limit of RBI.

Q7. What is the RBI's generally comfortable CD ratio range?

Answer C. 60–75%

RBI usually considers 60–75% as a healthy CD ratio, balancing liquidity and credit availability.

Q8. The Insurance Laws (Amendment) Bill 2025 proposes to raise FDI in insurance from 74% to what level?

Answer D. 100%

The new bill proposes raising the FDI limit in insurance to 100% to boost investment and sectoral growth.

Q9. e-NAM was launched to connect which of the following?

Answer B. APMC mandis across India

e-NAM integrates APMC mandis nationwide into a unified digital market for agricultural commodities.

Q10. After expansion, how many total commodities are now tradable on e-NAM?

Answer D. 247

With 9 new additions like green tea and mentha oil, e-NAM now supports 247 standardized tradable commodities.

QUIZ 18 OF 23

23 & 24 November 2025

10 questions · Banking 5 · Schemes 2 · Agri & Rural 2 · International 1

Q1

The Constitution (131st Amendment) Bill, 2025 seeks to bring Chandigarh under which Article of the Indian Constitution?

- A. Article 239
- B. Article 240
- C. Article 239AA
- D. Article 244
- E. Article 243P

Q2

What is the key objective behind the Atomic Energy Bill, 2025?

- A. Nationalising all nuclear facilities
- B. Opening the civil nuclear sector to private players
- C. Increasing FDI limit in nuclear mining
- D. Transferring atomic energy control to States
- E. Creating a separate ministry for atomic energy

Q3

Which city hosted the G-20 Summit where the U.S. boycotted the event?

- A. Nairobi
- B. Cape Town
- C. Johannesburg
- D. Addis Ababa
- E. Cairo

Q4

What key reform did ANMI propose to SEBI regarding F&O trading?

- A. Reducing margin requirements
- B. Increasing expiry days
- C. Strengthening investor education & eligibility norms
- D. Introducing new index options
- E. Reducing lot sizes

Q5

SEBI has proposed reducing brokerage for mutual fund trades in the cash market to:

- A. 10 bps
- B. 12 bps
- C. 5 bps
- D. 2 bps
- E. 1 bps

Q6**What major risk did RBI identify regarding bank payout APIs?**

- A. ATM hacking
- B. KYC misuse and money laundering
- C. Fake UPI handles
- D. Blockchain scams
- E. Fraud in debit card issuance

Q7**Easebuzz recently received RBI authorisation to operate as which type of entity?**

- A. Payment Bank
- B. Full-service Payment Aggregator
- C. NBFC-Account Aggregator
- D. Cross-border Remittance Operator
- E. Digital Lending Platform

Q8**What is NOT included in the Total Expense Ratio (TER) of mutual funds?**

- A. Management fees
- B. Custodian charges
- C. Registrar fees
- D. Statutory levies like STT
- E. Administrative expenses

Q9**Which genome-editing technology is commonly used to modify crop genes without adding foreign DNA?**

- A. Bt Engineering
- B. CRISPR-Cas systems
- C. Hybridisation
- D. Irradiation breeding
- E. Polymerase cloning

Q10**What is the main aim of promoting integrated farming for marginal farmers?**

- A. Increase chemical fertilizer usage
- B. Replace agriculture with industry
- C. Improve productivity, sustainability, and farmer income
- D. Promote monocropping
- E. Reduce livestock rearing

ANSWERS — 23 & 24 NOVEMBER 2025

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

Q1. The Constitution (131st Amendment) Bill, 2025 seeks to bring Chandigarh under which Article of the Indian Constitution?

Answer B. Article 240

The 131st Amendment Bill, 2025 proposes including Chandigarh under Article 240, giving the President the power to make regulations for certain Union Territories.

Q2. What is the key objective behind the Atomic Energy Bill, 2025?

Answer B. Opening the civil nuclear sector to private players

The Bill aims to modernise India's civil nuclear framework by allowing private participation, which currently remains a government monopoly.

Q3. Which city hosted the G-20 Summit where the U.S. boycotted the event?

Answer C. Johannesburg

The G-20 Summit took place in Johannesburg, South Africa, marking the first time the event was held in Africa.

Q4. What key reform did ANMI propose to SEBI regarding F&O trading?

Answer C. Strengthening investor education & eligibility norms

ANMI stated that retail losses stem from low financial literacy rather than expiry-day changes, hence pushing for stricter norms and education.

Q5. SEBI has proposed reducing brokerage for mutual fund trades in the cash market to:

Answer D. 2 bps

The proposal reduces brokerage from 12 bps to 2 bps to prevent investors from paying twice for research.

Q6. What major risk did RBI identify regarding bank payout APIs?

Answer B. KYC misuse and money laundering

Unregulated tech service providers misused payout APIs to move funds without standard checks like KYC or OTP, causing major AML risks.

Q7. Easebuzz recently received RBI authorisation to operate as which type of entity?

Answer B. Full-service Payment Aggregator

Easebuzz can now process online, offline, and cross-border merchant payments under RBI-authorized PA status.

Q8. What is NOT included in the Total Expense Ratio (TER) of mutual funds?

Answer D. Statutory levies like STT

SEBI plans to unbundle TER and exclude statutory charges such as STT and stamp duty.

Q9. Which genome-editing technology is commonly used to modify crop genes without adding foreign DNA?

Answer B. CRISPR–Cas systems

Genome editing in India uses CRISPR–Cas9/Cas12a to make precise edits in native plant genes, producing non-transgenic crops.

Q10. What is the main aim of promoting integrated farming for marginal farmers?

Answer C. Improve productivity, sustainability, and farmer income

Integrated farming combines crops, livestock, horticulture, etc., enhancing income and sustainability for marginal farmers.

QUIZ 19 OF 23

25 November 2025

10 questions · Banking 5 · Reports 3 · Misc GA 1 · Economy 1

Q1

Bharat NCAP 2.0 introduces which of the following NEW test categories?

- A. Frontal Impact
- B. Vulnerable Road User Protection
- C. Oblique Pole Test
- D. Side Impact
- E. None of the above

Q2

India and France will jointly manufacture HAMMER weapons through a 50:50 JV between which entities?

- A. DRDO & Safran
- B. BEL & Safran
- C. BDL & Dassault
- D. HAL & Safran
- E. BEL & Thales

Q3

The Water Budgeting report released by NITI Aayog uses which digital platform for planning and data integration?

- A. Jaldoot
- B. JalDarpan
- C. Varuni
- D. Bhu-Jal
- E. Sarovar

Q4

As per the RBI Bulletin (Nov 2025), India's inflation level is currently:

- A. Above the target
- B. Slightly above the target
- C. At historic low, below target
- D. Very volatile
- E. Not measured

Q5

NBFCs' AUM is expected to cross how much by March 2027, as per Crisil?

- A. ₹30 trillion
- B. ₹40 trillion
- C. ₹50 trillion
- D. ₹60 trillion
- E. ₹75 trillion

Q6**SEBI proposes that which security should be EXCLUDED entirely from BSDA portfolio valuation?**

- A. Illiquid shares
- B. Delisted shares
- C. Preference shares
- D. ETFs
- E. Bonds with coupons

Q7**What will be the revised brokerage cap proposed by SEBI for cash market transactions?**

- A. 0.12%
- B. 0.10%
- C. 0.05%
- D. 0.02%
- E. 0.01%

Q8**According to SEBI's proposal, how often will BSDA eligibility be reassessed?**

- A. Monthly
- B. Quarterly
- C. Half-yearly
- D. Annually
- E. Only on investor request

Q9**In the Water Budgeting report, agriculture accounts for how much share of India's freshwater usage?**

- A. 30–40%
- B. 40–50%
- C. 60–70%
- D. 80–90%
- E. 95%

Q10**Which of the following blocks shows the highest water deficit as per the report?**

- A. Baldeogarh
- B. Gangiri
- C. Namchi
- D. Kotri
- E. Fatehpur

ANSWERS — 25 NOVEMBER 2025

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

Q1. Bharat NCAP 2.0 introduces which of the following NEW test categories?

Answer B

Bharat NCAP 2.0 adds two new categories—Vulnerable Road User Protection and Post-Crash Safety. Existing tests like frontal, side impact, and oblique pole already existed.

Q2. India and France will jointly manufacture HAMMER weapons through a 50:50 JV between which entities?

Answer B

A 50:50 Joint Venture Cooperation Agreement (JVCA) is signed between Bharat Electronics Ltd (BEL) and Safran Electronics & Defence of France to locally manufacture HAMMER munitions.

Q3. The Water Budgeting report released by NITI Aayog uses which digital platform for planning and data integration?

Answer C

The report uses 'Varuni', a web-based digital platform for water budgeting, demand–supply analysis, hotspot mapping, and block-level planning.

Q4. As per the RBI Bulletin (Nov 2025), India's inflation level is currently:

Answer C

The RBI stated that inflation has moderated to a historic low and remains well below the target, providing a supportive environment for growth.

Q5. NBFCs' AUM is expected to cross how much by March 2027, as per Crisil?

Answer C

Crisil estimates NBFC AUM to exceed ₹50 trillion by FY27 due to strong consumption-led demand.

Q6. SEBI proposes that which security should be EXCLUDED entirely from BSDA portfolio valuation?

Answer B

SEBI proposes excluding delisted securities completely from BSDA valuation because they have no market price and no realizable value.

Q7. What will be the revised brokerage cap proposed by SEBI for cash market transactions?

Answer D

SEBI proposes reducing cash market brokerage caps from 12 bps to 2 bps (i.e., from 0.12% to 0.02%) to reduce trading costs passed on to investors.

Q8. According to SEBI's proposal, how often will BSDA eligibility be reassessed?

Answer B

SEBI recommends automated, uniform QUARTERLY reassessment instead of DP-level billing cycle checks.

Q9. In the Water Budgeting report, agriculture accounts for how much share of India's freshwater usage?

Answer D

Agriculture consumes 80–90% of India's freshwater, making reforms like micro-irrigation and crop diversification essential.

Q10. Which of the following blocks shows the highest water deficit as per the report?

Answer C

Namchi faces a severe 94% water deficit — the highest among the studied aspirational blocks.

QUIZ 20 OF 23

26 November 2025

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

Q1

The recent eruption of the Hayli Gubbi volcano in Ethiopia sent ash how high into the atmosphere?

- A. 8 km
- B. 10 km
- C. 14 km
- D. 20 km
- E. 25 km

Q2

Which historical volcanic eruption caused the “Year Without a Summer” in 1815?

- A. Krakatoa
- B. Tambora
- C. Laki
- D. Vesuvius
- E. Pinatubo

Q3

According to UNICEF’s “State of the World’s Children 2025”, how many Indian children face at least one deprivation?

- A. 150 million
- B. 180 million
- C. 200 million
- D. 206 million
- E. 220 million

Q4

Which state is highlighted as a model for child welfare due to strong panchayat-led governance?

- A. Tamil Nadu
- B. Kerala
- C. Himachal Pradesh
- D. Gujarat
- E. Karnataka

Q5

The Indian Rupee in 2025 became Asia’s worst-performing currency, depreciating by how much?

- A. 2.5%
- B. 3.1%
- C. 3.8%
- D. 4.3%
- E. 5.0%

Q6
In September 2025, India's net FDI position recorded an outflow of how much?

- A. -\$1.1 billion
- B. -\$2.4 billion
- C. -\$3.5 billion
- D. -\$4.1 billion
- E. -\$5.0 billion

Q7
According to SEBI's new norms, what is now mandatory for becoming an Investment Adviser or Research Analyst?

- A. MBA in Finance
- B. CA qualification
- C. NISM certification
- D. 10 years' experience
- E. RBI approval

Q8
SEBI increased the threshold for simplified issuance of duplicate share certificates from ₹5 lakh to what amount?

- A. ₹6 lakh
- B. ₹7 lakh
- C. ₹8 lakh
- D. ₹10 lakh
- E. ₹15 lakh

Q9
The Draft Seeds Bill 2024 proposes the creation of which key body for regulating seed standards?

- A. National Seed Board
- B. Central Seed Authority
- C. Central Seed Committee
- D. National Seeds Promotion Council
- E. Seed Regulation Tribunal

Q10
What is the maximum penalty proposed under the Draft Seeds Bill 2024 for violations related to seed quality?

- A. ₹5 lakh
- B. ₹10 lakh
- C. ₹20 lakh
- D. ₹25 lakh
- E. ₹30 lakh

ANSWERS — 26 NOVEMBER 2025

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

Q1. The recent eruption of the Hayli Gubbi volcano in Ethiopia sent ash how high into the atmosphere?

Answer C. 14 km

The Hayli Gubbi volcano erupted after 12,000 years and released an ash plume reaching 14 km high, impacting flights even in Delhi.

Q2. Which historical volcanic eruption caused the “Year Without a Summer” in 1815?

Answer B. Tambora

The 1815 Mt. Tambora eruption released massive ash and aerosols, cooling global temperatures and causing crop failures worldwide.

Q3. According to UNICEF’s “State of the World’s Children 2025”, how many Indian children face at least one deprivation?

Answer D. 206 million

UNICEF reports that 206 million Indian children face at least one form of deprivation such as poor nutrition, housing, or education deficiency.

Q4. Which state is highlighted as a model for child welfare due to strong panchayat-led governance?

Answer B. Kerala

Kerala’s strong local governance and community-led systems have made it a model for child development and welfare.

Q5. The Indian Rupee in 2025 became Asia’s worst-performing currency, depreciating by how much?

Answer D. 4.3%

The INR weakened by 4.3% due to a strong dollar, capital outflows, and trade tensions, making it the worst in Asia.

Q6. In September 2025, India’s net FDI position recorded an outflow of how much?

Answer B. –\$2.4 billion

Net FDI turned negative at –\$2.4 billion due to higher outward investment and profit repatriation.

Q7. According to SEBI’s new norms, what is now mandatory for becoming an Investment Adviser or Research Analyst?

Answer C. NISM certification

SEBI now allows graduates from any field but requires them to possess NISM certification for both IA and RA roles.

Q8. SEBI increased the threshold for simplified issuance of duplicate share certificates from ₹5 lakh to what amount?

Answer D. ₹10 lakh

The simplified process thresholds were raised to ₹10 lakh to reduce investor paperwork and harmonize with IEPF rules.

Q9. The Draft Seeds Bill 2024 proposes the creation of which key body for regulating seed standards?

Answer C. Central Seed Committee

The bill establishes a 27-member Central Seed Committee as the apex regulatory body for seed-related matters.

Q10. What is the maximum penalty proposed under the Draft Seeds Bill 2024 for violations related to seed quality?

Answer E. ₹30 lakh

The bill proposes penalties between ₹50,000 to ₹30 lakh, along with possible imprisonment for serious violations.

QUIZ 21 OF 23

27 November 2025

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

Q1**The new MoEFCC definition of the Aravalli Hills includes only landforms that are:**

- A. 10 metres above sea level
- B. 50 metres above local ground level
- C. 100 metres above local ground level
- D. 150 metres above sea level
- E. Hills with dense forest cover only

Q2**According to the Forest Survey of India (FSI), how many Aravalli hill features will remain protected under the new definition?**

- A. 12,081
- B. 6,000
- C. 1,048
- D. 8,721
- E. 2,500

Q3**Which Indian geologist has a 3.5-billion-year-old crater on Mars named after him?**

- A. K.S. Krishnan
- B. M.S. Krishnan
- C. Meghnad Saha
- D. Y.S. Rajan
- E. Vikram Sarabhai

Q4**As per recent Supreme Court recommendations, which wildlife sanctuary is proposed for Phase-1 of the Goa Tiger Reserve?**

- A. Mhadei Wildlife Sanctuary
- B. Bhagwan Mahavir National Park
- C. Netravali & Cotigao Wildlife Sanctuaries
- D. Bondla Wildlife Sanctuary
- E. Nagarhole Wildlife Sanctuary

Q5**What did the RBI Deputy Governor clarify regarding RBI's inflation forecasting?**

- A. RBI intentionally overestimates inflation
- B. RBI forecasting has systematic bias
- C. RBI forecasting has no systematic bias
- D. RBI should revise CPI data quarterly
- E. RBI will reduce policy rates soon

Q6**What was India's CPI inflation recorded in October 2025?**

- A. 1.2%
- B. 0.50%
- C. 0.25%
- D. 0.80%
- E. 1.0%

Q7**Under the new REPM manufacturing scheme, what is the total outlay approved by the Cabinet?**

- A. ₹5,000 crore
- B. ₹7,280 crore
- C. ₹12,000 crore
- D. ₹3,800 crore
- E. ₹9,100 crore

Q8**Rare Earth Permanent Magnets (REPMs) are critical for which sector?**

- A. Agriculture
- B. Textile Industry
- C. Electric Vehicles & Renewable Energy
- D. Food Processing
- E. Real Estate

Q9**CAFE-III norms primarily aim to regulate which aspect related to vehicles?**

- A. Vehicle safety tests
- B. Pollutant emissions & fuel efficiency
- C. Roadside vehicle inspections
- D. Vehicle colour standardisation
- E. Traffic rules for rural roads

Q10**Which policy exemption under CAFE-III is linked to urban congestion and pollution reduction?**

- A. Exemption for luxury cars
- B. Exemption for diesel SUVs
- C. Exemption for small cars (≤ 909 kg, $\leq 1,200$ cc)
- D. Exemption for hybrid sedans only
- E. Exemption for commercial trucks

ANSWERS — 27 NOVEMBER 2025

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

Q1. The new MoEFCC definition of the Aravalli Hills includes only landforms that are:**Answer** C — 100 metres above local ground level

MoEFCC submitted a new definition to the Supreme Court that recognises Aravalli hills as landforms ≥ 100 m above local ground level, removing protection for over 90% of earlier-identified hills.

Q2. According to the Forest Survey of India (FSI), how many Aravalli hill features will remain protected under the new definition?

Answer C — 1,048

Out of 12,081 hills ≥ 20 m, only 1,048 hills meet the new 100 m threshold, meaning ~8.7% will remain under defined protection.

Q3. Which Indian geologist has a 3.5-billion-year-old crater on Mars named after him?

Answer B — M.S. Krishnan

The International Astronomical Union (IAU) approved naming a Mars crater after M.S. Krishnan, the first Indian Director of the Geological Survey of India.

Q4. As per recent Supreme Court recommendations, which wildlife sanctuary is proposed for Phase-1 of the Goa Tiger Reserve?

Answer C — Netravali & Cotigao Wildlife Sanctuaries

CEC proposed Phase-1 with Netravali + Cotigao as the core area (296.7 sq. km) for the Goa Tiger Reserve.

Q5. What did the RBI Deputy Governor clarify regarding RBI's inflation forecasting?

Answer C — RBI forecasting has no systematic bias

Poonam Gupta stated that RBI's inflation forecasts show no systematic bias and rely on multiple models for accuracy.

Q6. What was India's CPI inflation recorded in October 2025?

Answer C — 0.25%

CPI inflation touched 0.25%, the lowest historical pace, prompting debate about policy stance.

Q7. Under the new REPM manufacturing scheme, what is the total outlay approved by the Cabinet?

Answer B — ₹7,280 crore

The Union Cabinet approved a ₹7,280 crore scheme to promote rare earth permanent magnet manufacturing.

Q8. Rare Earth Permanent Magnets (REPMs) are critical for which sector?

Answer C — Electric Vehicles & Renewable Energy

REPMs are essential components for EV motors, renewable energy systems, aerospace, and defence applications.

Q9. CAFE-III norms primarily aim to regulate which aspect related to vehicles?

Answer B — Pollutant emissions & fuel efficiency

CAFE norms regulate fleet-wide CO₂ emission and fuel efficiency, pushing cleaner vehicle standards and EV adoption.

Q10. Which policy exemption under CAFE-III is linked to urban congestion and pollution reduction?

Answer C — Exemption for small cars (≤ 909 kg, $\leq 1,200$ cc)

The exemption helps promote small, space-efficient cars that reduce congestion and urban pollution compared to large SUVs.

QUIZ 22 OF 23

28 & 29 November 2025

10 questions · Misc GA 4 · International 2 · Economy 1 · Schemes 1

Q1**The NPAs being sold are mostly from which portfolio?**

- A. Corporate
- B. Housing
- C. Microfinance
- D. Agriculture
- E. Vehicle finance

Q2**IMF says what % of Indian firms are zombie firms?**

- A. 1%
- B. 5%
- C. 10%
- D. 15%
- E. 25%

Q3**Recovery rates under IBC for financial creditors fell from 43% (2019) to—**

- A. 40%
- B. 35%
- C. 33%
- D. 25%
- E. 20%

Q4**S-500 Prometey is primarily meant for which role?**

- A. Naval warfare
- B. Anti-submarine operations
- C. Long-range air & space defence
- D. Cyber defence
- E. Drone combat

Q5**Which region is classified entirely under Zone VI?**

- A. Western Ghats
- B. Indo-Gangetic Plains
- C. Himalayan Arc
- D. Coastal Andhra
- E. Thar Desert

Q6

Tex-RAMPS Scheme is implemented by which ministry?

- A. Commerce
- B. MSME
- C. Textiles
- D. Heavy Industries
- E. Education

Q7

Which zone is newly created in Earthquake Code 2025?

- A. Zone I
- B. Zone II
- C. Zone IV
- D. Zone VI
- E. Zone VIII

Q8

Which country withdrew from the Declaration due to references to Middle East conflict?

- A. India
- B. Canada
- C. Argentina
- D. Saudi Arabia
- E. Italy

Q9

Which area did the 2025 G20 Summit focus on for UNSC reforms?

- A. Middle East only
- B. Europe only
- C. Africa, Latin America & Asia-Pacific
- D. North America & Europe
- E. CIS region

Q10

Which index is used as a deflator due to lack of PPI?

- A. CPI
- B. GDP Deflator
- C. WPI
- D. SPI
- E. IIP

ANSWERS — 28 & 29 NOVEMBER 2025

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

Q1. The NPAs being sold are mostly from which portfolio?

Answer C

Majority NPAs belong to microfinance portfolio.

Q2. IMF says what % of Indian firms are zombie firms?

Answer D

15% of continuously operating firms qualify as zombie firms.

Q3. Recovery rates under IBC for financial creditors fell from 43% (2019) to—

Answer C

Recovery dropped to 33% by June 2025.

Q4. S-500 Prometey is primarily meant for which role?

Answer C

S-500 can intercept aircraft, ballistic missiles & low-orbit satellites.

Q5. Which region is classified entirely under Zone VI?

Answer C

The entire Himalayan arc from J&K to Arunachal is Zone VI.

Q6. Tex-RAMPS Scheme is implemented by which ministry?

Answer C

It is a Central Sector Scheme under Ministry of Textiles.

Q7. Which zone is newly created in Earthquake Code 2025?

Answer D

Zone VI is now the highest-risk category.

Q8. Which country withdrew from the Declaration due to references to Middle East conflict?

Answer C

Argentina's Milei government objected to Middle East references.

Q9. Which area did the 2025 G20 Summit focus on for UNSC reforms?

Answer C

G20 called for representation of Africa, Latin America, and Asia-Pacific.

Q10. Which index is used as a deflator due to lack of PPI?

Answer C

WPI is used as deflator in absence of PPI.

QUIZ 23 OF 23

30 November 2025

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

Q1

CSIR-NAL has launched the production version of which trainer aircraft?

- A. Tejas Mk-1
- B. Hansa-3(NG)
- C. Pushpak-II
- D. SARAS Trainer
- E. Garuda-2

Q2

What type of airframe does the Hansa-3(NG) use?

- A. Steel Body
- B. Aluminium Alloy
- C. All-composite airframe
- D. Fiber Metal Laminate
- E. Wooden Frame

Q3

The sudden rise of brown butterflies in Kolkata is mainly due to which species?

- A. Blue Mormon
- B. Common Pierrot
- C. Painted Lady
- D. Common Evening Brown
- E. Yellow Pansy

Q4

What is the key characteristic of the Common Evening Brown butterfly?

- A. Fast flight with bright colors
- B. Metallic blue shine
- C. Brown leaf-like wings for camouflage
- D. Ability to fly over water
- E. Color-changing ability

Q5

According to the Dynamic Ground Water Resources Report 2025, what is India's annual groundwater recharge?

- A. 446.9 BCM
- B. 448.52 BCM
- C. 449.08 BCM
- D. 452.10 BCM
- E. 441.25 BCM

Q6

Which regions have the highest number of over-exploited groundwater units?

- A. Bihar and Assam
- B. Himachal Pradesh and Goa
- C. Punjab, Haryana, Delhi
- D. Odisha and Manipur
- E. Kerala and Nagaland

Q7

What is the full form of ITPGRFA?

- A. International Treaty on Plant Genome Research for Agriculture
- B. International Treaty on Plant Genetic Resources for Food and Agriculture
- C. Integrated Technology Program for Genetic Resources in Food Agriculture
- D. International Technical Protocol for Genetic Reserves of Agriculture
- E. Indian Treaty for Plant Genetic Resources and Food Agriculture

Q8

Where was the 11th session (GB11) of ITPGRFA held?

- A. Geneva
- B. New Delhi
- C. Lima, Peru
- D. Nairobi
- E. Rome

Q9

What is the purpose of the Multilateral System (MLS) under ITPGRFA?

- A. To give subsidies to farmers
- B. To promote organic farming
- C. To facilitate global access and benefit-sharing of plant genetic resources
- D. To ban GM crops
- E. To regulate fertilizer usage

Q10

Scientists for Genetic Diversity are protesting against which proposal?

- A. GM Crops Promotion Proposal
- B. Organic Farming Subsidy Proposal
- C. ITPGRFA "Compromise Proposal"
- D. Global Seed Bank Merger Proposal
- E. Biotechnology Export Proposal

ANSWERS — 30 NOVEMBER 2025

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

Q1. CSIR-NAL has launched the production version of which trainer aircraft?

Answer B. Hansa-3(NG)

CSIR-NAL unveiled the production version of the indigenous two-seater Hansa-3(NG) trainer aircraft designed for PPL/CPL training.

Q2. What type of airframe does the Hansa-3(NG) use?

Answer C. All-composite airframe

Hansa-3(NG) is built using a fully composite airframe, making it lighter and more durable.

Q3. The sudden rise of brown butterflies in Kolkata is mainly due to which species?

Answer D. Common Evening Brown

The species responsible is the Common Evening Brown (*Melanitis leda*), which appears in large numbers during rainy seasons.

Q4. What is the key characteristic of the Common Evening Brown butterfly?

Answer C. Brown leaf-like wings for camouflage

This species resembles dry leaves, helping them blend into their surroundings and avoid predators.

Q5. According to the Dynamic Ground Water Resources Report 2025, what is India's annual groundwater recharge?

Answer B. 448.52 BCM

The 2025 groundwater recharge stands at 448.52 BCM, slightly higher than 2024 but lower than 2023.

Q6. Which regions have the highest number of over-exploited groundwater units?

Answer C. Punjab, Haryana, Delhi

These regions show the highest concentration of over-exploited and critical groundwater units.

Q7. What is the full form of ITPGRFA?

Answer B. International Treaty on Plant Genetic Resources for Food and Agriculture

ITPGRFA is a global treaty for conservation and fair access to plant genetic resources.

Q8. Where was the 11th session (GB11) of ITPGRFA held?

Answer C. Lima, Peru

The GB11 meeting of ITPGRFA was conducted in Lima, Peru.

Q9. What is the purpose of the Multilateral System (MLS) under ITPGRFA?

Answer C. To facilitate global access and benefit-sharing of plant genetic resources

MLS enables the global exchange and equitable use of crop genetic resources.

Q10. Scientists for Genetic Diversity are protesting against which proposal?

Answer C. ITPGRFA "Compromise Proposal"

Scientists fear the compromise proposal may restrict access to genetic resources and impact breeding programs and food security.

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