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FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

November 2026

Every daily quiz of the month · 7 quizzes · 98 MCQs with answers

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

Big themes · Schemes 20 · Banking 19 · Sci & Env 18

8 OF THE TOP 10

Eight of the top 10 ranks in NABARD Grade A 2025 came from this classroom — 32 final selections in one batch. The same mentors write these quizzes every day.

Contents

All 98 MCQs of November 2026, quiz by quiz — 7 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-11

How to use this book — the method, the month by topic, and your score tracker **3**

1 & 2 November 2026 — 14 MCQs · Misc GA 4 · Sci & Env 3 · Banking 3 · Economy 2 ..... **5**

3 November 2026 — 14 MCQs · Sci & Env 5 · Misc GA 3 · Banking 2 · Economy 1 ..... **11**

4 November 2026 — 14 MCQs · Reports 3 · Banking 3 · Misc GA 2 · Agri & Rural 2 ..... **17**

5 November 2026 — 14 MCQs · Schemes 6 · Banking 5 · Sci & Env 1 · Agri & Rural 1 ..... **23**

6 November 2026 — 14 MCQs · Banking 5 · Schemes 4 · Sci & Env 2 · International 1 ..... **29**

7 & 8 November 2026 — 14 MCQs · Sci & Env 4 · Schemes 2 · Agri & Rural 2 · Economy 2 ..... **35**

9 November 2026 — 14 MCQs · Schemes 4 · Agri & Rural 4 · Reports 2 · Sci & Env 2 ..... **41**

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.

98	7	9	7 min
MCQs with answers	daily quizzes	topics covered	per quiz, timed

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

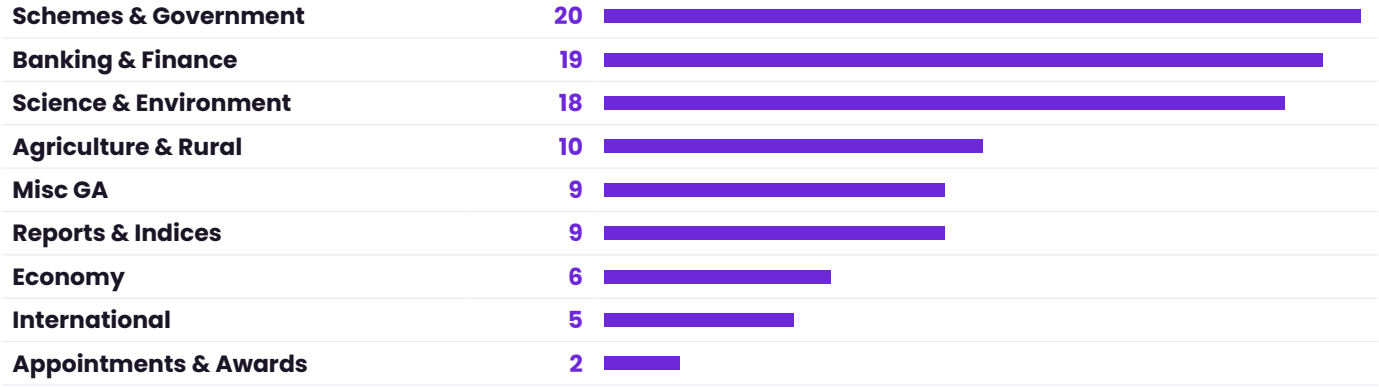
2 Check
The answer key and explanations follow each day. Read every explanation.

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.



TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 & 2 November 2026	___ / 14	___	___	☐	
3 November 2026	___ / 14	___	___	☐	
4 November 2026	___ / 14	___	___	☐	
5 November 2026	___ / 14	___	___	☐	
6 November 2026	___ / 14	___	___	☐	
7 & 8 November 2026	___ / 14	___	___	☐	
9 November 2026	___ / 14	___	___	☐	

QUIZ 1 OF 7

1 & 2 November 2026

14 questions · Misc GA 4 · Sci & Env 3 · Banking 3 · Economy 2

Q1

Surangam, a traditional underground water-harvesting system that eight grama panchayats are preparing to restore, is found mainly in which district of Kerala?

A. Wayanad
B. Palakkad
C. Kasaragod
D. Idukki
E. Kannur

Q2

Which traditional water-harvesting system of India is associated with Ladakh?

A. Johad
B. Kuhl
C. Zing
D. Eri
E. Ahar-pyne

Q3

Scientists at which institute discovered CNGC13, a protein that helps plants pass on warning signals when insects attack their leaves?

A. Indian Agricultural Research Institute (IARI)
B. National Institute of Plant Genome Research (NIPGR)
C. International Centre for Genetic Engineering and Biotechnology (ICGEB)
D. National Bureau of Plant Genetic Resources (NBPGR)
E. Centre for Cellular and Molecular Biology (CCMB)

Q4

A recent study built a multidimensional Decent Work Index (DWI) for India using data from which survey?

A. Household Consumption Expenditure Survey
B. Periodic Labour Force Survey (PLFS)
C. Annual Survey of Industries (ASI)
D. Economic Census
E. National Family Health Survey (NFHS)

Q5

Under the amended Section 54(6) of the GST law, effective 1 November 2026, what share of eligible refunds under the inverted duty structure can businesses receive provisionally within seven days?

A. 70%
B. 75%
C. 80%
D. 90%
E. 100%

Q6

Who chairs the High-Level Committee on Banking for Viksit Bharat constituted by the Ministry of Finance in October 2026?

A. N. S. Vishwanathan
B. Suresh N. Patel
C. Padmaja Chunduru
D. Shirish Chandra Murmu
E. Bimal Jalan

Q7

Upstox Securities recently received SEBI approval to operate as which of the following?

A. Payments Bank
B. Online Bond Platform Provider (OBPP)
C. Asset Management Company
D. Account Aggregator
E. Credit Rating Agency

Q8

Which launch vehicle placed ISRO's NVS-03 navigation satellite in orbit on 30 October 2026?

A. PSLV-C62
B. GSLV-F18
C. LVM3-M6
D. SSLV-D3
E. GSLV-F16

Q9

Apart from the whole of India, NavIC provides position, navigation and timing services up to what distance beyond India's borders?

A. 500 km
B. 1,000 km
C. 1,500 km
D. 2,000 km
E. 2,500 km

Q10

A glacial lake outburst flood (GLOF) in Bhutan recently affected the Sankosh river. By what name is the Sankosh known in Bhutan?

A. Wang Chhu
B. Puna Tsang Chhu
C. Manas
D. Drangme Chhu
E. Amo Chhu

Q11

The Employees' Provident Fund Organisation (EPFO) celebrated its 74th Foundation Day in November 2026. In which year was EPFO established?

A. 1948
B. 1950
C. 1952
D. 1956
E. 1961

Q12

Vizhinjam International Seaport in Kerala received its first import container on 31 October 2026. From which port did the container arrive?

A. Shanghai, China
B. Ningbo, China
C. Singapore
D. Colombo, Sri Lanka
E. Jebel Ali, UAE

Q13

The two National Social Security Boards for unorganised workers and for gig and platform workers were constituted under which law?

A. Code on Wages, 2019
B. Code on Social Security, 2020
C. Industrial Relations Code, 2020
D. Occupational Safety, Health and Working Conditions Code, 2020
E. Unorganised Workers' Social Security Act, 2008

Q14

India will host which event at Yashobhoomi, New Delhi, from 12 to 17 April 2027?

A. World Food Forum
B. CGIAR Science and Partnership Week
C. IFAD Governing Council
D. FAO Ministerial Conference
E. Global Agri-Tech Summit

ANSWERS — 1 & 2 NOVEMBER 2026

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

Q1. Surangam, a traditional underground water-harvesting system that eight grama panchayats are preparing to restore, is found mainly in which district of Kerala?

Answer C. Kasaragod

Surangams are narrow horizontal tunnels cut into laterite hills, mainly in Kasaragod district. They catch groundwater seeping through the rock and let it flow out by gravity, with no pumps or electricity. Monsoon rain recharges the laterite, and that stored water feeds the tunnels through the dry summer. A similar system in Dakshina Kannada (Karnataka) is called thurangam or suranga.

Q2. Which traditional water-harvesting system of India is associated with Ladakh?

Answer C. Zing

Zings are small tanks in Ladakh that collect glacial meltwater through channels. Among other traditional systems, johad and khadin belong to Rajasthan, kuhl to Himachal Pradesh, ahar-pyne to Bihar and eri to Tamil Nadu. Such systems came up in the news alongside the revival of Kerala's surangams.

Q3. Scientists at which institute discovered CNGC13, a protein that helps plants pass on warning signals when insects attack their leaves?

Answer B. National Institute of Plant Genome Research (NIPGR)

Researchers at NIPGR, New Delhi, found that CNGC13 helps carry an alarm signal from a leaf under insect attack to other leaves so they can prepare their defence. Earlier work had focused on Glutamate Receptor-Like Channels (GLRs). CNGC13 sits mainly in the xylem and phloem and lets calcium enter cells as the signal travels.

Q4. A recent study built a multidimensional Decent Work Index (DWI) for India using data from which survey?

Answer B. Periodic Labour Force Survey (PLFS)

The study used PLFS data for 2017-18 and 2023-24. It measured employment status, employment opportunity and social security across sectors such as agriculture, manufacturing and construction. Over this period, unemployment fell from 6.1% to 3.2%, but the ILO idea of decent work also looks at fair income, rights at work and social security.

Q5. Under the amended Section 54(6) of the GST law, effective 1 November 2026, what share of eligible refunds under the inverted duty structure can businesses receive provisionally within seven days?

Answer D. 90%

CBIC notified GST changes under the Finance Act, 2026. Provisional refunds of 90% now extend to inverted duty structure claims, which helps working capital. Section 15(3)(b) was eased for post-supply discounts, and Section 54(14) no longer has the minimum Rs 1,000 limit for refunds on exported goods.

Q6. Who chairs the High-Level Committee on Banking for Viksit Bharat constituted by the Ministry of Finance in October 2026?

Answer B. Suresh N. Patel

Former Central Vigilance Commissioner Suresh N. Patel heads the committee, which has six months to suggest structural, regulatory and legislative reforms for banking. Members include RBI Deputy Governor Shirish Chandra Murmu, former Indian Bank MD and CEO Padmaja Chunduru and former RBI Deputy Governor N. S. Vishwanathan. The goal is a competitive, inclusive and resilient system for Viksit Bharat 2047.

Q7. Upstox Securities recently received SEBI approval to operate as which of the following?

Answer B. Online Bond Platform Provider (OBPP)

As an OBPP, Upstox can offer corporate bonds to investors directly, without third-party tie-ups. Investment starts at Rs 1,000, with indicative returns of 8% to 16%. The first offerings are expected to be bonds rated from AAA to BBB-, subject to availability.

Q8. Which launch vehicle placed ISRO's NVS-03 navigation satellite in orbit on 30 October 2026?

Answer B. GSLV-F18

GSLV-F18 lifted off from Satish Dhawan Space Centre, Sriharikota, with the 2,250 kg NVS-03. It is the third satellite of the second-generation NVS series that supports NavIC, formerly IRNSS. It carries an Indian-made rubidium atomic clock and has a mission life of 12 years.

Q9. Apart from the whole of India, NavIC provides position, navigation and timing services up to what distance beyond India's borders?

Answer C. 1,500 km

NavIC covers India and a region up to 1,500 km around it. The full system uses seven satellites, three geostationary and four geosynchronous. India began building its own system after being denied GPS data during the 1999 Kargil war.

Q10. A glacial lake outburst flood (GLOF) in Bhutan recently affected the Sankosh river. By what name is the Sankosh known in Bhutan?

Answer B. Puna Tsang Chhu

The GLOF at Shintaphu Lake in northwestern Bhutan sent flash floods down the Mo Chhu and Sankosh systems, prompting warnings by the Central Water Commission for parts of West Bengal and Assam. The Sankosh, called Puna Tsang Chhu in Bhutan, joins the Brahmaputra in Assam. A GLOF happens when a moraine, ice or rock barrier holding a glacial lake gives way.

Q11. The Employees' Provident Fund Organisation (EPFO) celebrated its 74th Foundation Day in November 2026. In which year was EPFO established?

Answer C. 1952

EPFO was set up in 1952 and is one of India's largest social security bodies. It gives eligible employees provident fund, pension and insurance-linked benefits. Its Foundation Day event was held in New Delhi.

Q12. Vizhinjam International Seaport in Kerala received its first import container on 31 October 2026. From which port did the container arrive?

Answer B. Ningbo, China

The container came aboard MSC Sabrina III from Ningbo, China. This marks the start of direct import operations at Vizhinjam, which so far was known mainly for transshipment. It widens the port's role in international cargo handling.

Q13. The two National Social Security Boards for unorganised workers and for gig and platform workers were constituted under which law?

Answer B. Code on Social Security, 2020

The Ministry of Labour and Employment notified both boards under the Code on Social Security, 2020. Each has a three-year tenure, is chaired by the Union Labour Minister with the Labour Secretary as Vice-Chairperson, and must meet at least three times a year. They will guide social security planning and welfare monitoring.

Q14. India will host which event at Yashobhoomi, New Delhi, from 12 to 17 April 2027?

Answer B. CGIAR Science and Partnership Week

CGIAR is a global partnership for agricultural research. Its Science and Partnership Week will bring researchers and partners together to promote science, innovation and partnerships. The focus is on challenges in food, land and water systems.

QUIZ 2 OF 7

3 November 2026

14 questions · Sci & Env 5 · Misc GA 3 · Banking 2 · Economy 1

Q1

SEBI has extended the KYC review period for eligible Foreign Portfolio Investors (FPIs) from non-high-risk jurisdictions to how many years?

A. 5 years
B. 6 years
C. 10 years
D. 8 years
E. 7 years

Q2

Through which route has SEBI permitted REITs and InvITs to raise foreign capital?

A. External Commercial Borrowings
B. Depository receipts
C. Masala bonds
D. Foreign Currency Convertible Bonds
E. Foreign venture capital route

Q3

COP31, the annual UN climate conference, is being held in which city?

A. Belem, Brazil
B. Baku, Azerbaijan
C. Bonn, Germany
D. Dubai, UAE
E. Antalya, Turkey

Q4

Under India's climate commitments, by what percentage is India to reduce the emission intensity of its GDP by 2030 compared with 2005 levels?

A. 33 per cent
B. 40 per cent
C. 45 per cent
D. 50 per cent
E. 55 per cent

Q5

Under the proposed 'low overshoot path' discussed ahead of COP31, global warming would first be limited to a peak of:

A. 1.2 to 1.3 degrees
B. 1.5 to 1.6 degrees
C. 2.0 to 2.1 degrees
D. 1.7 to 1.8 degrees
E. 2.3 to 2.5 degrees

Q6

The Loss and Damage Fund for climate-vulnerable countries was set up at which Conference of the Parties?

A. COP27
B. COP26
C. COP28
D. COP29
E. COP25

Q7

PRANIK, set to be India's first fusion reactor built by a private company, is being designed by which firm?

A. Agnikul Cosmos
B. Skyroot Aerospace
C. Pranos Fusion
D. Pixxel
E. Bharat Fusion Labs

Q8

PRAGYA, the test machine built by Pranos Fusion, is a:

A. Pressurised heavy water reactor
B. Fast breeder reactor
C. Particle accelerator
D. Small modular fission reactor
E. Tokamak

Q9

Digi Yatra trials for international passengers have been started at how many major Indian airports?

A. Five
B. Seven
C. Nine
D. Twelve
E. Fifteen

Q10

US-based cloud company Vultr launched a 20-MW Artificial Intelligence supercluster in which Indian city?

A. Hyderabad
B. Mumbai
C. Pune
D. Chennai
E. Noida

Q11

Under the ₹53,866.50-crore contracts for eight Next Generation Corvettes, how many will be built by Garden Reach Shipbuilders & Engineers (GRSE)?

A. Three
B. Four
C. Five
D. Six
E. Eight

Q12

The Valley of Flowers National Park, which recorded a record 35,261 visitors this season, is located in which district of Uttarakhand?

A. Chamoli
B. Pithoragarh
C. Uttarkashi
D. Rudraprayag
E. Tehri Garhwal

Q13

The IceCube Neutrino Observatory, which detected ultra-high-energy cosmic neutrinos, is located in:

A. Greenland
B. Antarctica
C. Lake Baikal, Russia
D. Kamioka, Japan
E. South Dakota, USA

Q14

Who assumed charge as the 55th Director General of the Geological Survey of India (GSI)?

A. Varsha Ashok Agalwe
B. Inderpal Singh Walia
C. Mehtab Singh Deswal
D. Kiril Valchev
E. Dinesh Vitthalrao Ganvir

ANSWERS — 3 NOVEMBER 2026

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

Q1. SEBI has extended the KYC review period for eligible Foreign Portfolio Investors (FPIs) from non-high-risk jurisdictions to how many years?

Answer D. 8 years

SEBI has extended the KYC review cycle for eligible FPIs from 3 years to 8 years, while the annual review for specified FPIs has been relaxed from 1 year to 2 years. The revised framework applies from 1 December 2026. Category I and regulated Category II FPIs from non-high-risk jurisdictions get the 8-year cycle, while certain FPIs from high-risk jurisdictions remain on a 2-year review. The change lowers compliance costs for foreign investors and supports easier access to Indian markets.

Q2. Through which route has SEBI permitted REITs and InvITs to raise foreign capital?

Answer B. Depository receipts

On 2 November 2026, SEBI allowed Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) to tap international investors through the depository receipt route. REITs hold income-generating real estate, while InvITs hold infrastructure assets such as roads, power transmission lines and pipelines. Opening this channel widens the funding base for these trusts, which matter for financing India's infrastructure build-out.

Q3. COP31, the annual UN climate conference, is being held in which city?

Answer E. Antalya, Turkey

Leaders of around 90 countries are meeting at Antalya, Turkey, for COP31. COP stands for Conference of the Parties, the yearly meeting of countries under the UN climate framework. The previous meeting, COP30, was held at Belem in Brazil, while COP29 at Baku set a climate finance goal of $300 billion a year by 2035.

Q4. Under India's climate commitments, by what percentage is India to reduce the emission intensity of its GDP by 2030 compared with 2005 levels?

Answer C. 45 per cent

India's updated targets include a 45 per cent cut in emission intensity by 2030 over 2005 levels, 50 per cent of power capacity from non-fossil sources by 2030, and net zero by 2070. India met its non-fossil power target nine years early and its emission intensity target ten years early, which it often cites in climate talks to show delivery on its pledges.

Q5. Under the proposed 'low overshoot path' discussed ahead of COP31, global warming would first be limited to a peak of:

Answer D. 1.7 to 1.8 degrees

The low overshoot path allows warming to peak at 1.7 to 1.8 degrees Celsius and then brings it back down to 1.5 degrees by 2100. UNEP has warned that the 1.5 degree mark will be crossed within ten years, and the world has already warmed by about 1.44 degrees. Even if all current pledges are met, warming could reach 2.3 to 2.5 degrees by 2100.

Q6. The Loss and Damage Fund for climate-vulnerable countries was set up at which Conference of the Parties?

Answer A. COP27

The Loss and Damage Fund was agreed at COP27 and became operational at COP28. It is meant to support developing countries facing climate impacts that cannot be avoided through adaptation, such as extreme weather and sea-level rise. Funding remains a key gap, since current climate finance falls far short of the trillions of dollars needed each year till 2030.

Q7. PRANIK, set to be India's first fusion reactor built by a private company, is being designed by which firm?

Answer C. Pranos Fusion

Bengaluru-based Pranos Fusion plans to complete the design of PRANIK by 2027. The reactor will heat deuterium and tritium to over 100 million degrees Celsius so that atoms fuse and release energy. The company has already built PRAGYA, a small research tokamak used to test plasma control, magnetic field shaping and heat handling.

Q8. PRAGYA, the test machine built by Pranos Fusion, is a:

Answer E. Tokamak

A tokamak is a doughnut-shaped device that confines extremely hot gas, or plasma, using strong magnetic fields. Unlike fission, which splits heavy atoms like uranium, fusion joins light atoms, produces far less long-lived waste and cannot melt down. This is the same process that powers the Sun, which is why fusion is seen as a source of clean, round-the-clock power.

Q9. Digi Yatra trials for international passengers have been started at how many major Indian airports?

Answer B. Seven

The Ministry of Civil Aviation has launched Digi Yatra trials for international travel at seven major airports. The trial is open to Indian nationals holding an e-passport on selected Air India and IndiGo flights. Digi Yatra uses facial recognition so that the passenger's face acts as the boarding pass, making travel paperless and contact-free.

Q10. US-based cloud company Vultr launched a 20-MW Artificial Intelligence supercluster in which Indian city?

Answer D. Chennai

On 2 November 2026, Vultr launched a 20-megawatt AI supercluster in Chennai powered by AMD Instinct MI355X GPUs. An AI supercluster links many high-performance computing systems so they can work together on heavy AI workloads such as training large models. Such facilities add to India's domestic AI compute capacity, a key goal of national AI policy.

Q11. Under the ₹53,866.50-crore contracts for eight Next Generation Corvettes, how many will be built by Garden Reach Shipbuilders & Engineers (GRSE)?

Answer C. Five

The Ministry of Defence split the order between GRSE, which will build five corvettes, and Goa Shipyard Limited, which will build three. This is the first time warships designed by the Indian Navy will be built by Defence PSUs. The corvettes will support anti-surface and anti-submarine warfare, coastal defence, littoral combat and maritime surveillance.

Q12. The Valley of Flowers National Park, which recorded a record 35,261 visitors this season, is located in which district of Uttarakhand?

Answer A. Chamoli

The park lies in Chamoli district in the upper Bhyundar Valley near Ghangaria and Joshimath, at an average altitude of about 3,600 metres. It was declared a National Park in 1982 and added to the UNESCO World Heritage List in 2005 as an extension of Nanda Devi National Park. It forms part of the Nanda Devi Biosphere Reserve and is known for alpine flowers.

Q13. The IceCube Neutrino Observatory, which detected ultra-high-energy cosmic neutrinos, is located in:

Answer B. Antarctica

IceCube is located in Antarctica and uses the deep ice as a detector. The newly reported neutrinos carried energies around 10 billion times higher than typical solar neutrinos. Neutrinos are extremely light particles that barely interact with matter, so they travel huge distances unaffected and help scientists trace violent, distant cosmic events.

Q14. Who assumed charge as the 55th Director General of the Geological Survey of India (GSI)?

Answer E. Dinesh Vitthalrao Ganvir

Dinesh Vitthalrao Ganvir took over as the 55th Director General of GSI in November 2026, succeeding Varsha Ashok Agalwe, the first woman to head the organisation. He has over 32 years of experience in geological investigations, mineral exploration and engineering geology, and earlier headed GSI's Central Region at Nagpur. GSI works under the Ministry of Mines.

QUIZ 3 OF 7

4 November 2026

14 questions · Reports 3 · Banking 3 · Misc GA 2 · Agri & Rural 2

Q1

According to the State of the Cryosphere 2026 report released ahead of COP31, how fast is the Arctic warming compared with the global average?

A. Twice as fast
B. Three times as fast
C. Four times as fast
D. Six times as fast
E. At the same rate

Q2

The recent saffron trial in Ladakh, which flowered in just 30 days, was carried out on barren land restored under which project?

A. Project Himalaya Green
B. Project Him Sarovar
C. Project Kesar Ladakh
D. Project Unnati
E. Project Sindhu Darshan

Q3

Which chemical compound is responsible for the colour of saffron (Crocus sativus)?

A. Safranal
B. Picrocrocin
C. Curcumin
D. Crocin
E. Capsaicin

Q4

At the 1st International Maize Conference (IMC 2026) held in Hyderabad, which fifth 'F' was added to the earlier idea of Food, Feed, Fodder and Fuel?

A. Fibre
B. Fertiliser
C. Forestry
D. Finance
E. Farmers

Q5

A Centre of Excellence for the conservation and development of which indigenous cattle breed has been announced in Sikkim?

A. Siri
B. Gir
C. Sahiwal
D. Tharparkar
E. Punganur

Q6

Under the Grievance Redressal Rules, 2026 notified for VB-G RAM G, within how many days must scheme-related grievances be resolved?

A. 7 days
B. 10 days
C. 15 days
D. 30 days
E. 45 days

Q7

The Ministry of Panchayati Raj signed an MoU with Convergence Energy Services Limited (CESL) for EV charging on Panchayat land. CESL is a wholly owned subsidiary of:

A. NTPC Limited
B. Power Grid Corporation of India
C. Indian Renewable Energy Development Agency
D. Energy Efficiency Services Limited
E. REC Limited

Q8

In its November 2026 amendments to the export-import regulations under FEMA, the RBI introduced what threshold for certain service-related transactions?

A. ₹1 lakh
B. ₹5 lakh
C. ₹10 lakh
D. ₹25 lakh
E. ₹50 lakh

Q9

Under SEBI's new framework for Depository Receipts (DRs) of REITs and InvITs at GIFT City, a fresh issue of DRs requires approval of at least what share of unitholder votes cast?

A. 51%
B. 60%
C. 66%
D. 75%
E. 90%

Q10

Razorpay has received the final Payment Service Provider (PSP) licence to operate from GIFT City from which regulator?

A. Reserve Bank of India
B. Securities and Exchange Board of India
C. National Payments Corporation of India
D. International Financial Services Centres Authority
E. Ministry of Finance

Q11

As per the ILO report 'Women in Business and Management: Scaling Success', what is India's rank among 34 Asia-Pacific economies for women in managerial jobs?

A. 18th
B. 25th
C. 30th
D. 32nd
E. 34th

Q12

How many gazelle companies does India have in the 2026 ASK Private Wealth Hurun India Gazelle Index, where it moved to third place globally?

A. 47
B. 51
C. 63
D. 278
E. 302

Q13

The Bharatiya Vayuyan Niyam, 2026, notified by the Ministry of Civil Aviation, replaces which earlier rules?

A. Aircraft Rules, 1937
B. Aircraft Act Rules, 1934
C. Civil Aviation Requirements, 1994
D. Carriage by Air Rules, 1972
E. Airports Authority Rules, 1995

Q14

Project 18A, which received in-principle approval from the Defence Acquisition Council, relates to:

A. Next Generation Corvettes
B. Next Generation Submarines
C. Next Generation Destroyers
D. Next Generation Frigates
E. Next Generation Aircraft Carriers

ANSWERS — 4 NOVEMBER 2026

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

Q1. According to the State of the Cryosphere 2026 report released ahead of COP31, how fast is the Arctic warming compared with the global average?

Answer C. Four times as fast

The report by the International Cryosphere Climate Initiative (ICCI) and UNEP notes that the Arctic is warming four times faster than the global average, a process called Arctic amplification. Loss of reflective ice and snow lets darker surfaces absorb more heat, which speeds up warming further. The report warns that even a temporary overshoot of 1.5°C could cause permanent ice loss.

Q2. The recent saffron trial in Ladakh, which flowered in just 30 days, was carried out on barren land restored under which project?

Answer B. Project Him Sarovar

The Ladakh trial was done on degraded land brought back into use under Project Him Sarovar. Saffron normally takes about two months to flower, so a 30-day bloom is a promising sign for cold-desert farming. In India, saffron is mainly grown in Pampore (Pulwama, J&K), and Kashmir saffron received a GI tag in 2020.

Q3. Which chemical compound is responsible for the colour of saffron (Crocus sativus)?

Answer D. Crocin

Saffron's quality is judged by three key compounds: crocin gives the deep colour, picrocrocin gives the bitter taste and safranal gives the aroma. The spice comes from the hand-picked red stigmas of the flower. Saffron plants are sterile and are propagated only through corms, and 1.5 to 1.75 lakh flowers are needed for one kilogram.

Q4. At the 1st International Maize Conference (IMC 2026) held in Hyderabad, which fifth 'F' was added to the earlier idea of Food, Feed, Fodder and Fuel?

Answer E. Farmers

The old maize vision rested on the 4Fs: Food, Feed, Fodder and Fuel. IMC 2026 added Farmers as the fifth F, shifting focus to farmer income, lower input costs and stable livelihoods. Maize is called the 'queen of cereals' for its high yield potential, and ICAR-Indian Institute of Maize Research is located at Ludhiana.

Q5. A Centre of Excellence for the conservation and development of which indigenous cattle breed has been announced in Sikkim?

Answer A. Siri

Union Minister Rajiv Ranjan Singh announced the Centre of Excellence for the Siri breed, a hardy hill cattle of Sikkim and the Eastern Himalayas. The centre will work on breed improvement and genetic conservation, using In Vitro Fertilisation (IVF) to multiply superior germplasm. Alongside, the North District Cooperative Milk Producers' Union was launched under White Revolution 2.0.

Q6. Under the Grievance Redressal Rules, 2026 notified for VB-G RAM G, within how many days must scheme-related grievances be resolved?

Answer C. 15 days

The Ministry of Rural Development notified these rules under the Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin). They create a multi-level system to receive, record, investigate and settle complaints, with a 15-day deadline. The aim is to improve accountability and protect the work and wage rights of rural households.

Q7. The Ministry of Panchayati Raj signed an MoU with Convergence Energy Services Limited (CESL) for EV charging on Panchayat land. CESL is a wholly owned subsidiary of:

Answer D. Energy Efficiency Services Limited

CESL is a wholly owned subsidiary of Energy Efficiency Services Limited (EESL) under the Ministry of Power. Under the MoU, CESL will set up EV charging and battery-swapping facilities on Panchayat-owned land, while MoPR coordinates with states to find sites. Panchayats gain extra Own Source Revenue (OSR), improving their financial self-reliance.

Q8. In its November 2026 amendments to the export-import regulations under FEMA, the RBI introduced what threshold for certain service-related transactions?

Answer C. ₹10 lakh

The Foreign Exchange Management (Export and Import of Goods and Services) (Second Amendment) Regulations, 2026 introduced a ₹10 lakh threshold for certain service transactions. Resident individuals are now treated as having filed the Export Declaration Form (EDF) once they share the required details with their Authorised Dealer bank. The changes apply retrospectively from 1 October 2026.

Q9. Under SEBI's new framework for Depository Receipts (DRs) of REITs and InvITs at GIFT City, a fresh issue of DRs requires approval of at least what share of unitholder votes cast?

Answer D. 75%

SEBI now allows REITs and InvITs to issue DRs backed by their units, listed on India INX and NSE IX at GIFT City. A fresh issue needs prior unitholder approval with at least 75% of votes in favour, similar to a special resolution. SEBI also cut the Offer for Sale cooling-off period for illiquid private listed InvITs from 12 weeks to 8 weeks.

Q10. Razorpay has received the final Payment Service Provider (PSP) licence to operate from GIFT City from which regulator?

Answer D. International Financial Services Centres Authority

The International Financial Services Centres Authority (IFSCA) is the unified regulator for financial services in International Financial Services Centres such as GIFT City. Razorpay got in-principle approval in April 2026 and the final licence in November 2026. It will support international collections, settlements and multi-currency transactions, with RBL Bank and ICICI Bank integrations already live.

Q11. As per the ILO report 'Women in Business and Management: Scaling Success', what is India's rank among 34 Asia-Pacific economies for women in managerial jobs?

Answer D. 32nd

Women hold less than 12 per cent of manager jobs in India, placing it 32nd out of 34 Asia-Pacific economies; only Pakistan and Bangladesh rank lower. The report also finds women in India earn about 28 per cent less per hour than men, the fourth-widest gap among 23 economies studied, behind Tonga, South Korea and Vanuatu.

Q12. How many gazelle companies does India have in the 2026 ASK Private Wealth Hurun India Gazelle Index, where it moved to third place globally?

Answer B. 51

India now has 51 gazelles, four more than last year, overtaking the UK for third place behind the US (302) and China (278). A gazelle is a privately held company founded in 2000 or later, valued between $500 million and $1 billion, and likely to become a unicorn within three years. Fintech and SaaS lead India's list.

Q13. The Bharatiya Vayuyan Niyam, 2026, notified by the Ministry of Civil Aviation, replaces which earlier rules?

Answer A. Aircraft Rules, 1937

The new rules replace the Aircraft Rules, 1937 and will take effect on 1 January 2027. They are framed under the Bharatiya Vayuyan Adhiniyam, 2024, which replaced the old Aircraft Act, 1934. The rules cover aircraft registration, airworthiness, maintenance, flight operations, personnel licensing, tariffs and airport operations.

Q14. Project 18A, which received in-principle approval from the Defence Acquisition Council, relates to:

Answer C. Next Generation Destroyers

Project 18A is the Indian Navy's Next Generation Destroyer programme, estimated at around ₹80,000 crore. The large stealth guided-missile warships will be designed by the Navy's in-house Warship Design Bureau, with capabilities for land attack, air defence and anti-submarine warfare. They are meant to succeed the Visakhapatnam-class destroyers as the fleet's main surface strike platforms.

QUIZ 4 OF 7

5 November 2026

14 questions · Schemes 6 · Banking 5 · Sci & Env 1 · Agri & Rural 1

Q1

Bhitarkanika National Park, where five saltwater crocodiles died within 27 days, is located in which district of Odisha?

A. Kendrapara
B. Jagatsinghpur
C. Balasore
D. Bhadrak
E. Puri

Q2

Which two items have now become India's largest agricultural export items, moving ahead of traditional exports such as basmati rice?

A. Basmati rice and spices
B. Marine products and buffalo meat
C. Cotton and sugar
D. Tea and coffee
E. Fresh fruits and cashew

Q3

SUVIKALP, a digital decision-support platform to rank suitable uses for closed and abandoned coal and lignite mines, has been developed by which body?

A. Coal India Limited
B. Central Mine Planning and Design Institute
C. Coal Controller Organisation
D. Indian Bureau of Mines
E. Geological Survey of India

Q4

What is the outlay of the Capex Support Scheme to Promote Critical Mineral Processing approved by the Union Cabinet on 4 November 2026?

A. ₹1,500 crore
B. ₹2,814 crore
C. ₹4,371 crore
D. ₹7,000 crore
E. ₹14,500 crore

Q5

Who will head the Technical Consultative Committee for Financial Markets (TCCFM) set up by the Reserve Bank of India?

A. The RBI Governor
B. The Finance Secretary
C. The Chairman of SEBI
D. The Deputy Governor in charge of the Financial Markets Regulation Department
E. The Executive Director in charge of the Monetary Policy Department

Q6

SEBI has signed an MoU with the Digital India BHASHINI Division to expand investor education in regional languages. BHASHINI operates under which ministry?

A. Ministry of Education
B. Ministry of Electronics and Information Technology
C. Ministry of Finance
D. Ministry of Information and Broadcasting
E. Ministry of Culture

Q7

Under SEBI's relaxed KYC rules, NRIs, OCIs and foreign nationals residing in which category of countries can complete KYC online from abroad?

A. OECD member countries
B. G20 member countries
C. FATF-compliant countries
D. Commonwealth countries
E. SAARC member countries

Q8

The CCI-approved acquisition of Deutsche Bank's retail banking, private banking and wealth management businesses in India by Kotak Mahindra Bank will take place on what basis?

A. Share swap basis
B. Reverse merger basis
C. Slump sale basis
D. Asset-by-asset sale basis
E. Joint venture basis

Q9

The Centre's share for the Fast-Track Special Courts (FTSC) scheme, now extended till 31 March 2031, comes from which fund?

A. PM CARES Fund
B. National Disaster Response Fund
C. Consolidated Fund of States
D. Nirbhaya Fund
E. Contingency Fund of India

Q10

What is the outlay of VISTAR, the scheme approved by the Union Cabinet to overhaul India's statistical system?

A. ₹2,814 crore
B. ₹3,788 crore
C. ₹4,371 crore
D. ₹7,000 crore
E. ₹14,500 crore

Q11

How much new storage capacity is the ₹14,500 crore Viability Gap Funding scheme for large-scale energy storage expected to build?

A. 43 GWh
B. 92 GWh
C. 170 GWh
D. 320 GWh
E. 411 GWh

Q12

Swachh Bharat Mission (Grameen) Phase-II has now been extended until which date?

A. March 2026
B. March 2027
C. December 2027
D. March 2028
E. March 2030

Q13

Which Indian institution remains India's top-ranked institution in the QS World University Rankings: Asia 2027?

A. IISc Bengaluru
B. IIT Bombay
C. IIT Madras
D. IIT Kharagpur
E. IIT Delhi

Q14

Which became the first Indian state to introduce a comprehensive state-level silt management policy in 2026?

A. Uttar Pradesh
B. Assam
C. West Bengal
D. Bihar
E. Odisha

ANSWERS — 5 NOVEMBER 2026

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

Q1. Bhitarkanika National Park, where five saltwater crocodiles died within 27 days, is located in which district of Odisha?

Answer A. Kendrapara

Bhitarkanika lies in Kendrapara district of Odisha, on the delta of the Brahmani, Baitarani, Dhamra and Pathsala rivers along the Bay of Bengal. It is India's second-largest mangrove forest after the Sundarbans and an important home of the saltwater crocodile, the largest living reptile. Illegal fishing in the area is seen as the main concern behind the recent unnatural deaths.

Q2. Which two items have now become India's largest agricultural export items, moving ahead of traditional exports such as basmati rice?

Answer B. Marine products and buffalo meat

In April–September 2026, India's agricultural exports reached $27.1 billion. Marine exports stood at $4.5 billion and buffalo meat at $3.4 billion, making them the top two items. Livestock and fisheries now contribute about 40% of agricultural GDP, up from around 30% a decade ago. MPEDA promotes marine exports while APEDA looks after other agricultural exports.

Q3. SUVIKALP, a digital decision-support platform to rank suitable uses for closed and abandoned coal and lignite mines, has been developed by which body?

Answer C. Coal Controller Organisation

SUVIKALP is an indigenous platform built by the Coal Controller Organisation (CCO) under the Ministry of Coal. It identifies, evaluates and ranks reuse options for closed mines, such as eco-parks, floating solar, afforestation, agriculture and industrial hubs. The aim is scientific and transparent mine closure that also supports ecological restoration and local livelihoods.

Q4. What is the outlay of the Capex Support Scheme to Promote Critical Mineral Processing approved by the Union Cabinet on 4 November 2026?

Answer B. ₹2,814 crore

The Cabinet cleared ₹2,814 crore for this capex support scheme, which will run for five years from 2026–27. It is meant to build domestic capacity to process critical minerals, cut import dependence and support strategic sectors and clean-energy technologies. Critical minerals are key inputs for batteries, electronics and renewable energy equipment.

Q5. Who will head the Technical Consultative Committee for Financial Markets (TCCFM) set up by the Reserve Bank of India?

Answer D. The Deputy Governor in charge of the Financial Markets Regulation Department

The TCCFM will be chaired by the Deputy Governor who looks after the Financial Markets Regulation Department, currently Rohit Jain. It will have seven external members and will meet at least once every three months. The committee gives RBI and market participants a regular forum to discuss money markets, government securities, forex, derivatives and market infrastructure.

Q6. SEBI has signed an MoU with the Digital India BHASHINI Division to expand investor education in regional languages. BHASHINI operates under which ministry?

Answer B. Ministry of Electronics and Information Technology

BHASHINI works under the Digital India Corporation of the Ministry of Electronics and Information Technology (MeitY). Under the MoU signed on 3 November 2026, tools like speech recognition, text-to-speech, machine translation and OCR will be used to deliver securities-market information in Indian languages. BHASHINI's language models will also be enriched with market terminology.

Q7. Under SEBI's relaxed KYC rules, NRIs, OCIs and foreign nationals residing in which category of countries can complete KYC online from abroad?

Answer C. FATF-compliant countries

SEBI now allows eligible overseas investors living in Financial Action Task Force (FATF)-compliant jurisdictions to finish their KYC digitally from abroad. Earlier, digital KYC needed the investor to be physically present in India. The change removes a practical hurdle and makes it easier for NRIs, OCIs and foreign nationals to invest in Indian markets.

Q8. The CCI-approved acquisition of Deutsche Bank's retail banking, private banking and wealth management businesses in India by Kotak Mahindra Bank will take place on what basis?

Answer C. Slump sale basis

In a slump sale, a whole business undertaking is transferred for a lump-sum price instead of selling each asset separately. The Competition Commission of India cleared the deal on 3 November 2026. The businesses moving to Kotak include deposits, loans, investments, insurance and foreign exchange services, with the wealth business mainly serving high-net-worth individuals.

Q9. The Centre's share for the Fast-Track Special Courts (FTSC) scheme, now extended till 31 March 2031, comes from which fund?

Answer D. Nirbhaya Fund

The FTSC scheme is a Centrally Sponsored Scheme for courts that try rape and POCSO cases. Its total outlay is ₹3,788.04 crore, with the Centre's ₹2,353.15 crore drawn from the Nirbhaya Fund. That fund was created in 2013 after the December 2012 Delhi case, is managed by the Ministry of Finance, and has the Ministry of Women and Child Development as nodal body.

Q10. What is the outlay of VISTAR, the scheme approved by the Union Cabinet to overhaul India's statistical system?

Answer C. ₹4,371 crore

VISTAR stands for Viksit Bharat Initiative for Statistical Transformation, Analytics and Research. With ₹4,371 crore for 2026-27 to 2030-31, it covers both Central and state statistical systems. It focuses on real-time data, accuracy, AI and machine learning, data integration and evidence-based policy. Its three components include statistical operations, support for strengthening, and an Economic Census.

Q11. How much new storage capacity is the ₹14,500 crore Viability Gap Funding scheme for large-scale energy storage expected to build?

Answer B. 92 GWh

The VGF scheme will create 92 GWh of storage, about 170 per cent of India's current grid-scale storage, and help reach the target of 411 GWh by 2031-32. Viability Gap Funding means the government bridges the gap for projects that are useful but not profitable enough for private players. The scheme will also support domestic battery manufacturing.

Q12. Swachh Bharat Mission (Grameen) Phase-II has now been extended until which date?

Answer D. March 2028

SBM-G Phase-II, launched in 2020 with a first target of 2024-25, was extended to March 2027 and has now been extended again to March 2028. The nodal ministry is the Ministry of Jal Shakti, through the Department of Drinking Water and Sanitation. Phase-II focuses on keeping ODF status, solid and liquid waste management and visual cleanliness, leading to ODF Plus villages.

Q13. Which Indian institution remains India's top-ranked institution in the QS World University Rankings: Asia 2027?

Answer E. IIT Delhi

IIT Delhi stays India's best in the Asia 2027 list at rank 66, though it fell from 59. IISc Bengaluru slipped to 79, IIT Bombay to 83 and IIT Madras to 85. The University of Hong Kong topped the list. India has 325 ranked universities, second only to Mainland China, but 71 per cent of previously ranked Indian universities slipped.

Q14. Which became the first Indian state to introduce a comprehensive state-level silt management policy in 2026?

Answer D. Bihar

Bihar notified the Bihar Water Sources Restoration and Silt Management Policy, 2026 on 17 September 2026. It aims to restore rivers and water bodies through scientific desilting, improve water-carrying capacity and strengthen flood management. It also promotes use of excavated silt in construction and permits removal of sand and silt deposited on farmland after floods.

QUIZ 5 OF 7

6 November 2026

14 questions · Banking 5 · Schemes 4 · Sci & Env 2 · International 1

Q1

Which species has Karnataka declared as its state amphibian, making it the first Indian state to name one?

A. Purple Frog
B. Malabar Tree Toad
C. Indian Bullfrog
D. Malabar Gliding Frog
E. Common Asian Toad

Q2

At the 1st International Maize Conference 2026 in Hyderabad, the traditional 4F framework was expanded to 5F by adding which element?

A. Fibre
B. Fertiliser
C. Farmers
D. Finance
E. Forestry

Q3

The ₹14,500 crore Viability Gap Funding scheme approved by the Union Cabinet aims to add how much grid-scale energy storage capacity?

A. 60 GWh
B. 75 GWh
C. 92 GWh
D. 411 GWh
E. 30 GWh

Q4

Under the ₹2,814 crore Capex Support Scheme for critical mineral processing, what level of capital subsidy will the government provide?

A. 10%
B. 20%
C. 25%
D. 30%
E. 50%

Q5

Under the extended Fast Track Special Courts scheme (till 31 March 2031), the number of functional FTSCs will be increased from 779 to:

A. 800
B. 825
C. 850
D. 900
E. 1,023

Q6

Under RBI's draft Priority Sector Lending rules, what is the proposed limit for agricultural infrastructure loans?

A. ₹4 crore per borrowing entity
B. ₹25 crore per borrower
C. ₹35 crore per borrower
D. ₹50 crore per borrowing entity
E. ₹100 crore per borrower from the entire banking system

Q7

In RBI's draft Priority Sector Lending norms, education loans to individuals qualify up to what amount?

A. ₹10 lakh
B. ₹20 lakh
C. ₹25 lakh
D. ₹35 lakh
E. ₹50 lakh

Q8

As per RBI's new cybersecurity directions for non-bank Payment System Operators following an April–March financial year, the annual cybersecurity audit report must be submitted by:

A. 30 April
B. 31 May
C. 1 June
D. 30 June
E. 30 September

Q9

How often will RBI's newly constituted Technical Consultative Committee for Financial Markets (TCCFM) meet, at the minimum?

A. Once every month
B. Once every two months
C. Once every three months
D. Once every six months
E. Once a year

Q10

Within how many working days must Authorised Dealer banks enter service import details into IDPMS under RBI's amended FEMA export-import regulations?

A. Two working days
B. Three working days
C. Five working days
D. Seven working days
E. Fifteen working days

Q11

SEBI's new 18-member Working Group will review the regulatory framework of which platform meant for startups?

A. SME Exchange
B. Innovators Growth Platform
C. Social Stock Exchange
D. Institutional Trading Platform
E. Startup India Seed Fund

Q12

What is the name of NPCI's fourth wholly owned subsidiary launched in November 2026?

A. NPCI International Payments Limited
B. NPCI Bharat BillPay Limited
C. NPCI Tech Solutions Limited
D. NPCI Digital Infrastructure Limited
E. NPCI Fintech Services Limited

Q13

Which state became the first in India to introduce a comprehensive state-level silt management policy in 2026?

A. Uttar Pradesh
B. Assam
C. West Bengal
D. Bihar
E. Odisha

Q14

Which country joined the International Solar Alliance as its 116th member on 4 November 2026?

A. Jamaica
B. The Bahamas
C. Barbados
D. Fiji
E. Maldives

ANSWERS — 6 NOVEMBER 2026

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

Q1. Which species has Karnataka declared as its state amphibian, making it the first Indian state to name one?

Answer B. Malabar Tree Toad

Karnataka's Department of Forest, Ecology and Environment chose the Malabar Tree Toad (Pedostibes tuberculosus), known locally as Malenadina Mara Gantikappe. It is India's only tree-dwelling toad, belongs to the family Bufonidae and is the lone surviving species of its genus. Endemic to the Western Ghats and listed as Endangered by the IUCN, it joins the elephant, Indian roller, lotus and sandalwood as Karnataka's state symbols.

Q2. At the 1st International Maize Conference 2026 in Hyderabad, the traditional 4F framework was expanded to 5F by adding which element?

Answer C. Farmers

The conference, held from 2 to 4 November 2026, widened the Food, Feed, Fodder and Fuel framework by adding Farmers, so that growers sit at the centre of maize research and development. India now produces around 55 million tonnes of maize and aims to reach 75 million tonnes over the next decade, driven partly by ethanol and poultry-feed demand.

Q3. The ₹14,500 crore Viability Gap Funding scheme approved by the Union Cabinet aims to add how much grid-scale energy storage capacity?

Answer C. 92 GWh

The VGF scheme, running from FY2026-27 to FY2030-31, targets 92 GWh of new storage: 60 GWh from Pumped Storage Projects, 30 GWh from Battery Energy Storage Systems and 2 GWh from alternative technologies. It is expected to attract about ₹97,600 crore of investment and supports the national goal of 411 GWh grid-scale storage by FY2032, which is vital for absorbing variable solar and wind power.

Q4. Under the ₹2,814 crore Capex Support Scheme for critical mineral processing, what level of capital subsidy will the government provide?

Answer D. 30%

The scheme offers a 30% capital subsidy on the investment needed to set up four critical mineral processing units over five years (FY2026-27 to FY2030-31). It focuses on minerals such as lithium and nickel, which are essential for batteries and clean energy. Building domestic processing capacity reduces India's dependence on a few foreign refiners in a strategically sensitive supply chain.

Q5. Under the extended Fast Track Special Courts scheme (till 31 March 2031), the number of functional FTSCs will be increased from 779 to:

Answer C. 850

The Cabinet continued the Centrally Sponsored Scheme for FTSCs, including exclusive POCSO courts, with an outlay of ₹3,788.04 crore. Courts will rise from 779 to 850 based on case pendency. The Centre's share of ₹2,353.15 crore comes from the Nirbhaya Fund. The scheme began on 2 October 2019 after the Criminal Law (Amendment) Act, 2018 to ensure time-bound trials in rape and POCSO cases.

Q6. Under RBI's draft Priority Sector Lending rules, what is the proposed limit for agricultural infrastructure loans?

Answer E. ₹100 crore per borrower from the entire banking system

The draft caps agricultural infrastructure loans at ₹100 crore per borrower across the whole banking system, while crop loans, farm term loans and pre- and post-harvest loans get a ₹4 crore limit per borrowing entity. Agriculture lending under PSL will cover farm credit, agricultural infrastructure and ancillary activities. PSL norms direct a fixed share of bank credit to sectors that struggle to get loans.

Q7. In RBI's draft Priority Sector Lending norms, education loans to individuals qualify up to what amount?

Answer C. ₹25 lakh

Education loans to individuals up to ₹25 lakh, including those for vocational courses, are proposed to count as priority sector lending. For renewable energy, the draft sets a ₹35 crore limit for power generators, public utilities, street lighting and remote village electrification, and ₹10 lakh for individual households. These limits decide which loans help banks meet their PSL targets.

Q8. As per RBI's new cybersecurity directions for non-bank Payment System Operators following an April–March financial year, the annual cybersecurity audit report must be submitted by:

Answer C. 1 June

PSOs must submit annual cybersecurity audit reports within two months of the end of the financial year, which means 1 June for firms on an April–March cycle. The directions also require PSOs to obtain source code of critical vendor applications, or set up an escrow arrangement with developer certification, and ask white-label ATM operators to secure shared switches and limit remote connections.

Q9. How often will RBI's newly constituted Technical Consultative Committee for Financial Markets (TCCFM) meet, at the minimum?

Answer C. Once every three months

The TCCFM, headed by Deputy Governor Rohit Jain with seven external members, will meet at least once every three months. It will discuss policy and operational issues in money markets, government securities, foreign exchange and derivatives. Such committees give market participants a regular channel to share views with the central bank before rules are finalised.

Q10. Within how many working days must Authorised Dealer banks enter service import details into IDPMS under RBI's amended FEMA export-import regulations?

Answer C. Five working days

RBI amended the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026, with effect from 1 October 2026. AD banks must record service import details in the Import Data Processing and Monitoring System within five working days. Resident individuals exporting services are treated as having filed the Export Declaration Form once they share payment details with their bank, easing compliance for small exporters.

Q11. SEBI's new 18-member Working Group will review the regulatory framework of which platform meant for startups?

Answer B. Innovators Growth Platform

The group, co-chaired by Srini Srinivasan of IVCA and Prashanth Prakash of Accel Partners, will examine eligibility and listing rules on the Innovators Growth Platform for research-stage, pre-revenue and deep-tech companies. Such firms often fail traditional profitability tests, so easier listing routes can help them raise capital from public markets while keeping investor safeguards.

Q12. What is the name of NPCI's fourth wholly owned subsidiary launched in November 2026?

Answer C. NPCI Tech Solutions Limited

NPCI Tech Solutions Limited (NTSL) is led by Vishal Kanvaty, NPCI's Chief Technology Officer, as MD and CEO. It will work on artificial intelligence, blockchain, digital financial infrastructure and Global Capability Centre services, and offer technology support for e-KYC Setu, the Unified Ticketing Platform and other Digital Public Infrastructure initiatives.

Q13. Which state became the first in India to introduce a comprehensive state-level silt management policy in 2026?

Answer D. Bihar

The Bihar Water Sources Restoration and Silt Management Policy, 2026 was notified on 17 September 2026. It aims to restore rivers and water bodies, improve their carrying capacity and strengthen flood control through scientific desilting. Excavated silt can be reused in construction, and Bihar has also signed an MoU with MoRTH under the Nadi Sanjivani initiative to use river silt in National Highway projects.

Q14. Which country joined the International Solar Alliance as its 116th member on 4 November 2026?

Answer B. The Bahamas

The Commonwealth of The Bahamas submitted its Instrument of Accession during the 9th Session of the ISA Assembly in New Delhi. ISA promotes solar deployment through knowledge-sharing, technical help and investment facilitation. Membership is especially useful for Small Island Developing States, which depend heavily on imported fuel and face high climate risks.

QUIZ 6 OF 7

7 & 8 November 2026

14 questions · Sci & Env 4 · Schemes 2 · Agri & Rural 2 · Economy 2

Q1

The Union Cabinet approved a Viability Gap Funding (VGF) scheme to develop how much grid-scale energy storage capacity?

A. 50 GWh
B. 75 GWh
C. 92 GWh
D. 120 GWh
E. 150 GWh

Q2

Which body launched the India Science and Technology (S&T) Scoreboard covering all States and Union Territories?

A. Department of Science and Technology
B. NITI Aayog
C. Council of Scientific and Industrial Research
D. Ministry of Education
E. Office of the Principal Scientific Adviser

Q3

The Centre's order on weekly declaration of rice and paddy stocks requires stocks to be reported under how many categories?

A. Three
B. Four
C. Five
D. Six
E. Eight

Q4

After the latest 12 approvals under the Electronics Component Manufacturing Scheme (ECMS), the total number of proposed component manufacturing units has risen to:

A. 118
B. 96
C. 104
D. 112
E. 126

Q5

State Bank of India recently opened a new branch in which US state, the first physical expansion of its California-based subsidiary beyond California?

A. New York
B. Illinois
C. New Jersey
D. Washington
E. Texas

Q6

Which Central ministry won the PM Surya Ghar Excellence Award 2026 in the category of Maximum Buildings Solarised?

A. Ministry of Railways
B. Ministry of Defence
C. Ministry of Power
D. Ministry of Home Affairs
E. Ministry of Education

Q7

Under PM Surya Ghar: Muft Bijli Yojana, households can get up to how many units of free electricity per month?

A. 100 units
B. 150 units
C. 200 units
D. 300 units
E. 400 units

Q8

The Nationally Determined Contribution – Transport Initiative for Asia (NDC-TIA) is funded by:

A. Green Climate Fund
B. Global Environment Facility
C. International Climate Initiative (IKI) of the German Government
D. Asian Development Bank
E. World Bank

Q9

REACH, the first Indian civil society non-profit to win the Kochon Prize (2026), works mainly in the field of:

A. Malaria
B. HIV/AIDS
C. Leprosy
D. Tuberculosis
E. Polio

Q10

The Bahamas recently joined the International Solar Alliance (ISA) as its:

A. 112th member
B. 116th member
C. 118th member
D. 120th member
E. 121st member

Q11

Rajatarangini, recently added to UNESCO's Memory of the World Regional Register for Asia and the Pacific, was written by:

A. Bilhana
B. Kalhana
C. Banabhatta
D. Jonaraja
E. Somadeva

Q12

India recently concluded talks to associate with Horizon Europe, the EU's flagship research and innovation programme. What is its total budget?

A. €75.2 billion
B. €80 billion
C. €85.5 billion
D. €88 billion
E. €93.5 billion

Q13

A study showing an overall increase in mangrove cover across Kerala's coastal districts over the past decade was carried out by:

A. ICAR-Central Inland Fisheries Research Institute
B. Zoological Survey of India
C. ICAR-Central Marine Fisheries Research Institute
D. Forest Survey of India
E. National Centre for Sustainable Coastal Management

Q14

Indian Navy's INS Sahyadri reached which naval base in Japan to take part in MALABAR 2026?

A. Yokosuka
B. Sasebo
C. Kure
D. Maizuru
E. Ominato

ANSWERS — 7 & 8 NOVEMBER 2026

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

Q1. The Union Cabinet approved a Viability Gap Funding (VGF) scheme to develop how much grid-scale energy storage capacity?

Answer C. 92 GWh

The Cabinet cleared a VGF scheme worth ₹14,500 crore to build 92 GWh of grid-scale energy storage between FY 2026–27 and FY 2030–31. Viability gap funding is one-time capital support that lowers the upfront cost of projects that are useful but not yet commercially attractive. Storage helps balance the variable output of solar and wind, keeps the grid stable and supports round-the-clock green power while cutting import dependence.

Q2. Which body launched the India Science and Technology (S&T) Scoreboard covering all States and Union Territories?

Answer B. NITI Aayog

NITI Aayog launched the scoreboard to measure research, innovation and technology development across all 36 States and UTs from FY 2021–22 to FY 2024–25. It looks at publications, patents and innovation in academia, government R&D labs and industry, and covers 11 priority areas such as AI, semiconductors, clean energy and critical minerals. State-level rankings like this encourage healthy competition among States in research.

Q3. The Centre's order on weekly declaration of rice and paddy stocks requires stocks to be reported under how many categories?

Answer D. Six

Issued on 6 November 2026 amid rising rice prices after a weak and uneven monsoon, the order asks traders, wholesalers, retailers, processors and millers to declare stocks every week. The six categories are Basmati rice, non-Basmati premium rice, non-Basmati rice, parboiled rice, broken rice and paddy. Regular disclosure helps the government spot hoarding early and keep domestic prices under control.

Q4. After the latest 12 approvals under the Electronics Component Manufacturing Scheme (ECMS), the total number of proposed component manufacturing units has risen to:

Answer A. 118

ECMS has an outlay of ₹40,000 crore and aims to build a domestic base for electronic components instead of only assembling finished devices. The new projects are expected to bring production worth ₹39,045 crore and 7,127 direct jobs across seven states. They will make items such as copper foil, cathode active materials, speciality ceramics, multilayer printed circuit boards, relays and heat sinks.

Q5. State Bank of India recently opened a new branch in which US state, the first physical expansion of its California-based subsidiary beyond California?

Answer E. Texas

SBI's new branch in Texas extends the footprint of its US subsidiary, which had so far operated only in California. The move is meant to strengthen India's international banking presence and improve services for customers in the United States. Overseas branches also support Indian companies, exporters and the diaspora that do business across borders.

Q6. Which Central ministry won the PM Surya Ghar Excellence Award 2026 in the category of Maximum Buildings Solarised?

Answer A. Ministry of Railways

The Ministry of Railways stood first among all Central ministries for installing rooftop solar on its buildings. The award is given by the Ministry of New and Renewable Energy under the PM Surya Ghar: Muft Bijli Yojana. Indian Railways, the world's fourth-largest rail network, aims to become a net zero carbon emitter by 2030, and rooftop solar is one step towards that goal.

Q7. Under PM Surya Ghar: Muft Bijli Yojana, households can get up to how many units of free electricity per month?

Answer D. 300 units

The scheme was launched in February 2024 with an outlay of ₹75,021 crore. It aims to cover one crore households through rooftop solar systems that can give up to 300 units of free electricity every month. Besides cutting household power bills, it adds decentralised clean energy to the grid and creates local work in installation and maintenance.

Q8. The Nationally Determined Contribution – Transport Initiative for Asia (NDC-TIA) is funded by:

Answer C. International Climate Initiative (IKI) of the German Government

NITI Aayog and Germany's GIZ signed an agreement under Phase II of NDC-TIA, which runs from November 2024 to September 2028. The programme, with India, China and Vietnam as partners, is financed through Germany's IKI and run by a group of think tanks led by GIZ. Its focus is electric freight transport through better policies, regulation and green finance, so that countries can meet their Paris Agreement targets.

Q9. REACH, the first Indian civil society non-profit to win the Kochon Prize (2026), works mainly in the field of:

Answer D. Tuberculosis

REACH (Resource group for Education and Advocacy for Community Health) is a women-led non-profit working to strengthen India's response to TB. The Kochon Prize is given by the Korean Kochon Foundation together with the Stop TB Partnership. The 2026 prize is shared with Kenya's Centre for Health Solutions and the Marshall Islands TB Control Program. India carries about 26 per cent of global TB cases.

Q10. The Bahamas recently joined the International Solar Alliance (ISA) as its:

Answer B. 116th member

The Bahamas became the 116th member after its High Commissioner handed over the Instrument of Accession to the ISA Framework Agreement. The ISA was launched by India and France at the 2015 Paris Climate Conference. It works to expand affordable solar energy through international cooperation, which matters greatly for island nations that depend on imported fuel.

Q11. Rajatarangini, recently added to UNESCO's Memory of the World Regional Register for Asia and the Pacific, was written by:

Answer B. Kalhana

Kalhana wrote Rajatarangini ('The River of Kings') in Sanskrit around 1148–1150 CE, during the reign of King Jayasimha of Kashmir. It records Kashmir's rulers and dynasties in eight books called Tarangas. It was added along with the Mahabharata and Kautilya's Arthashastra at the 11th MOWCAP session in Jakarta. UNESCO began the Memory of the World programme in 1992 to protect documentary heritage.

Q12. India recently concluded talks to associate with Horizon Europe, the EU's flagship research and innovation programme. What is its total budget?

Answer E. €93.5 billion

India and the European Union concluded negotiations on India's association with Horizon Europe on 7 November 2026. The programme, with a budget of €93.5 billion, funds research and innovation across many fields. Association lets Indian researchers and institutions join collaborative projects more fully and should deepen India-EU cooperation in science and technology.

Q13. A study showing an overall increase in mangrove cover across Kerala's coastal districts over the past decade was carried out by:

Answer C. ICAR-Central Marine Fisheries Research Institute

ICAR-CMFRI found that mangrove ecosystems have expanded along Kerala's coastline over the last ten years. Mangroves act as natural barriers against coastal erosion, storm surges and flooding. They also support marine biodiversity and serve as nursery grounds for fish and crabs, which makes them important for coastal fisheries and livelihoods.

Q14. Indian Navy's INS Sahyadri reached which naval base in Japan to take part in MALABAR 2026?

Answer A. Yokosuka

INS Sahyadri, an indigenous guided missile stealth frigate, was welcomed at Yokosuka by the Japan Maritime Self-Defence Force. MALABAR is a major naval exercise involving India, the United States, Japan and Australia. It aims to strengthen maritime cooperation, interoperability and coordination among the participating navies.

QUIZ 7 OF 7

9 November 2026

14 questions · Schemes 4 · Agri & Rural 4 · Reports 2 · Sci & Env 2

Q1

Vayo Samman Rashtriya Abhiyan, launched by the Ministry of Social Justice and Empowerment, comes under which scheme?

A. Ayushman Bharat PM-JAY
B. Atal Vayo Abhyuday Yojana (AVYAY)
C. National Social Assistance Programme
D. Rashtriya Vayoshri Yojana
E. PM-DAKSH

Q2

Which of the following is NOT part of the 5C Model followed by Vayo Samman Rashtriya Abhiyan?

A. Connect
B. Converse
C. Contribute
D. Continue
E. Compete

Q3

MANAGE, Hyderabad, recently recognised as a Centre of Excellence in Skills for agriculture, was established in which year?

A. 1977
B. 1982
C. 1987
D. 1992
E. 1997

Q4

Which ministry recognised MANAGE as a Centre of Excellence in Skills (CoE-Skills) for the agriculture sector?

A. Ministry of Skill Development and Entrepreneurship
B. Ministry of Agriculture and Farmers Welfare
C. Ministry of Education
D. Ministry of Rural Development
E. Ministry of Labour and Employment

Q5

A marine heatwave is generally defined as a period when sea surface temperatures stay unusually high for:

A. At least 3 days, above the 95th percentile
B. At least 7 days, above the 90th percentile
C. At least 10 days, above the 95th percentile
D. At least 5 consecutive days, above the 90th percentile
E. At least 5 days, above the 99th percentile

Q6

Which institution issued the recent marine heatwave alert for the Arabian Sea, Bay of Bengal and Indian Ocean?

A. India Meteorological Department
B. National Institute of Oceanography, Goa
C. Indian National Centre for Ocean Information Services (INCOIS), Hyderabad
D. National Centre for Polar and Ocean Research
E. National Centre for Coastal Research

Q7

Under the revised Agnipath Scheme approved in November 2026, what monthly salary will an Agniveer receive in the 6th year of service?

A. ₹40,000
B. ₹43,500
C. ₹45,000
D. ₹47,500
E. ₹50,000

Q8

In the Global Innovation Index (GII) 2026 released by WIPO, India is ranked:

A. 36th
B. 38th
C. 39th
D. 40th
E. 41st

Q9

Which of the following is an Innovation Output pillar of the Global Innovation Index?

A. Institutions
B. Infrastructure
C. Market Sophistication
D. Creative Outputs
E. Human Capital and Research

Q10

At the first Bharat Renewable Energy Summit and Expo (BRES) 2026, India secured investment commitments worth nearly:

A. USD 150 billion
B. USD 250 billion
C. USD 300 billion
D. USD 350 billion
E. USD 400 billion

Q11

A commemorative coin of what denomination was released to mark the 250th birth anniversary of Carnatic composer Muthuswami Dikshitar?

A. ₹250
B. ₹200
C. ₹150
D. ₹100
E. ₹75

Q12

Teghaza 001, a meteorite over 4.1 billion years old confirmed by a NASA-funded study, originated from:

A. The Moon
B. Mars
C. Asteroid Vesta
D. Mercury
E. Dwarf planet Ceres

Q13

Virunga National Park, where an anthrax outbreak has killed at least 30 hippos, is located in:

A. Uganda
B. Rwanda
C. Democratic Republic of Congo
D. Kenya
E. Tanzania

Q14

Amini, the fifth of eight Anti-Submarine Warfare Shallow Water Crafts delivered to the Indian Navy, was built by:

A. Garden Reach Shipbuilders and Engineers (GRSE), Kolkata
B. Mazagon Dock Shipbuilders, Mumbai
C. Cochin Shipyard Limited
D. Goa Shipyard Limited
E. Hindustan Shipyard Limited

ANSWERS — 9 NOVEMBER 2026

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

Q1. Vayo Samman Rashtriya Abhiyan, launched by the Ministry of Social Justice and Empowerment, comes under which scheme?

Answer B. Atal Vayo Abhyuday Yojana (AVYAY)

Launched in November 2026 by Dr. Virendra Kumar, the campaign aims to strengthen bonds between younger and older generations and to promote the dignity, care and social inclusion of senior citizens. It runs under AVYAY, the scheme for the welfare of the elderly. Along with it, the Vayo SAATHI volunteer initiative was launched, allowing citizens aged 18 years and above to support senior citizens.

Q2. Which of the following is NOT part of the 5C Model followed by Vayo Samman Rashtriya Abhiyan?

Answer E. Compete

The 5C Model stands for Connect, Converse, Co-create, Contribute and Continue. The idea is to bring young people and elders together through regular contact, conversation and shared activities rather than one-time events. Compete is not part of the model, since the campaign is built around cooperation and intergenerational bonding.

Q3. MANAGE, Hyderabad, recently recognised as a Centre of Excellence in Skills for agriculture, was established in which year?

Answer C. 1987

The National Institute of Agricultural Extension Management (MANAGE) was set up in 1987 as an autonomous institution under the Ministry of Agriculture and Farmers Welfare. It works on training, consultancy, research and policy support for agricultural extension, which means carrying new technologies and better farm practices from researchers to farmers.

Q4. Which ministry recognised MANAGE as a Centre of Excellence in Skills (CoE-Skills) for the agriculture sector?

Answer A. Ministry of Skill Development and Entrepreneurship

The certificate was presented by MSDE Secretary Debashree Mukherjee on 2 November 2026 at Kaushal Bhawan, New Delhi. MANAGE itself functions under the Agriculture Ministry, but the CoE-Skills recognition came from MSDE. The tag should strengthen skill training for extension workers, agri-entrepreneurs and others working in the farm sector.

Q5. A marine heatwave is generally defined as a period when sea surface temperatures stay unusually high for:

Answer D. At least 5 consecutive days, above the 90th percentile

Marine heatwaves are spells of unusually warm sea surface temperature that last at least five consecutive days and cross the 90th percentile of the regional historical range. They can cause coral bleaching, hurt fisheries, damage marine ecosystems and influence regional weather. The recent alert covered the Arabian Sea, the Bay of Bengal and the Indian Ocean, with temperatures up to 1°C above normal.

Q6. Which institution issued the recent marine heatwave alert for the Arabian Sea, Bay of Bengal and Indian Ocean?

Answer C. Indian National Centre for Ocean Information Services (INCOIS), Hyderabad

INCOIS, Hyderabad, provides ocean information and advisory services, including ocean-state forecasts and alerts used by fishermen and coastal managers. Its latest alert noted sea surface temperatures up to 1°C above normal. Early warnings like this help fisheries departments, reef managers and weather agencies prepare for the effects of abnormal ocean warming.

Q7. Under the revised Agnipath Scheme approved in November 2026, what monthly salary will an Agniveer receive in the 6th year of service?

Answer D. ₹47,500

The Cabinet approved the changes on 4 November 2026 on the recommendation of the three Armed Forces. Agniveers not selected for regular service after four years can now serve two more years, earning ₹43,500 a month in the fifth year and ₹47,500 in the sixth. They also get a second chance at regular recruitment after six years and an enhanced Seva Nidhi. The original scheme began on 14 June 2022.

Q8. In the Global Innovation Index (GII) 2026 released by WIPO, India is ranked:

Answer B. 38th

The 19th edition of the GII ranks 139 economies. India is 38th overall, first in the Central and Southern Asia region and first among lower-middle-income economies. Its strengths include 15th place in Knowledge and Technology Outputs, 1st in ICT services exports and 4th in late-stage venture capital deals. Switzerland tops the index, followed by Sweden and the United States.

Q9. Which of the following is an Innovation Output pillar of the Global Innovation Index?

Answer D. Creative Outputs

The GII uses seven pillars in two groups. The five input pillars are Institutions, Human Capital and Research, Infrastructure, Market Sophistication and Business Sophistication. The two output pillars are Knowledge and Technology Outputs and Creative Outputs. Input pillars show the conditions that support innovation, while output pillars capture its actual results.

Q10. At the first Bharat Renewable Energy Summit and Expo (BRES) 2026, India secured investment commitments worth nearly:

Answer E. USD 400 billion

BRES 2026 was held from 2–5 November at Bharat Mandapam, New Delhi, with the theme Invest. Innovate. Inspire. It was organised by MNRE in partnership with the International Solar Alliance, with IREDA and SECI as organising partners. Commitments of nearly USD 400 billion came with 10 MoUs and framework agreements, and the IEA's India RE Market Report 2026 was launched there.

Q11. A commemorative coin of what denomination was released to mark the 250th birth anniversary of Carnatic composer Muthuswami Dikshitar?

Answer A. ₹250

Finance Minister Nirmala Sitharaman released the 35-gram, 44 mm coin on 3 November 2026. It contains 50% silver, 40% copper, 5% nickel and 5% zinc. Dikshitar is one of the Trinity of Carnatic Music along with Tyagaraja and Syama Sastri, and composed around 450–500 Sanskrit works, mostly dedicated to Hindu deities and temples.

Q12. Teghaza 001, a meteorite over 4.1 billion years old confirmed by a NASA-funded study, originated from:

Answer B. Mars

The rose-coloured rock of about 800 grams is a piece of the earliest Martian crust, formed from cooling magma during Mars's Noachian era. A huge impact threw it into space, and it eventually fell at Teghaza in Mali, in the Sahara, where it was found in 2022. Only about 435 confirmed Martian meteorites exist on Earth, so scientists call it a Rosetta Stone for early Mars.

Q13. Virunga National Park, where an anthrax outbreak has killed at least 30 hippos, is located in:

Answer C. Democratic Republic of Congo

Virunga, Africa's oldest national park and a UNESCO World Heritage Site since 1979, lies in the Albertine Rift Valley of eastern DR Congo, bordering Uganda and Rwanda. Anthrax is caused by the bacterium Bacillus anthracis. It is zoonotic, meaning it can pass from animals to humans, but it does not spread from person to person.

Q14. Amini, the fifth of eight Anti-Submarine Warfare Shallow Water Crafts delivered to the Indian Navy, was built by:

Answer A. Garden Reach Shipbuilders and Engineers (GRSE), Kolkata

The vessel is about 77.6 metres long, displaces around 900 tonnes, reaches 25 knots and has a shallow draught of 2.7 metres, which suits coastal operations. It is designed to detect and neutralise enemy submarines in shallow waters and strengthen coastal security. The ship is named after Amini Island in Lakshadweep.

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