



CLARITY 4 SURE

C4S Courses · c4scourses.in

FREE · QUIZ EBOOK

CURRENT AFFAIRS QUIZ

October 2025

Every daily quiz of the month · 24 quizzes · 241 MCQs with answers

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

Big themes · Banking 94 · Schemes 38 · Agri & Rural 25



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA NABARD MENTORSHIP PROGRAMME	 2 185 LOKESH CHANDRAN NABARD MENTORSHIP PROGRAMME	 3 185 VIVEK NABARD MENTORSHIP PROGRAMME	 4 184.50 KAPIL PATLYA NABARD MENTORSHIP PROGRAMME	 5 183.75 SIDDHANT KHESARWANI NABARD MENTORSHIP PROGRAMME	 6 182 LALIT KUMAR NABARD MENTORSHIP PROGRAMME
--	--	--	--	---	--

EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

RIGHT GUIDANCE. SMART STRATEGY. REMARKABLE RESULTS.

BE NEXT. BE A TOPPER !

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 241 MCQs of October 2025, quiz by quiz — 24 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/2025-10

How to use this book — the method, the month by topic, and your score tracker	3
1 October 2025 — 11 MCQs · Banking 5 · Agri & Rural 3 · Schemes 2 · Economy 1	5
2 & 3 October 2025 — 10 MCQs · Banking 5 · Agri & Rural 3 · Schemes 1 · Sci & Env 1	9
4 October 2025 — 10 MCQs · Banking 8 · Sci & Env 1 · Reports 1	13
5 & 6 October 2025 — 10 MCQs · Sci & Env 2 · Schemes 2 · Reports 2 · Banking 2	17
7 October 2025 — 10 MCQs · Banking 5 · Agri & Rural 2 · Schemes 1 · Sci & Env 1	21
8 October 2025 — 10 MCQs · Banking 6 · Schemes 1 · Economy 1 · Sci & Env 1	25
9 October 2025 — 10 MCQs · Banking 4 · Schemes 2 · Sci & Env 2 · Appointments 1	29
10 October 2025 — 10 MCQs · Banking 5 · Sci & Env 2 · Reports 1 · Appointments 1	33
11 & 12 October 2025 — 10 MCQs · Schemes 3 · Banking 3 · Economy 2 · Sci & Env 1	37
13 October 2025 — 10 MCQs · Banking 5 · Schemes 2 · Agri & Rural 2 · Reports 1	41
14 October 2025 — 10 MCQs · Schemes 3 · Banking 3 · Reports 2 · Economy 1	45
15 October 2025 — 10 MCQs · Banking 3 · International 2 · Agri & Rural 2 · Sci & Env 1	49
17 October 2025 — 10 MCQs · Banking 3 · Reports 2 · Sci & Env 1 · Sports & Days 1	53
18 & 19 October 2025 — 10 MCQs · Banking 3 · Agri & Rural 2 · Reports 1 · Sci & Env 1	57
20 & 21 October 2025 — 10 MCQs · Sci & Env 2 · Reports 2 · Banking 2 · International 1	61
22 October 2025 — 10 MCQs · Agri & Rural 3 · Banking 2 · Economy 2 · Reports 1	65
23 October 2025 — 10 MCQs · Banking 5 · Sci & Env 2 · Schemes 2 · Reports 1	69
24 October 2025 — 10 MCQs · Sci & Env 2 · Misc GA 2 · Banking 2 · Agri & Rural 2	73
25 October 2025 — 10 MCQs · Banking 4 · Schemes 3 · Economy 2 · Reports 1	77
26 & 27 October 2025 — 10 MCQs · Schemes 3 · Banking 3 · International 1 · Sci & Env 1	81
28 October 2025 — 10 MCQs · Banking 6 · Schemes 3 · Reports 1	85
29 October 2025 — 10 MCQs · Banking 3 · International 2 · Misc GA 2 · Schemes 1	89
30 October 2025 — 10 MCQs · Schemes 4 · Banking 4 · Misc GA 1 · Economy 1	93
31 October 2025 — 10 MCQs · Reports 3 · Banking 3 · Schemes 2 · Misc GA 1	96

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.

241

MCQs with answers

24

daily quizzes

10

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	94	
Schemes & Government	38	
Agriculture & Rural	25	
Reports & Indices	23	
Science & Environment	21	
Economy	14	
Misc GA	11	
International	8	
Appointments & Awards	5	
Sports & Days	2	

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 October 2025	___ / 11	---	---	☐	
2 & 3 October 2025	___ / 10	---	---	☐	
4 October 2025	___ / 10	---	---	☐	
5 & 6 October 2025	___ / 10	---	---	☐	
7 October 2025	___ / 10	---	---	☐	
8 October 2025	___ / 10	---	---	☐	
9 October 2025	___ / 10	---	---	☐	
10 October 2025	___ / 10	---	---	☐	
11 & 12 October 2025	___ / 10	---	---	☐	
13 October 2025	___ / 10	---	---	☐	
14 October 2025	___ / 10	---	---	☐	
15 October 2025	___ / 10	---	---	☐	
17 October 2025	___ / 10	---	---	☐	
18 & 19 October 2025	___ / 10	---	---	☐	
20 & 21 October 2025	___ / 10	---	---	☐	
22 October 2025	___ / 10	---	---	☐	
23 October 2025	___ / 10	---	---	☐	
24 October 2025	___ / 10	---	---	☐	
25 October 2025	___ / 10	---	---	☐	
26 & 27 October 2025	___ / 10	---	---	☐	
28 October 2025	___ / 10	---	---	☐	
29 October 2025	___ / 10	---	---	☐	
30 October 2025	___ / 10	---	---	☐	
31 October 2025	___ / 10	---	---	☐	

"A revised fact is worth two new ones."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

QUIZ 1 OF 24

1 October 2025

11 questions · Banking 5 · Agri & Rural 3 · Schemes 2 · Economy 1

Q1

The India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA) came into effect on which date?

- A. 10th March 2024
- B. 15th August 2025
- C. 1st October 2025
- D. 1st January 2025
- E. 26th January 2026

Q2

The Dugong Conservation Reserve in India, recognized globally by IUCN in 2025, is located in which state?

- A. Gujarat
- B. Tamil Nadu
- C. Odisha
- D. Andhra Pradesh
- E. Kerala

Q3

What was India's Female Labour Force Participation Rate (FLFPR) in 2023–24 according to recent data?

- A. 23.3%
- B. 31.2%
- C. 35.7%
- D. 41.7%
- E. 47.2%

Q4

In September 2025, Foreign Portfolio Investors (FPIs) withdrew how much from Indian equities, marking the third straight month of outflows?

- A. ₹10,000 crore
- B. ₹15,420 crore
- C. ₹23,885 crore
- D. ₹35,000 crore
- E. ₹42,100 crore

Q5

The Asian Development Bank (ADB) revised India's growth forecast for FY26 from 6.7% to _____ due to the impact of U.S. tariffs.

- A. 6.9%
- B. 6.3%
- C. 6.5%
- D. 6.2%
- E. 6.0%

Q6

As per the RBI's new scheme (Oct 2025–Sep 2026), banks will receive incentives for:

- A. Increasing new account openings
- B. Selling government securities
- C. Reactivating inoperative accounts and settling unclaimed deposits
- D. Opening zero-balance accounts
- E. Merging savings and current accounts

Q7

Under the new RBI guidelines, banks can now raise up to what percentage of their Risk-Weighted Assets (RWA) through overseas perpetual debt?

- A. 1%
- B. 1.25%
- C. 1.5%
- D. 2%
- E. 3%

Q8

The newly constituted Payments Regulatory Board (PRB) will be chaired by:

- A. Finance Minister of India
- B. SEBI Chairman
- C. RBI Governor Sanjay Malhotra
- D. RBI Deputy Governor
- E. Economic Affairs Secretary

Q9

The PhonePe–Mastercard partnership launched which feature in 2025?

- A. Credit card EMI system
- B. Digital loan disbursal
- C. Tap-and-Pay via NFC-enabled smartphones
- D. QR-code based offline transfers
- E. Virtual card issuance

Q10

According to NCRB 2023, which state accounted for the highest share (38.5%) of farmer suicides in India?

- A. Karnataka
- B. Madhya Pradesh
- C. Maharashtra
- D. Tamil Nadu
- E. Andhra Pradesh

Q11

The AVPL Tech Park aims to indigenize which of the following sectors?

- A. Fertilizer production
- B. Agri-drone components
- C. Rural solar grids
- D. Food processing
- E. Agricultural export logistics

ANSWERS — 1 OCTOBER 2025

Q1 C	Q2 B	Q3 D	Q4 C	Q5 C
Q6 C	Q7 C	Q8 C	Q9 C	Q10 C
Q11 B				

Q1. The India–European Free Trade Association (EFTA) Trade and Economic Partnership Agreement (TEPA) came into effect on which date?

Answer C) 1st October 2025

The India–EFTA TEPA, India's first FTA linking trade, investment, and job creation with four developed European nations, officially came into effect on 1st October 2025 after being signed on 10th March 2024 in New Delhi.

Q2. The Dugong Conservation Reserve in India, recognized globally by IUCN in 2025, is located in which state?

Answer B) Tamil Nadu

Tamil Nadu's Dugong Conservation Reserve, spread over 448.34 sq. km in Palk Bay, was India's first such reserve and was recognized by IUCN as a global model for marine biodiversity conservation.

Q3. What was India's Female Labour Force Participation Rate (FLFPR) in 2023–24 according to recent data?

Answer D) 41.7%

India's FLFPR rose sharply to 41.7% in 2023–24, up from 23.3% in 2017–18, mainly due to increased participation of rural women, though most shifts were toward self-employment and unpaid work.

Q4. In September 2025, Foreign Portfolio Investors (FPIs) withdrew how much from Indian equities, marking the third straight month of outflows?

Answer C) ₹23,885 crore

FPIs withdrew ₹23,885 crore from Indian equities in September 2025, continuing the third consecutive month of outflows, leading to market correction and rupee depreciation.

Q5. The Asian Development Bank (ADB) revised India's growth forecast for FY26 from 6.7% to _____ due to the impact of U.S. tariffs.

Answer C) 6.5%

ADB downgraded India's FY26 GDP growth projection to 6.5% (from 6.7%) due to 50% U.S. tariffs affecting Indian exports such as textiles, jewellery, and chemicals.

Q6. As per the RBI's new scheme (Oct 2025–Sep 2026), banks will receive incentives for:

Answer C) Reactivating inoperative accounts and settling unclaimed deposits

RBI introduced a one-year incentive scheme where banks get 5–7.5% commission for reactivating inoperative accounts and settling dormant deposits to their rightful claimants.

Q7. Under the new RBI guidelines, banks can now raise up to what percentage of their Risk-Weighted Assets (RWA) through overseas perpetual debt?

Answer C) 1.5%

The RBI now allows banks to raise the full 1.5% of RWA as Additional Tier-1 (AT1) capital through overseas perpetual debt, enhancing capital adequacy and funding flexibility.

Q8. The newly constituted Payments Regulatory Board (PRB) will be chaired by:

Answer C) RBI Governor Sanjay Malhotra

RBI Governor Sanjay Malhotra heads the new six-member PRB, replacing the BPSS, to regulate India's payment systems with both RBI and Government representation.

Q9. The PhonePe–Mastercard partnership launched which feature in 2025?

Answer C) Tap-and-Pay via NFC-enabled smartphones

PhonePe and Mastercard jointly launched a feature enabling Mastercard cardholders to make tap-and-pay in-store payments using NFC-enabled Android smartphones.

Q10. According to NCRB 2023, which state accounted for the highest share (38.5%) of farmer suicides in India?

Answer C) Maharashtra

Maharashtra reported the highest share of farmer suicides (38.5%), primarily from Marathwada and Vidarbha regions, highlighting ongoing agrarian distress.

Q11. The AVPL Tech Park aims to indigenize which of the following sectors?

Answer B) Agri-drone components

AVPL Ltd launched a Tech Park to localize the manufacturing of agricultural drone components, including AI sensors, navigation systems, and lightweight frames to boost precision farming.

QUIZ 2 OF 24

2 & 3 October 2025

10 questions · Banking 5 · Agri & Rural 3 · Schemes 1 · Sci & Env 1

Q1

The Beti Bachao, Beti Padhao (BBBP) scheme, which recently completed a decade, was launched in which year?

- A. 2012
- B. 2014
- C. 2015
- D. 2016
- E. 2017

Q2

The SARAL Tool, launched by the Anusandhan National Research Foundation (ANRF), is primarily designed to:

- A. Monitor AI research funding
- B. Simplify complex scientific papers using AI
- C. Train researchers in data analysis
- D. Promote patents for new inventions
- E. Create AI-based agricultural forecasts

Q3

In the October 2025 RBI Monetary Policy Committee (MPC) meeting, the repo rate was:

- A. Increased to 6.5%
- B. Decreased to 5.0%
- C. Kept unchanged at 5.5%
- D. Increased to 6.0%
- E. Decreased to 4.5%

Q4

The Expected Credit Loss (ECL) framework proposed by RBI will become applicable from:

- A. April 1, 2025
- B. April 1, 2026
- C. April 1, 2027
- D. April 1, 2028
- E. April 1, 2029

Q5

RBI has recently withdrawn the 2016 circular that limited lending to large corporates. The reason for withdrawal was:

- A. Rising inflation
- B. Increased NPAs
- C. Reduced corporate credit share in banking exposure
- D. Global financial crisis
- E. Government pressure

Q6

The proposed RBI reform allowing banks to finance mergers and acquisitions (M&A) aims to:

- A. Reduce government borrowing
- B. Encourage leveraged buyouts and corporate growth
- C. Restrict foreign investment
- D. Reduce retail investor participation
- E. Increase interest rates

Q7

Which of the following statements about Urban Cooperative Banks (UCBs) is incorrect?

- A. They operate mainly in rural areas only.
- B. They cater to small borrowers and traders.
- C. They are governed by both RBI and cooperative acts.
- D. New licences may be issued after 20 years.
- E. Their number has declined due to consolidation.

Q8

According to SEBI norms, a mutual fund sponsor must have a minimum net worth of:

- A. ₹25 crore
- B. ₹40 crore
- C. ₹50 crore
- D. ₹75 crore
- E. ₹100 crore

Q9

The National Pulses Mission (2025–31) aims to raise domestic pulses production to:

- A. 200 lakh tonnes
- B. 242 lakh tonnes
- C. 300 lakh tonnes
- D. 350 lakh tonnes
- E. 400 lakh tonnes

Q10

Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), what is the maximum premium share a farmer pays for Kharif crops?

- A. 1%
- B. 1.5%
- C. 2%
- D. 3%
- E. 5%

ANSWERS — 2 & 3 OCTOBER 2025

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

Q1. The Beti Bachao, Beti Padhao (BBBP) scheme, which recently completed a decade, was launched in which year?

Answer C) 2015

The BBBP scheme was launched on 22 January 2015 at Panipat, Haryana, by the Government of India to prevent gender-biased sex selection, ensure survival and protection of the girl child, and promote her education.

Q2. The SARAL Tool, launched by the Anusandhan National Research Foundation (ANRF), is primarily designed to:

Answer B) Simplify complex scientific papers using AI

The SARAL (Simplified and Automated Research Amplification and Learning) Tool uses AI to create simplified summaries of complex research papers, making science more accessible to citizens, policymakers, and industry.

Q3. In the October 2025 RBI Monetary Policy Committee (MPC) meeting, the repo rate was:

Answer C) Kept unchanged at 5.5%

In the October 2025 MPC meeting, RBI maintained the repo rate at 5.5% with a neutral stance to support growth and assess the impact of earlier rate cuts.

Q4. The Expected Credit Loss (ECL) framework proposed by RBI will become applicable from:

Answer C) April 1, 2027

RBI's ECL framework, a forward-looking provisioning system for banks, will be implemented from April 1, 2027 to improve risk assessment and resilience of the banking system.

Q5. RBI has recently withdrawn the 2016 circular that limited lending to large corporates. The reason for withdrawal was:

Answer C) Reduced corporate credit share in banking exposure

RBI removed the system-level lending cap as corporates' share in total banking exposure dropped by around 10%, reducing systemic risk.

Q6. The proposed RBI reform allowing banks to finance mergers and acquisitions (M&A) aims to:

Answer B) Encourage leveraged buyouts and corporate growth

The RBI reform enables banks to finance M&A deals, lowering the cost of corporate takeovers and promoting capital market growth.

Q7. Which of the following statements about Urban Cooperative Banks (UCBs) is incorrect?

Answer A) They operate mainly in rural areas only.

UCBs function in urban and semi-urban areas, not rural ones. They serve small borrowers and traders under dual regulation of RBI and state cooperative acts.

Q8. According to SEBI norms, a mutual fund sponsor must have a minimum net worth of:

Answer C) ₹50 crore

As per SEBI's Mutual Fund Regulations, a sponsor must have a minimum net worth of ₹50 crore and a five-year profitable track record in financial services.

Q9. The National Pulses Mission (2025–31) aims to raise domestic pulses production to:

Answer D) 350 lakh tonnes

The National Pulses Mission (2025–31) targets production of 350 lakh tonnes of pulses by 2030–31 to achieve self-reliance and reduce import dependency.

Q10. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), what is the maximum premium share a farmer pays for Kharif crops?

Answer C) 2%

Under PMFBY, the farmer's premium share is capped at 2% for Kharif crops, 1.5% for Rabi crops, and 5% for horticultural crops, with the rest subsidised by the government.

QUIZ 3 OF 24

4 October 2025

10 questions · Banking 8 · Sci & Env 1 · Reports 1

Q1

Which of the following correctly describes Cyclone Shakthi that formed in October 2025?

- A. It originated in the Bay of Bengal and moved toward Bangladesh
- B. It was the first pre-monsoon cyclone of 2025
- C. It formed over the northeast Arabian Sea and moved west-southwestwards
- D. It was named by the Indian Meteorological Department
- E. It caused heavy rainfall over Eastern India

Q2

According to the 2025 Himachal Pradesh Forest Department report, how many snow leopards were recorded in the state under Project Snow Leopard?

- A. 51
- B. 67
- C. 83
- D. 92
- E. 101

Q3

External Commercial Borrowings (ECBs) refer to loans raised by Indian entities from:

- A. Domestic cooperative banks
- B. Indian government departments
- C. Recognized non-resident entities
- D. Public Sector Undertakings (PSUs)
- E. Regional Rural Banks (RRBs)

Q4

Which of the following statements about Basic Savings Bank Deposit (BSBD) accounts is incorrect?

- A. They require a minimum balance of ₹500
- B. They are also called no-frills accounts
- C. They offer unlimited digital transactions
- D. Only one BSBD account is allowed per customer
- E. BSBD accounts include PMJDY accounts

Q5

Under the Scale-Based Regulation (SBR) framework, how many years are Upper Layer NBFCs given to get listed after classification?

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

Q6**As per RBI's draft framework on ECBs (2025), which of the following has been proposed?**

- A. Removal of borrower eligibility
- B. Increase in maturity to 10 years minimum
- C. Linking borrowing limits to company's net worth
- D. Restriction on infrastructure projects
- E. Ban on foreign currency loans

Q7**Multi-Asset Allocation Funds (MAAFs) must invest in at least how many different asset classes?**

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

Q8**Kiwi's new EMI on UPI feature allows users to:**

- A. Get zero-interest EMIs on foreign purchases
- B. Convert high-value UPI transactions into EMIs with cashback on interest
- C. Make EMI payments only using credit cards
- D. Get government subsidy on UPI payments
- E. Transfer UPI credit to savings accounts

Q9**What is the effective date for RBI's unified Related Party Lending Rules for banks?**

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

Q10**The Finance Industry Development Council (FIDC) was recently recognized by RBI as the:**

- A. Credit Risk Rating Agency for NBFCs
- B. Regulatory Authority for Deposits
- C. Self-Regulatory Organisation (SRO) for NBFCs
- D. Auditor of Small Finance Banks
- E. Compliance Board for Digital Lenders

ANSWERS — 4 OCTOBER 2025

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

Q1. Which of the following correctly describes Cyclone Shakthi that formed in October 2025?

Answer C. It formed over the northeast Arabian Sea and moved west-southwestwards

Cyclone Shakthi developed from a low-pressure area in the northeast Arabian Sea in early October 2025. It was named under the WMO's naming system and forecasted to intensify into a Severe Cyclonic Storm moving west-southwestwards.

Q2. According to the 2025 Himachal Pradesh Forest Department report, how many snow leopards were recorded in the state under Project Snow Leopard?

Answer C. 83

Himachal Pradesh recorded 83 snow leopards in 2025, up from 51 in 2021, under Project Snow Leopard. The species is listed as Vulnerable by IUCN and protected under Schedule I of the Wildlife Protection Act, 1972.

Q3. External Commercial Borrowings (ECBs) refer to loans raised by Indian entities from:

Answer C. Recognized non-resident entities

ECBs are commercial loans raised by Indian entities from recognized non-resident entities in foreign currency or INR. They are regulated by the RBI under FEMA, 1999, and can be raised through automatic or approval routes.

Q4. Which of the following statements about Basic Savings Bank Deposit (BSBD) accounts is incorrect?

Answer A. They require a minimum balance of ₹500

BSBD accounts require no minimum balance and are designed for financial inclusion. They allow unlimited deposits and digital transactions, and customers can hold only one BSBD account.

Q5. Under the Scale-Based Regulation (SBR) framework, how many years are Upper Layer NBFCs given to get listed after classification?

Answer C. 3 years

RBI's SBR framework mandates that NBFCs classified in the Upper Layer (NBFC-UL) must list within three years of identification. This strengthens governance and market discipline.

Q6. As per RBI's draft framework on ECBs (2025), which of the following has been proposed?

Answer C. Linking borrowing limits to company's net worth

The draft ECB overhaul proposes linking borrowing limits to net worth (up to \$1 billion or 300% of net worth), removing cost caps, and expanding eligible borrowers/lenders to increase foreign capital access.

Q7. Multi-Asset Allocation Funds (MAAFs) must invest in at least how many different asset classes?

Answer B. 3

As per SEBI guidelines, MAAFs must invest in a minimum of three asset classes (equity, debt, commodities such as gold/silver) with at least 10% exposure in each to ensure diversification.

Q8. Kiwi's new EMI on UPI feature allows users to:

Answer B. Convert high-value UPI transactions into EMIs with cashback on interest

Kiwi launched India's first EMI-on-UPI feature that lets users convert UPI transactions into EMIs and receive cashback equal to the interest paid — reducing the effective borrowing cost.

Q9. What is the effective date for RBI's unified Related Party Lending Rules for banks?

Answer B. April 1, 2026

The RBI's unified framework on Related Party Lending will be effective from April 1, 2026. It expands the definition of related parties and strengthens governance, board oversight, and transparency in lending.

Q10. The Finance Industry Development Council (FIDC) was recently recognized by RBI as the:

Answer C. Self-Regulatory Organisation (SRO) for NBFCs

RBI recognized FIDC, established in 2004, as the official Self-Regulatory Organisation for NBFCs to enhance compliance, ethical practices, and coordination between RBI and NBFCs.

QUIZ 4 OF 24

5 & 6 October 2025

10 questions · Sci & Env 2 · Schemes 2 · Reports 2 · Banking 2

Q1

Exercise KONKAN-2025 is a bilateral naval exercise between India and which country?

- A. USA
- B. UK
- C. Japan
- D. Australia
- E. France

Q2

Which Indian state recently faced deadly landslides due to heavy rainfall in October 2025?

- A. Kerala
- B. Sikkim
- C. West Bengal
- D. Himachal Pradesh
- E. Uttarakhand

Q3

The Unified National Employment Framework (NEF) proposed in India aims to address which of the following challenges?

- A. Agricultural subsidies
- B. Job-skill mismatches and inclusive employment
- C. Climate change adaptation
- D. Urban traffic management
- E. Water conservation

Q4

At the IUCN World Conservation Congress 2025, India plans to release which significant document?

- A. National Climate Action Plan
- B. National Renewable Energy List
- C. National Red List of Endangered Species
- D. National Pollution Control Guidelines
- E. National Biodiversity Act Amendment

Q5

The RBI's FREE Committee report focuses on which area in banking?

- A. Cryptocurrency regulation
- B. Ethical and responsible use of AI
- C. Reducing NPAs
- D. Interest rate restructuring
- E. Financial literacy programs

"Mark the bold line. It is bold for a reason."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q6

Under RBI's April 2026 Digital Payment Authentication overhaul, which approach replaces the traditional OTP system?

- A. Single-factor authentication
- B. Risk-Based Authentication (RBA)
- C. Password-only authentication
- D. Blockchain verification
- E. Tokenization

Q7

Which of the following statements is correct about India's UPI expansion to Qatar?

- A. UPI is restricted to airport outlets only
- B. UPI is available at Lulu Group stores in Qatar
- C. Only Qataris can use UPI
- D. UPI uses SWIFT for transfers
- E. It is limited to cash withdrawals

Q8

The IBBI's proposed early warning framework for corporate insolvency aims to:

- A. Increase NPAs in banks
- B. Detect financial distress before defaults
- C. Privatize public sector banks
- D. Merge NBFCs with banks
- E. Reduce GDP volatility

Q9

Which Indian state launched its first commercial coal mine at Namchik-Namphuk?

- A. Assam
- B. Nagaland
- C. Arunachal Pradesh
- D. Meghalaya
- E. Manipur

Q10

Which Indian regulator monitors and ranks banking and insurance services based on grievance redressal?

- A. RBI
- B. SEBI
- C. DARPG
- D. IRDAI
- E. MCA

ANSWERS — 5 & 6 OCTOBER 2025

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

"Mark the bold line. It is bold for a reason."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q1. Exercise KONKAN-2025 is a bilateral naval exercise between India and which country?

Answer B) UK

Exercise KONKAN-2025 is conducted between the Indian Navy and the Royal Navy (UK) to strengthen maritime cooperation and interoperability in the Indo-Pacific region. It includes both harbour and sea phases with complex naval drills.

Q2. Which Indian state recently faced deadly landslides due to heavy rainfall in October 2025?

Answer C) West Bengal

Darjeeling and Kalimpong districts in West Bengal experienced landslides triggered by heavy rainfall, causing fatalities and damage to key infrastructure. The region is prone to landslides due to steep gradients, fragile geology, and intense monsoon rains.

Q3. The Unified National Employment Framework (NEF) proposed in India aims to address which of the following challenges?

Answer B) Job-skill mismatches and inclusive employment

NEF seeks to synchronize skilling, industrial, and labour policies to ensure job creation, reduce unemployment, and include marginalized groups in economic growth, especially in gig and informal sectors.

Q4. At the IUCN World Conservation Congress 2025, India plans to release which significant document?

Answer C) National Red List of Endangered Species

India will release its first-ever National Red List of Endangered Species at IUCN WCC 2025, aligning national biodiversity efforts with global conservation goals and promoting sustainable development.

Q5. The RBI's FREE Committee report focuses on which area in banking?

Answer B) Ethical and responsible use of AI

The Financial Regulation and Ethics in AI (FREE) Committee report by RBI provides a framework for the responsible adoption of AI in banking, ensuring fairness, transparency, and financial inclusion.

Q6. Under RBI's April 2026 Digital Payment Authentication overhaul, which approach replaces the traditional OTP system?

Answer B) Risk-Based Authentication (RBA)

RBA uses signals like device history, transaction behavior, and location to apply additional verification only when suspicious transactions are detected, improving security while maintaining seamless payments.

Q7. Which of the following statements is correct about India's UPI expansion to Qatar?

Answer B) UPI is available at Lulu Group stores in Qatar

India extended UPI internationally via NPCI International Payments Ltd. in Qatar, enabling real-time, low-cost digital payments for Indian residents and tourists, strengthening financial integration.

Q8. The IBBI's proposed early warning framework for corporate insolvency aims to:

Answer B) Detect financial distress before defaults

The framework will use financial ratios, sector-specific indicators, and mandatory reporting to identify companies at risk of insolvency, enabling pre-emptive restructuring and reducing the load on NCLT.

Q9. Which Indian state launched its first commercial coal mine at Namchik-Namphuk?

Answer C) Arunachal Pradesh

Arunachal Pradesh launched its first commercial coal mining operation at Namchik-Namphuk in Changlang district to boost local employment and energy self-reliance under "Mission Green Coal Regions."

Q10. Which Indian regulator monitors and ranks banking and insurance services based on grievance redressal?

Answer C) DARPG

The Department of Administrative Reforms and Public Grievances (DARPG) evaluates government departments, including banking and insurance, based on grievance handling via CPGRAMS, encouraging better customer service.

QUIZ 5 OF 24

7 October 2025

10 questions · Banking 5 · Agri & Rural 2 · Schemes 1 · Sci & Env 1

Q1

According to NCRB data for 2023, which of the following states recorded the sharpest increase in crimes against children?

- A. Uttar Pradesh
- B. Maharashtra
- C. Assam
- D. Gujarat
- E. Haryana

Q2

What is the primary role of the newly commissioned INS Androth by the Indian Navy?

- A. Coastal patrol and rescue operations
- B. Anti-submarine warfare in shallow waters
- C. Deep-sea exploration
- D. Missile launching operations
- E. Cargo and logistics support

Q3

The 2025 Nobel Prize in Physiology or Medicine was awarded for the discovery of which of the following?

- A. mRNA vaccine development
- B. CRISPR gene editing
- C. Regulatory T cells (Tregs) and FOXP3 gene
- D. Artificial intelligence in medicine
- E. DNA sequencing method

Q4

Which type of banks outperformed in market capitalization during July–September 2025 according to S&P Global Market Intelligence?

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

Q5

What is the purpose of SEBI's newly launched "@valid" UPI handles?

- A. Simplify investor taxation
- B. Secure investor payments and prevent fraud
- C. Promote foreign investment inflows
- D. Enable high-value international transfers
- E. Reduce transaction time in banking

Q6

Which institution is conducting the “Impact Assessment Study on the Services Rendered by Business Correspondents (BCs)” in India?

- A. NABARD
- B. NIBM
- C. RBI
- D. SEBI
- E. NPCI

Q7

The RBI’s proposal to allow banks to finance corporate acquisitions aims primarily to—

- A. Prevent speculative trading
- B. Increase liquidity for mergers and buyouts
- C. Strengthen retail banking
- D. Reduce inflation
- E. Support NBFCs

Q8

Which fintech company announced the launch of physical POS devices and sound boxes in India?

- A. Paytm Payments Bank
- B. PhonePe
- C. Zoho Payments
- D. Razorpay
- E. BharatPe

Q9

What is the total financial outlay of the Mission for Atmanirbharta in Pulses approved by the Union Cabinet?

- A. ₹8,500 crore
- B. ₹9,200 crore
- C. ₹10,300 crore
- D. ₹11,440 crore
- E. ₹12,600 crore

Q10

Which of the following measures is not a part of the Mission for Atmanirbharta in Pulses?

- A. Distribution of free seed kits
- B. Procurement at MSP for four years
- C. Expansion of 3.5 million ha cultivation area
- D. Reduction of GST on imported pulses
- E. Setting up of 1,000 processing units

ANSWERS — 7 OCTOBER 2025

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

Q1. According to NCRB data for 2023, which of the following states recorded the sharpest increase in crimes against children?

Answer C. Assam

The NCRB 2023 data revealed that Assam saw the sharpest increase in crimes against children, with cases nearly doubling from about 5,100 to 10,000. The surge was mainly due to strict enforcement of the Prohibition of Child Marriage Act, 2006.

Q2. What is the primary role of the newly commissioned INS Androth by the Indian Navy?

Answer B. Anti-submarine warfare in shallow waters

INS Androth, commissioned at Visakhapatnam, is the second Anti-Submarine Warfare Shallow Water Craft (ASW-SWC). It is designed for anti-submarine operations, coastal defense, and surveillance in shallow waters.

Q3. The 2025 Nobel Prize in Physiology or Medicine was awarded for the discovery of which of the following?

Answer C. Regulatory T cells (Tregs) and FOXP3 gene

Mary Brunkow, Fred Ramsdell, and Shimon Sakaguchi received the 2025 Nobel Prize for their discovery of regulatory T cells (Tregs) and the FOXP3 gene, which regulate immune tolerance and have major implications for autoimmune diseases and cancer treatment.

Q4. Which type of banks outperformed in market capitalization during July–September 2025 according to S&P Global Market Intelligence?

Answer B. Public Sector Banks

Public sector banks like SBI, Bank of Baroda, and Indian Bank saw an increase in market capitalization due to higher retail loan share and domestic economic stability, while private banks underperformed due to global trade uncertainties.

Q5. What is the purpose of SEBI's newly launched "@valid" UPI handles?

Answer B. Secure investor payments and prevent fraud

SEBI introduced @valid UPI handles to ensure investors make payments only to registered intermediaries. It displays a green trust symbol for authenticity, reducing the risk of fraudulent fund collection.

Q6. Which institution is conducting the "Impact Assessment Study on the Services Rendered by Business Correspondents (BCs)" in India?

Answer B. NIBM

The National Institute of Bank Management (NIBM), established by the RBI in 1969, is conducting the study to evaluate the performance of Business Correspondents and recommend reforms for better financial inclusion.

Q7. The RBI's proposal to allow banks to finance corporate acquisitions aims primarily to—

Answer B. Increase liquidity for mergers and buyouts

The RBI proposed allowing banks to fund corporate acquisitions to enhance liquidity, reduce reliance on offshore loans, and support strategic M&A activity, subject to prudential and risk norms.

Q8. Which fintech company announced the launch of physical POS devices and sound boxes in India?

Answer C. Zoho Payments

Zoho Payments, a subsidiary of Chennai-based SaaS major Zoho, announced the rollout of POS devices and sound boxes to enhance digital payment infrastructure and support merchants nationwide.

Q9. What is the total financial outlay of the Mission for Atmanirbharta in Pulses approved by the Union Cabinet?

Answer D. ₹11,440 crore

The government launched a ₹11,440 crore mission (2025–31) to achieve self-reliance in pulses, enhance domestic production, and reduce import dependence by developing seeds, expanding cultivation, and improving post-harvest management.

Q10. Which of the following measures is not a part of the Mission for Atmanirbharta in Pulses?

Answer D. Reduction of GST on imported pulses

The mission focuses on boosting domestic production through seed distribution, assured MSP procurement, cultivation expansion, and establishing 1,000 processing units. GST reduction on imports was not included.

QUIZ 6 OF 24

8 October 2025

10 questions · Banking 6 · Schemes 1 · Economy 1 · Sci & Env 1

Q1

The theme of the People's Plan Campaign (PPC) 2025–26 launched by the Ministry of Panchayati Raj is:

- A. Gram Vikas, Bharat Unnati
- B. Sabki Yojana, Sabka Vikas
- C. Naya Gaon, Nayi Soch
- D. Panchayat for Progress
- E. Smart Panchayat 2047

Q2

The PM-SETU scheme aims to modernize which type of institutions in India?

- A. Universities
- B. Industrial Training Institutes (ITIs)
- C. Agricultural Colleges
- D. Engineering Colleges
- E. Skill Development Centres

Q3

The Indian Radio Software Architecture (IRSA) Standard 1.0 was developed by which organization?

- A. Indian Space Research Organisation (ISRO)
- B. Ministry of Electronics and IT
- C. Defence Research and Development Organisation (DRDO)
- D. Bharat Electronics Limited (BEL)
- E. National Informatics Centre (NIC)

Q4

The 2025 Nobel Prize in Physics was awarded for pioneering experiments related to:

- A. Black hole formation
- B. Gravitational waves
- C. Macroscopic quantum tunnelling
- D. Nuclear fusion control
- E. Quantum teleportation

Q5

Which statement about the RBI's stance on the Central Bank Digital Currency (CBDC) is correct?

- A. RBI plans immediate mass rollout for all citizens.
- B. RBI will wait and learn from other countries before expansion.
- C. RBI has discontinued the CBDC pilot project.
- D. CBDC will only be for government transactions.
- E. RBI has merged CBDC with UPI directly.

Q6

According to the World Bank's South Asia Development Update (Oct 2025), India's GDP growth forecast for FY2025–26 was revised to:

- A. 5.8%
- B. 6.2%
- C. 6.5%
- D. 7.0%
- E. 7.8%

Q7

Under RBI's proposed Basel III risk weight reforms, what is the risk weight for AAA-rated corporate entities?

- A. 0%
- B. 20%
- C. 50%
- D. 75%
- E. 100%

Q8

The RBI's Expected Credit Loss (ECL) framework aligns Indian banking standards with which global accounting model?

- A. GAAP 2020
- B. IFRS 9
- C. Basel IV
- D. IAS 10
- E. IFRS 16

Q9

The newly launched Wish Credit Card is a joint initiative between:

- A. Paytm & HDFC Bank
- B. PhonePe & Utkarsh Small Finance Bank
- C. Google Pay & Axis Bank
- D. Amazon Pay & SBI
- E. PayPal & ICICI Bank

Q10

What is the maximum compensation for consequential loss under the RBI Draft Ombudsman Scheme 2025?

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

ANSWERS — 8 OCTOBER 2025

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

Q1. The theme of the People's Plan Campaign (PPC) 2025–26 launched by the Ministry of Panchayati Raj is:

Answer B) Sabki Yojana, Sabka Vikas

The People's Plan Campaign (PPC) 2025–26, launched on 2nd October 2025, aims to promote participatory and transparent local governance under the theme "Sabki Yojana, Sabka Vikas."

Q2. The PM-SETU scheme aims to modernize which type of institutions in India?

Answer B) Industrial Training Institutes (ITIs)

The PM-SETU (Prime Minister's Scheme for Empowerment through Technology Upgradation) seeks to upgrade 1,000 government ITIs across India with modern facilities and align training with global skill demands.

Q3. The Indian Radio Software Architecture (IRSA) Standard 1.0 was developed by which organization?

Answer C) Defence Research and Development Organisation (DRDO)

The DRDO, along with Integrated Defence Staff and Tri-Services, developed the IRSA Standard 1.0 to modernize and standardize Software Defined Radios (SDRs) across India's armed forces.

Q4. The 2025 Nobel Prize in Physics was awarded for pioneering experiments related to:

Answer C) Macroscopic quantum tunnelling

John Clarke, Michel Devoret, and John Martinis received the 2025 Nobel Prize in Physics for demonstrating macroscopic quantum tunnelling in superconducting circuits, deepening understanding of quantum phenomena.

Q5. Which statement about the RBI's stance on the Central Bank Digital Currency (CBDC) is correct?

Answer B) RBI will wait and learn from other countries before expansion.

RBI has decided to continue limited CBDC pilot testing and observe other nations' experiences (like China's Digital Yuan) before launching nationwide retail use.

Q6. According to the World Bank's South Asia Development Update (Oct 2025), India's GDP growth forecast for FY2025–26 was revised to:

Answer C) 6.5%

The World Bank upgraded India's GDP growth projection for FY26 to 6.5%, citing strong domestic demand and GST rate cuts.

Q7. Under RBI's proposed Basel III risk weight reforms, what is the risk weight for AAA-rated corporate entities?

Answer B) 20%

The RBI's draft norms assign a 20% risk weight to AAA & AA-rated corporate exposures, reducing capital burden on banks for high-quality lending.

Q8. The RBI's Expected Credit Loss (ECL) framework aligns Indian banking standards with which global accounting model?

Answer B) IFRS 9

The RBI's ECL-based provisioning framework aligns with IFRS 9 standards, shifting from incurred-loss to forward-looking credit risk assessment.

Q9. The newly launched Wish Credit Card is a joint initiative between:

Answer B) PhonePe & Utkarsh Small Finance Bank

PhonePe and Utkarsh SFB launched the "Wish Credit Card" powered by Visa to promote digital-first credit access for semi-urban and first-time users.

Q10. What is the maximum compensation for consequential loss under the RBI Draft Ombudsman Scheme 2025?

Answer D) ₹30 lakh

The new Ombudsman Scheme 2025 proposes compensation up to ₹30 lakh for consequential losses and ₹3 lakh for harassment or mental anguish, enhancing consumer protection.

QUIZ 7 OF 24

9 October 2025

10 questions · Banking 4 · Schemes 2 · Sci & Env 2 · Appointments 1

Q1

What is the main objective of the Draft National Labour and Employment Policy, 2025 (Shram Shakti Niti)?

- A. Promote only formal sector employment
- B. Establish a universal and portable social security system
- C. Increase working hours for informal workers
- D. Privatize state welfare schemes
- E. Limit women's participation in the workforce

Q2

Which framework is the Draft National Labour and Employment Policy based on?

- A. 3Rs – Reduce, Reuse, Recycle
- B. 3Ps – Protection, Productivity, Participation
- C. 5Cs – Care, Commitment, Creativity, Collaboration, Competence
- D. 4Ds – Discipline, Duty, Dignity, Development
- E. 2Ts – Training, Technology

Q3

Who among the following was awarded the 2025 Nobel Prize in Chemistry?

- A. Ahmed Zewail
- B. Richard Robson
- C. Venkatraman Ramakrishnan
- D. Emmanuelle Charpentier
- E. Jennifer Doudna

Q4

What is the purpose of RBI's Unified Markets Interface (UMI)?

- A. To replace UPI for retail payments
- B. To tokenize financial assets and enable CBDC-based settlements
- C. To offer loans to micro-enterprises
- D. To manage only gold and silver investments
- E. To provide AI-based customer support

Q5

Which sectors are targeted for expanded pension coverage by PFRDA?

- A. IT and telecom only
- B. Agriculture, Self-Help Groups, and Gig workers
- C. Formal corporate sector only
- D. Banking sector employees
- E. All government officials

Q6**Which feature is included in RBI's AI-based UPI Help?**

- A. Loan disbursement through UPI
- B. Transaction status checks, complaint resolution, and mandate management
- C. Physical cash withdrawal from ATMs
- D. Gold trading
- E. Cryptocurrency conversion

Q7**What is the key function of NPCI's Credit Line on UPI (Clou)?**

- A. Block UPI transactions
- B. Provide pre-approved credit through UPI
- C. Convert UPI transactions to cash
- D. Tokenize real estate assets
- E. Issue debit cards

Q8**What is a unique feature of Aditya Birla Capital's "SimpliFi"?**

- A. Blockchain-based cryptocurrency trading
- B. AI-powered personal finance assistant with health insurance decoding
- C. Real-time stock exchange trading
- D. Automated bank account opening
- E. Instant home loan approval

Q9**What is the main advantage of Dry Direct Seeded Rice (DDSR) technology promoted by KisanKraft?**

- A. Requires more water than traditional methods
- B. Reduces methane emissions and water use, lowers cost
- C. Only suitable for high-rainfall areas
- D. Produces lower yield than transplanted rice
- E. Increases pesticide use

Q10**Which method is promoted under Kerala's low-emission rice-based farming initiative?**

- A. Transplanting rice seedlings in flooded fields
- B. Alternate Wetting and Drying (AWD) technology
- C. Mono-cropping without rotation
- D. Use of chemical-intensive rice farming
- E. Only hybrid rice varieties

ANSWERS — 9 OCTOBER 2025

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

Q1. What is the main objective of the Draft National Labour and Employment Policy, 2025 (Shram Shakti Niti)?

Answer B) Establish a universal and portable social security system

The policy aims to integrate major national and state-level welfare and employment databases (EPFO, ESIC, PM-JAY, e-SHRAM) to ensure portability of social security benefits across sectors and geographies.

Q2. Which framework is the Draft National Labour and Employment Policy based on?

Answer B) 3Ps – Protection, Productivity, Participation

The policy is rooted in India's ethos of śrama dharma and is based on the 3Ps framework to balance workers' welfare with enterprise growth and sustainable livelihoods.

Q3. Who among the following was awarded the 2025 Nobel Prize in Chemistry?

Answer B) Richard Robson

The 2025 Nobel Prize in Chemistry was awarded to Susumu Kitagawa, Richard Robson, and Omar Yaghi for developing Metal-Organic Frameworks (MOFs) – ultra-porous materials with wide applications.

Q4. What is the purpose of RBI's Unified Markets Interface (UMI)?

Answer B) To tokenize financial assets and enable CBDC-based settlements

UMI is a digital infrastructure announced by RBI to improve efficiency, transparency, and security in financial transactions, supporting wholesale Central Bank Digital Currency settlements.

Q5. Which sectors are targeted for expanded pension coverage by PFRDA?

Answer B) Agriculture, Self-Help Groups, and Gig workers

PFRDA plans to extend pensions to underserved sectors like farmers (via FPOs), SHGs, and gig/platform workers, leveraging fintech platforms for onboarding.

Q6. Which feature is included in RBI's AI-based UPI Help?

Answer B) Transaction status checks, complaint resolution, and mandate management

The AI-based UPI Help system uses NPCI's Small Language Model (SLM) to assist users with payments, complaints, and mandates in the UPI ecosystem.

Q7. What is the key function of NPCI's Credit Line on UPI (Clou)?

Answer B) Provide pre-approved credit through UPI

Clou allows users, especially new-to-credit segments, to access a pre-approved credit line directly via their UPI app. It leverages digital payment footprints for credit assessment.

Q8. What is a unique feature of Aditya Birla Capital's "SimpliFi"?

Answer B) AI-powered personal finance assistant with health insurance decoding

SimpliFi provides personalized insights for financial planning, investment tracking, and health insurance management, including decoding any policy instantly.

Q9. What is the main advantage of Dry Direct Seeded Rice (DDSR) technology promoted by KisanKraft?

Answer B) Reduces methane emissions and water use, lowers cost

DDSR grows rice on dry soil without puddling, saving 50–60% water, reducing methane emissions, lowering input costs, and maintaining comparable yields to traditional methods.

Q10. Which method is promoted under Kerala's low-emission rice-based farming initiative?

Answer B) Alternate Wetting and Drying (AWD) technology

Kerala's initiative aims to reduce greenhouse gas emissions, save water, and improve climate resilience by promoting AWD, a low-emission rice cultivation method.

QUIZ 8 OF 24

10 October 2025

10 questions · Banking 5 · Sci & Env 2 · Reports 1 · Appointments 1

Q1**What is the primary objective of India's National Red List Assessment for Flora and Fauna launched in 2025?**

- A. To expand India's forest cover by 2030
- B. To identify potential medicinal plant species
- C. To evaluate extinction risk and conservation status of species
- D. To conduct genetic research on endangered species
- E. To prepare India's national biodiversity atlas

Q2**Where will the 8th International Solar Alliance (ISA) Assembly be hosted in 2025?**

- A. Dubai, UAE
- B. Paris, France
- C. Gurugram, India
- D. New Delhi, India
- E. Geneva, Switzerland

Q3**The IUCN Green Status Report classified the gharial as which of the following?**

- A. Least Concern
- B. Near Threatened
- C. Critically Depleted
- D. Endangered
- E. Extinct in the Wild

Q4**Who won the 2025 Nobel Prize in Literature?**

- A. Salman Rushdie
- B. Annie Ernaux
- C. Haruki Murakami
- D. László Krasznahorkai
- E. Margaret Atwood

Q5**Which three organizations collaborated to launch "Agentic Payments" within ChatGPT?**

- A. Razorpay, NPCI, and OpenAI
- B. Paytm, Google, and NPCI
- C. Amazon Pay, Razorpay, and RBI
- D. NPCI, Visa, and Mastercard
- E. HDFC, Razorpay, and PayPal

Q6

According to RBI Governor Sanjay Malhotra, India's Digital Public Infrastructure (DPI) includes which of the following layers?

- A. Taxation, Security, Credit
- B. Identity, Payments, Data
- C. Banking, Insurance, Trade
- D. Finance, Credit, Compliance
- E. Lending, Investment, Settlement

Q7

What is the primary purpose of the Stock Lending and Borrowing Mechanism (SLBM) reviewed by SEBI?

- A. To facilitate corporate debt issuance
- B. To enable temporary lending or borrowing of shares
- C. To manage mutual fund portfolios
- D. To regulate IPO allocations
- E. To monitor bank lending

Q8

The RBI recently removed the loan ceiling against which type of security?

- A. Government Bonds
- B. Listed Corporate Debt Securities
- C. Sovereign Gold Bonds
- D. Real Estate Investment Trusts
- E. Equity Mutual Funds

Q9

What is the main objective of HSBC India's newly launched "Innovation Banking" platform?

- A. To promote rural banking
- B. To support startups with non-dilutive debt funding
- C. To finance agricultural exports
- D. To manage government infrastructure projects
- E. To provide retail banking services

Q10

How many total commodities are now tradable on the e-NAM platform after its 2025 expansion?

- A. 225
- B. 230
- C. 240
- D. 247
- E. 250

ANSWERS — 10 OCTOBER 2025

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

Q1. What is the primary objective of India's National Red List Assessment for Flora and Fauna launched in 2025?

Answer C) To evaluate extinction risk and conservation status of species

The National Red List Assessment aims to assess the conservation status of nearly 11,000 species of plants and animals by 2030 under India's biodiversity framework.

Q2. Where will the 8th International Solar Alliance (ISA) Assembly be hosted in 2025?

Answer D) New Delhi, India

India will host the 8th ISA Assembly from October 27–30, 2025, at Bharat Mandapam, New Delhi, to promote global collaboration on solar energy.

Q3. The IUCN Green Status Report classified the gharial as which of the following?

Answer C) Critically Depleted

The gharial (*Gavialis gangeticus*) was classified as "Critically Depleted" in the IUCN's first Green Status Report, highlighting its dependence on habitat restoration and breeding programs.

Q4. Who won the 2025 Nobel Prize in Literature?

Answer D) László Krasznahorkai

Hungarian writer László Krasznahorkai received the 2025 Nobel Prize in Literature for his visionary and philosophical novels known for long, single-sentence narratives.

Q5. Which three organizations collaborated to launch "Agentic Payments" within ChatGPT?

Answer A) Razorpay, NPCI, and OpenAI

Razorpay, NPCI, and OpenAI jointly launched Agentic Payments, integrating UPI-powered transactions directly within ChatGPT.

Q6. According to RBI Governor Sanjay Malhotra, India's Digital Public Infrastructure (DPI) includes which of the following layers?

Answer B) Identity, Payments, Data

The DPI comprises three key layers — Identity (Aadhaar), Payments (UPI, AePS), and Data (Account Aggregator) — forming the base for digital financial inclusion.

Q7. What is the primary purpose of the Stock Lending and Borrowing Mechanism (SLBM) reviewed by SEBI?

Answer B) To enable temporary lending or borrowing of shares

SLBM allows investors to lend or borrow securities temporarily, enabling short selling, hedging, and improving market liquidity.

Q8. The RBI recently removed the loan ceiling against which type of security?

Answer B) Listed Corporate Debt Securities

RBI removed the restriction on lending against listed corporate debt securities to deepen the corporate bond market and improve liquidity.

Q9. What is the main objective of HSBC India's newly launched "Innovation Banking" platform?

Answer B) To support startups with non-dilutive debt funding

The "HSBC Innovation Banking" platform was launched in Mumbai to offer debt-based funding for startups, helping them grow without diluting ownership.

Q10. How many total commodities are now tradable on the e-NAM platform after its 2025 expansion?

Answer D) 247

After adding 9 new commodities such as Green Tea, Mustard Oil, and Mentha Oil, the total number of tradable items on e-NAM reached 247.

QUIZ 9 OF 24

11 & 12 October 2025

10 questions · Schemes 3 · Banking 3 · Economy 2 · Sci & Env 1

Q1

India recently upgraded its “technical mission” in Kabul to a full-fledged Embassy. What is the primary objective of this move?

- A. Strengthen defense cooperation with the Taliban
- B. Promote cultural exchange with Afghanistan
- C. Strengthen cooperation in development, stability, and counterterrorism
- D. Resume trade agreements with Pakistan
- E. Establish military bases in Afghanistan

Q2

Exercise KONKAN 2025 was conducted between which two countries?

- A. India and the United States
- B. India and the United Kingdom
- C. India and France
- D. India and Japan
- E. India and Russia

Q3

The Demographic Mission 2025, announced by the Prime Minister, aims primarily to—

- A. Reduce the fertility rate to UN standards
- B. Monitor and manage demographic changes for balanced growth
- C. Increase urban population for industrial growth
- D. Promote one-child policy across India
- E. Create demographic zones based on religion

Q4

According to the 2025 Bharat Microfinance Report by Sa-Dhan, loan delinquencies (PAR 30+) in FY25 increased to what percentage?

- A. 2.1%
- B. 3.8%
- C. 4.5%
- D. 6.2%
- E. 7.0%

Q5

What key reform has the RBI suggested for the EPFO to ensure long-term sustainability?

- A. Increase interest rates to attract investors
- B. Shift to a market-linked accounting system
- C. Reduce investments in government securities
- D. Merge EPFO with NPS
- E. Allow private management of EPFO funds

Q6**The RBI's regulatory reform consolidated 9,000 circulars into how many master circulars?**

- A. 100
- B. 150
- C. 238
- D. 300
- E. 500

Q7**The partnership between NPCI and PayPal aims to—**

- A. Replace UPI with PayPal's payment network
- B. Integrate UPI with the global PayPal World platform
- C. Launch a new cryptocurrency payment system
- D. Restrict foreign payments through UPI
- E. Introduce physical debit cards via PayPal

Q8**What is the total financial outlay of the PM Dhan-Dhaanya Krishi Yojana and Dalhan Atmanirbharata Mission?**

- A. ₹24,000 crore
- B. ₹25,000 crore
- C. ₹30,000 crore
- D. ₹35,440 crore
- E. ₹40,000 crore

Q9**The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) aims to double farmers' income by which year?**

- A. 2027
- B. 2028
- C. 2030
- D. 2032
- E. 2035

Q10**Under the PMDDKY, what is the total budget allocation for 2025–31?**

- A. ₹24,000 crore
- B. ₹50,000 crore
- C. ₹1.44 lakh crore
- D. ₹2 lakh crore
- E. ₹75,000 crore

ANSWERS — 11 & 12 OCTOBER 2025

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

"Read the question twice, answer it once."

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q1. India recently upgraded its “technical mission” in Kabul to a full-fledged Embassy. What is the primary objective of this move?

Answer C. Strengthen cooperation in development, stability, and counterterrorism

India’s decision to upgrade its Kabul mission to an embassy reflects its intent to enhance engagement with Afghanistan in areas of national development, regional stability, and counterterrorism efforts while maintaining humanitarian support.

Q2. Exercise KONKAN 2025 was conducted between which two countries?

Answer B. India and the United Kingdom

The bilateral maritime Exercise KONKAN 2025 was held off the western coast of India between the Indian Navy and the Royal Navy (UK), enhancing coordination and maritime interoperability.

Q3. The Demographic Mission 2025, announced by the Prime Minister, aims primarily to—

Answer B. Monitor and manage demographic changes for balanced growth

The Demographic Mission 2025 focuses on monitoring population changes, preventing illegal infiltration, and promoting balanced and sustainable population growth through data-driven governance.

Q4. According to the 2025 Bharat Microfinance Report by Sa-Dhan, loan delinquencies (PAR 30+) in FY25 increased to what percentage?

Answer D. 6.2%

The Sa-Dhan report showed that loans overdue by more than 30 days (PAR 30+) rose sharply from 2.1% in FY24 to 6.2% in FY25, indicating growing stress among small and rural borrowers.

Q5. What key reform has the RBI suggested for the EPFO to ensure long-term sustainability?

Answer B. Shift to a market-linked accounting system

RBI recommended that EPFO move from a book-value-based system to a market-value-based accounting system to better reflect true financial positions and align with global best practices.

Q6. The RBI’s regulatory reform consolidated 9,000 circulars into how many master circulars?

Answer C. 238

To simplify regulatory compliance, the RBI consolidated 9,000 regulatory circulars into 238 master circulars covering 11 regulated entities and 30 regulatory areas.

Q7. The partnership between NPCI and PayPal aims to—

Answer B. Integrate UPI with the global PayPal World platform

NPCI and PayPal’s partnership integrates India’s UPI into PayPal World, enabling global wallet-to-wallet transactions and promoting digital payment interoperability.

Q8. What is the total financial outlay of the PM Dhan-Dhaanya Krishi Yojana and Dalhan Atmanirbharata Mission?

Answer D. ₹35,440 crore

The combined outlay for the two schemes is ₹35,440 crore — ₹24,000 crore for the PM Dhan-Dhaanya Krishi Yojana and ₹11,440 crore for the Dalhan Atmanirbharata Mission to improve crop productivity and pulse self-reliance.

Q9. The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) aims to double farmers' income by which year?

Answer C. 2030

PMDDKY 2025 is a long-term agricultural modernization mission targeting 100 low-performing districts, with the goal of doubling farmers' income by 2030 through technology-driven and sustainable farming.

Q10. Under the PMDDKY, what is the total budget allocation for 2025–31?

Answer C. ₹1.44 lakh crore

The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) has a budget allocation of ₹1.44 lakh crore over six years (2025–31) to integrate 36 existing schemes and modernize agriculture in 100 districts.

QUIZ 10 OF 24

13 October 2025

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

Q1

India has upgraded its diplomatic presence in Afghanistan by reopening its mission in Kabul as which of the following?

- A. Trade Office
- B. Cultural Center
- C. Consulate General
- D. Embassy
- E. High Commission

Q2

Which Indian state has recently launched a new scheme to promote local handicrafts and handlooms under the "One District One Product" initiative?

- A. Uttar Pradesh
- B. Odisha
- C. Gujarat
- D. Tamil Nadu
- E. Rajasthan

Q3

Which organization has recently approved a \$1.5 billion loan to support India's infrastructure and climate resilience programs?

- A. World Bank
- B. IMF
- C. ADB (Asian Development Bank)
- D. AIIB
- E. NDB

Q4

The Reserve Bank of India (RBI) has decided to introduce a new regulatory framework for which category of financial institutions?

- A. Small Finance Banks
- B. NBFCs
- C. Payment Banks
- D. Cooperative Banks
- E. Regional Rural Banks

Q5

Which Indian public sector bank has launched the “Nari Shakti Savings Account” aimed at empowering women entrepreneurs?

- A. SBI
- B. Bank of Baroda
- C. Punjab National Bank
- D. Canara Bank
- E. Indian Bank

Q6

The Government of India has recently launched the “Credit Guarantee Scheme” for which sector to boost formal credit flow?

- A. Agriculture
- B. MSME
- C. Infrastructure
- D. Renewable Energy
- E. Education

Q7

According to the latest RBI data, India’s forex reserves have crossed which milestone in 2025?

- A. \$550 billion
- B. \$580 billion
- C. \$600 billion
- D. \$620 billion
- E. \$650 billion

Q8

The Government of India has announced the establishment of how many new Farmer Producer Organizations (FPOs) under its new agricultural reforms?

- A. 5,000
- B. 7,500
- C. 8,000
- D. 10,000
- E. 12,000

Q9

Which state has topped the list in total agricultural export value as per the latest APEDA report?

- A. Maharashtra
- B. Gujarat
- C. Karnataka
- D. Punjab
- E. Andhra Pradesh

Q10

The Central Government has increased the Minimum Support Price (MSP) of which crop the most for the 2025–26 marketing season?

- A. Wheat
- B. Paddy
- C. Mustard
- D. Cotton
- E. Tur (Arhar)

ANSWERS — 13 OCTOBER 2025

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

Q1. India has upgraded its diplomatic presence in Afghanistan by reopening its mission in Kabul as which of the following?

Answer D. Embassy

India has upgraded its Kabul mission from a technical team to a full-fledged Embassy, reflecting New Delhi's renewed engagement with Afghanistan while continuing to monitor the security situation.

Q2. Which Indian state has recently launched a new scheme to promote local handicrafts and handlooms under the "One District One Product" initiative?

Answer A. Uttar Pradesh

Uttar Pradesh continues to expand its "One District One Product (ODOP)" scheme to support traditional artisans and boost exports by promoting local handicrafts and handloom industries.

Q3. Which organization has recently approved a \$1.5 billion loan to support India's infrastructure and climate resilience programs?

Answer C. ADB (Asian Development Bank)

The Asian Development Bank (ADB) sanctioned a \$1.5 billion loan to strengthen India's infrastructure and enhance climate resilience projects under its sustainable development plan.

Q4. The Reserve Bank of India (RBI) has decided to introduce a new regulatory framework for which category of financial institutions?

Answer B. NBFCs

RBI has rolled out a new scale-based regulatory framework for Non-Banking Financial Companies (NBFCs) to ensure better supervision and risk management in the sector.

Q5. Which Indian public sector bank has launched the "Nari Shakti Savings Account" aimed at empowering women entrepreneurs?

Answer A. SBI

State Bank of India (SBI) launched the "Nari Shakti Savings Account" providing special interest rates and benefits for women entrepreneurs to encourage financial inclusion.

Q6. The Government of India has recently launched the “Credit Guarantee Scheme” for which sector to boost formal credit flow?

Answer B. MSME

The Credit Guarantee Scheme for Micro, Small, and Medium Enterprises (MSMEs) was launched to ensure collateral-free loans and strengthen small businesses post-pandemic.

Q7. According to the latest RBI data, India’s forex reserves have crossed which milestone in 2025?

Answer C. \$600 billion

India’s foreign exchange reserves crossed the \$600 billion mark, indicating strong economic fundamentals and stability in external financial buffers.

Q8. The Government of India has announced the establishment of how many new Farmer Producer Organizations (FPOs) under its new agricultural reforms?

Answer D. 10,000

The government aims to form 10,000 new Farmer Producer Organizations (FPOs) to promote collective farming, enhance market access, and improve farmers’ income.

Q9. Which state has topped the list in total agricultural export value as per the latest APEDA report?

Answer A. Maharashtra

Maharashtra has emerged as the top agricultural exporter, particularly in fruits, vegetables, and processed food items, as per the Agricultural and Processed Food Products Export Development Authority (APEDA).

Q10. The Central Government has increased the Minimum Support Price (MSP) of which crop the most for the 2025–26 marketing season?

Answer E. Tur (Arhar)

The government raised the MSP of Tur (Arhar) the highest among major crops to encourage pulse cultivation and reduce dependence on imports.

QUIZ 11 OF 24

14 October 2025

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

Q1**India's retail inflation in September 2025 fell to its lowest in over eight years. What was the rate?**

- A. 2.1%
- B. 1.54%
- C. 1.46%
- D. 2.5%
- E. 3.0%

Q2**According to the CRS Report 2023, which state had the lowest sex ratio at birth in India?**

- A. Kerala
- B. Jharkhand
- C. Arunachal Pradesh
- D. Goa
- E. Telangana

Q3**The "Fare Se Fursat" scheme launched for Alliance Air aims to:**

- A. Introduce dynamic pricing for flights
- B. Test a fixed-fare model for select routes
- C. Privatize Alliance Air completely
- D. Increase international flights
- E. Provide free air travel for students

Q4**The PM GatiShakti Portal provides private sector access to:**

- A. Military intelligence
- B. Non-sensitive infrastructure data
- C. Tax evasion reports
- D. Political party funding
- E. Medical records

Q5**Who was the first Indian to win the IUCN WCPA Kenton Miller Award 2025?**

- A. Dr. Vandana Shiva
- B. Dr. Sonali Ghosh
- C. Dr. Ramesh Chand
- D. Dr. A.P.J. Abdul Kalam
- E. Dr. M.S. Swaminathan

Q6

Which of the following initiatives allows UPI users in India to make payments without entering a PIN?

- A. Aadhaar Pay
- B. Biometric Authentication
- C. IMPS Transactions
- D. NEFT Payments
- E. RuPay Card Swipe

Q7

RBI's AI-powered DPIIP platform is designed to:

- A. Approve bank loans automatically
- B. Detect digital payment frauds in real-time
- C. Monitor inflation trends
- D. Allocate government subsidies
- E. Track gold imports

Q8

Which foreign bank is in talks to acquire a controlling stake in RBL Bank?

- A. HSBC
- B. Emirates NBD Bank
- C. Standard Chartered
- D. Citibank
- E. Sumitomo Mitsui

Q9

Sovereign Gold Bonds (SGBs) issued by the Government of India:

- A. Are physical gold coins
- B. Provide annual interest of 2.5%
- C. Have a maturity of 2 years
- D. Do not help in reducing imports
- E. Are illegal for investment

Q10

According to NITI Aayog's Blue Economy report, India's potential yield from deep-sea fisheries is estimated at:

- A. 1.5 million tonnes
- B. 7.16 million tonnes
- C. 10 million tonnes
- D. 3.5 million tonnes
- E. 12 million tonnes

ANSWERS — 14 OCTOBER 2025

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

Q1. India's retail inflation in September 2025 fell to its lowest in over eight years. What was the rate?

Answer B) 1.54%

India's retail inflation fell to 1.54% in September 2025, driven by declining food prices and easing fuel rates, marking the lowest level since June 2017 (1.46%).

Q2. According to the CRS Report 2023, which state had the lowest sex ratio at birth in India?

Answer B) Jharkhand

The sex ratio at birth (females per 1,000 males) was lowest in Jharkhand at 899, followed closely by Bihar (900), highlighting regional disparities in gender ratio at birth.

Q3. The "Fare Se Fursat" scheme launched for Alliance Air aims to:

Answer B) Test a fixed-fare model for select routes

The government launched this pilot scheme (Oct–Dec 2025) to provide transparent and affordable fares for regional passengers, replacing the dynamic pricing system.

Q4. The PM GatiShakti Portal provides private sector access to:

Answer B) Non-sensitive infrastructure data

The portal allows industries, researchers, and developers to access geospatial infrastructure datasets to optimize planning, logistics, and digital applications, promoting public-private collaboration.

Q5. Who was the first Indian to win the IUCN WCPA Kenton Miller Award 2025?

Answer B) Dr. Sonali Ghosh

Dr. Sonali Ghosh, Field Director of Kaziranga National Park & Tiger Reserve, Assam, became the first Indian to receive this international award for innovation and excellence in protected area management.

Q6. Which of the following initiatives allows UPI users in India to make payments without entering a PIN?

Answer B) Biometric Authentication

UPI now supports fingerprint and facial scan authentication, replacing PIN entry to make transactions faster, safer, and more accessible, especially for senior citizens and first-time users.

Q7. RBI's AI-powered DPIP platform is designed to:

Answer B) Detect digital payment frauds in real-time

The Digital Payments Intelligence Platform (DPIP) uses AI to identify suspicious transactions instantly, with a negative registry and risk scoring, helping banks prevent fraud.

Q8. Which foreign bank is in talks to acquire a controlling stake in RBL Bank?

Answer B) Emirates NBD Bank

Emirates NBD Bank plans to acquire 51% stake in RBL Bank for over \$1 billion, marking significant Gulf investment in India's banking sector.

Q9. Sovereign Gold Bonds (SGBs) issued by the Government of India:

Answer B) Provide annual interest of 2.5%

SGBs are government securities denominated in grams of gold, offering 2.5% annual interest, with 8-year maturity and option to redeem after 5 years, helping reduce gold imports and inflation hedging.

Q10. According to NITI Aayog's Blue Economy report, India's potential yield from deep-sea fisheries is estimated at:

Answer B) 7.16 million tonnes

India has largely unexploited deep-sea waters, with potential to yield 7.16 million tonnes of fish, supporting livelihoods, exports, and sustainable Blue Economy growth.

QUIZ 12 OF 24

15 October 2025

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

Q1

India hosted the first Conclave of Chiefs of UN Troop Contributing Countries (UNTCC) in October 2025. What was the main objective of this conclave?

- A. Promote India's cultural exports globally
- B. Strengthen UN peacekeeping operations and global stability
- C. Establish bilateral trade agreements
- D. Launch India's military modernization program
- E. Conduct joint military exercises with neighboring countries

Q2

Which of the following countries was NOT mentioned as a key participant in India's UNTCC conclave?

- A. Bangladesh
- B. Ethiopia
- C. Kenya
- D. Japan
- E. Nepal

Q3

During PM Modi's visit to Mongolia in 2025, which of the following was NOT part of the announced initiatives?

- A. Free e-visas for Mongolian citizens
- B. \$1.7 billion line of credit for an Oil Refinery Project
- C. Establishment of a joint India-Mongolia space research center
- D. Linking Nalanda University with Gandan Monastery
- E. Sponsorship of annual visits of young Mongolian cultural ambassadors

Q4

Why has the Government of India sought RBI oversight over POSB and EPFO?

- A. To reduce their global investment portfolio
- B. Due to lapses in internal controls and fund management
- C. To merge them with private banks
- D. To facilitate digital payments only
- E. To expand overseas branches

Q5

Under the EPFO's proposed simplification of PF withdrawal rules, what is the minimum balance members must maintain in their PF?

- A. 10%
- B. 25%
- C. 50%
- D. 75%
- E. No minimum balance required

Q6**NTT Data partnered with NPCI International to enable UPI payments in which country?**

- A. United States
- B. Japan
- C. United Kingdom
- D. Singapore
- E. Australia

Q7**SEBI's recent relaxation of Minimum Public Shareholding allows large companies to list with what minimum public shareholding at the time of IPO?**

- A. 10%
- B. 5%
- C. 2.5%
- D. 15%
- E. 25%

Q8**The IFBA's Food Awareness Initiative on World Food Day focused on:**

- A. Promoting only organic foods
- B. Debunking myths and promoting science-backed healthy food choices
- C. Providing free meals to underprivileged children
- D. Launching a new government nutrition program
- E. Promoting fast food chains

Q9**Which of the following crops is NOT mentioned as part of agro-processing centres inaugurated in Kalyana Karnataka?**

- A. Mango
- B. Red Gram
- C. Peanut
- D. Wheat
- E. Tamarind

Q10**NABARD's digital infrastructure initiative for rural cooperative banks aims to:**

- A. Replace physical bank branches with private banks
- B. Modernize banking operations and enhance digital adoption in rural areas
- C. Merge all rural banks under a single entity
- D. Focus exclusively on urban banking solutions
- E. Increase foreign direct investment in agriculture

ANSWERS — 15 OCTOBER 2025

Q1 -- B) Strengthen UN peacekeeping operations and global stability	Q2 -- D) Japan	Q3 -- C) Establishment of a joint India-Mongolia space research center	Q4 -- B) Due to lapses in internal controls and fund management	Q5 -- B) 25%
--	-----------------------	---	--	---------------------

Q6 -- B) Japan	Q7 -- C) 2.5%	Q8 -- B) Debunking myths and promoting science-backed healthy food choices	Q9 -- D) Wheat	Q10 -- B) Modernize banking operations and enhance digital adoption in rural areas
-----------------------	----------------------	---	-----------------------	---

Q1. India hosted the first Conclave of Chiefs of UN Troop Contributing Countries (UNTCC) in October 2025. What was the main objective of this conclave?

Answer -- B) Strengthen UN peacekeeping operations and global stability

The UNTCC Conclave focused on improving peacekeeping effectiveness, sharing best practices, and addressing operational challenges among troop-contributing countries. It emphasized consultation, cooperation, coordination, and capacity building.

Q2. Which of the following countries was NOT mentioned as a key participant in India's UNTCC conclave?

Answer -- D) Japan

Over 30 military chiefs from 32 nations participated. Key troop-contributing countries explicitly mentioned included Bangladesh, Ethiopia, Kenya, and Nepal. Japan was not listed among the primary participants.

Q3. During PM Modi's visit to Mongolia in 2025, which of the following was NOT part of the announced initiatives?

Answer -- C) Establishment of a joint India-Mongolia space research center

PM Modi's initiatives focused on cultural, educational, and strategic cooperation, including free e-visas, heritage links, and energy security projects. Space research was not part of the announcements.

Q4. Why has the Government of India sought RBI oversight over POSB and EPFO?

Answer -- B) Due to lapses in internal controls and fund management

POSB and EPFO showed cases of misappropriation, accounting anomalies, and conflict of interest. RBI oversight is sought to strengthen internal controls, ensure transparency, and improve fund management.

Q5. Under the EPFO's proposed simplification of PF withdrawal rules, what is the minimum balance members must maintain in their PF?

Answer -- B) 25%

To promote retirement savings discipline, members must retain 25% of their PF contributions while allowing up to 100% of eligible balance for withdrawals under simplified rules.

Q6. NTT Data partnered with NPCI International to enable UPI payments in which country?

Answer -- B) Japan

The MoU allows Indian tourists in Japan to make payments using UPI, expanding India's digital payment ecosystem internationally.

Q7. SEBI's recent relaxation of Minimum Public Shareholding allows large companies to list with what minimum public shareholding at the time of IPO?

Answer -- C) 2.5%

SEBI allows large companies to list with as low as 2.5% public shareholding initially, giving them 10 years to reach the standard 25% threshold. This avoids oversupply and supports pre-IPO private investments.

Q8. The IFBA's Food Awareness Initiative on World Food Day focused on:

Answer -- B) Debunking myths and promoting science-backed healthy food choices

The initiative aimed to create informed dialogue, address misconceptions around food like A1 vs A2 ghee, processed foods, and protein supplements, and empower consumers with evidence-based choices.

Q9. Which of the following crops is NOT mentioned as part of agro-processing centres inaugurated in Kalyana Karnataka?

Answer -- D) Wheat

The centres focus on mango, papaya, guava, pulses (red gram, Bengal gram), red chilli, groundnut, and tamarind. Wheat was not listed among the crops.

Q10. NABARD's digital infrastructure initiative for rural cooperative banks aims to:

Answer -- B) Modernize banking operations and enhance digital adoption in rural areas

NABARD's initiative will improve efficiency, accessibility, and digital banking adoption for rural cooperative banks and regional rural banks (RRBs).

QUIZ 13 OF 24

17 October 2025

10 questions · Banking 3 · Reports 2 · Sci & Env 1 · Sports & Days 1

Q1

According to the Forest Declaration Assessment 2025, how much global deforestation occurred in 2024?

- A. 5.3 million hectares
- B. 6.2 million hectares
- C. 8.1 million hectares
- D. 10.6 million hectares
- E. 12.5 million hectares

Q2

Which Indian city has been recommended as the host for the 2030 Centenary Commonwealth Games?

- A. Mumbai
- B. Delhi
- C. Bengaluru
- D. Ahmedabad
- E. Hyderabad

Q3

The Su-57 fighter jet, proposed for joint production in India, is manufactured by which Russian company?

- A. Mikoyan
- B. Sukhoi
- C. Ilyushin
- D. Tupolev
- E. Rostec

Q4

Which of the following Indian World Heritage Sites was NOT listed under the "Significant Concern" category by IUCN in 2025?

- A. Western Ghats
- B. Manas National Park
- C. Sundarbans National Park
- D. Khangchendzonga National Park
- E. None of the above

Q5

Under the new RBI reform, Indian banks can now extend Rupee loans to which countries?

- A. Nepal, Bhutan, and Sri Lanka
- B. Bangladesh, Maldives, and Myanmar
- C. Nepal, Bangladesh, and Pakistan
- D. Sri Lanka, Bhutan, and Myanmar
- E. Bangladesh, Sri Lanka, and Bhutan

Q6

What is the maximum duration exporters can retain export proceeds in foreign currency accounts in IFSC banks as per the new RBI amendment?

- A. 1 month
- B. 2 months
- C. 3 months
- D. 6 months
- E. 12 months

Q7

GIFT City ranked at which position globally in the Global Financial Centres Index 2025?

- A. 40th
- B. 43rd
- C. 46th
- D. 35th
- E. 49th

Q8

Which two new insurance plans were launched by LIC in October 2025?

- A. Jeevan Shanti and Jeevan Umang
- B. Jan Suraksha and Bima Lakshmi
- C. Jeevan Labh and Jeevan Tarun
- D. Jeevan Amar and Bima Jyoti
- E. Arogya Rakshak and Saral Pension

Q9

Under the new EPFO reforms, what percentage of Provident Fund can be withdrawn for essential needs?

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 80%

Q10

The government's new tech-enabled monitoring plan covers how many major farmer-centric schemes?

- A. 10
- B. 15
- C. 21
- D. 27
- E. 30

ANSWERS — 17 OCTOBER 2025

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

Q1. According to the Forest Declaration Assessment 2025, how much global deforestation occurred in 2024?

Answer C. 8.1 million hectares

The Forest Declaration Assessment 2025 reported that global deforestation reached 8.1 million hectares in 2024, indicating the world is 63% off-track to achieve zero deforestation by 2030.

Q2. Which Indian city has been recommended as the host for the 2030 Centenary Commonwealth Games?

Answer D. Ahmedabad

The Commonwealth Sport Executive Board has recommended Ahmedabad, Gujarat, as the proposed host city for the 2030 Commonwealth Games — marking 100 years of the Games first held in 1930.

Q3. The Su-57 fighter jet, proposed for joint production in India, is manufactured by which Russian company?

Answer B. Sukhoi

The Su-57 is a fifth-generation stealth multirole fighter aircraft developed by Russia's Sukhoi company. The proposal aims to enhance India's air combat capabilities under Make-in-India.

Q4. Which of the following Indian World Heritage Sites was NOT listed under the "Significant Concern" category by IUCN in 2025?

Answer D. Khangchendzonga National Park

The IUCN World Heritage Outlook 2025 placed Western Ghats, Manas, and Sundarbans under "Significant Concern." Khangchendzonga National Park in Sikkim was rated as "Good."

Q5. Under the new RBI reform, Indian banks can now extend Rupee loans to which countries?

Answer A. Nepal, Bhutan, and Sri Lanka

The RBI amended FEMA regulations to allow Authorised Dealer banks to lend in Indian Rupees to Bhutan, Nepal, and Sri Lanka to strengthen regional trade integration.

Q6. What is the maximum duration exporters can retain export proceeds in foreign currency accounts in IFSC banks as per the new RBI amendment?

Answer C. 3 months

Exporters can now retain export proceeds in foreign currency accounts in IFSC banks for up to 3 months before repatriation, enhancing cash flow and flexibility.

Q7. GIFT City ranked at which position globally in the Global Financial Centres Index 2025?

Answer B. 43rd

In GFCI 38 (2025), GIFT City rose from 46th to 43rd globally, showing India's growing global competitiveness in financial services and FinTech.

Q8. Which two new insurance plans were launched by LIC in October 2025?

Answer B. Jan Suraksha and Bima Lakshmi

LIC launched Jan Suraksha (for low-income groups) and Bima Lakshmi (for women) on 15 October 2025, promoting financial inclusion and savings benefits.

Q9. Under the new EPFO reforms, what percentage of Provident Fund can be withdrawn for essential needs?

Answer D. 75%

EPFO members can now withdraw up to 75% of their PF balance for purposes like illness, marriage, housing, or education while retaining 25% for future needs.

Q10. The government's new tech-enabled monitoring plan covers how many major farmer-centric schemes?

Answer D. 27

The Centre will use technology-driven monitoring and quarterly reviews for over 27 major farmer-centric schemes, including PM-KISAN and PMFBY, to ensure transparency and timely benefits.

QUIZ 14 OF 24

18 & 19 October 2025

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

Q1

According to UNEP's State of Finance for Forests (SFF) 2025 report, how much annual investment is required globally by 2030 to meet climate and biodiversity targets?

- A. US\$ 8 billion
- B. US\$ 15 billion
- C. US\$ 24 billion
- D. US\$ 30 billion
- E. US\$ 50 billion

Q2

COP30, known as the "COP of Action," will be held in November 2025 in which city?

- A. Baku, Azerbaijan
- B. Rio de Janeiro, Brazil
- C. Belém, Brazil
- D. Lima, Peru
- E. Santiago, Chile

Q3

The Tejas Mk1A aircraft is developed jointly by which two Indian organizations?

- A. DRDO and ISRO
- B. HAL and ADA
- C. BEL and NAL
- D. DRDO and BHEL
- E. NAL and IAF

Q4

As per the Synchronous All India Elephant Estimation (SAIEE) 2021–25, which Indian state has the highest elephant population?

- A. Assam
- B. Kerala
- C. Tamil Nadu
- D. Karnataka
- E. Odisha

Q5

LIC's Jan Suraksha (Plan 880) mainly targets which category of people?

- A. Government employees
- B. High-income professionals
- C. Rural women entrepreneurs
- D. Economically weaker sections
- E. Senior citizens

Q6

VEGA, a next-generation payment switch, was deployed through a partnership between Getepay and which bank?

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

Q7

India's first women-exclusive UPI platform, LxmePay, offers which unique reward feature?

- A. Cashback on every payment
- B. Reward points redeemable on e-commerce
- C. Digital gold rewards on spends and receipts
- D. Insurance coverage on transactions
- E. Cryptocurrency bonus

Q8

Which financial firm launched the 'Pay with Mutual Fund' feature enabling UPI payments directly from mutual fund investments?

- A. HDFC AMC
- B. SBI Mutual Fund
- C. Bajaj Finserv AMC
- D. Axis Mutual Fund
- E. ICICI Prudential AMC

Q9

The partnership between Social Alpha, Sustain Plus, and PRADAN primarily focuses on improving which sector in Jharkhand?

- A. Education and Literacy
- B. Agriculture Value Chain
- C. Rural Healthcare
- D. Renewable Energy
- E. Digital Governance

Q10

Under the Social Alpha-PRADAN partnership in Jharkhand, approximately how many women are expected to be directly empowered?

- A. 10,000
- B. 20,000
- C. 30,000
- D. 40,000
- E. 50,000

ANSWERS — 18 & 19 OCTOBER 2025

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

Q1. According to UNEP's State of Finance for Forests (SFF) 2025 report, how much annual investment is required globally by 2030 to meet climate and biodiversity targets?

Answer C. US\$ 24 billion

The UNEP SFF 2025 report highlights that current investments (US\$ 8 billion) are far below the required US\$ 24 billion per year needed by 2030 to achieve climate, biodiversity, and land restoration goals.

Q2. COP30, known as the "COP of Action," will be held in November 2025 in which city?

Answer C. Belém, Brazil

COP30 will take place in Belém, Brazil — known as the gateway to the Amazon — emphasizing forest conservation, indigenous participation, and actionable climate financing.

Q3. The Tejas Mk1A aircraft is developed jointly by which two Indian organizations?

Answer B. HAL and ADA

The Tejas Mk1A is an advanced version of India's indigenous Light Combat Aircraft (LCA), jointly developed by Hindustan Aeronautics Limited (HAL) and Aeronautical Development Agency (ADA).

Q4. As per the Synchronous All India Elephant Estimation (SAIEE) 2021–25, which Indian state has the highest elephant population?

Answer D. Karnataka

Karnataka leads with 6,013 elephants, followed by Assam (4,159) and Tamil Nadu (3,136), as per the SAIEE 2021–25 census.

Q5. LIC's Jan Suraksha (Plan 880) mainly targets which category of people?

Answer D. Economically weaker sections

LIC's Jan Suraksha (880) is a non-linked savings plan focused on financial inclusion by offering affordable life cover for lower-income individuals.

Q6. VEGA, a next-generation payment switch, was deployed through a partnership between Getepay and which bank?

Answer B. ESAF Small Finance Bank

Getepay partnered with ESAF SFB to launch VEGA — a real-time, scalable, and secure payment switch to strengthen India's digital transaction ecosystem.

Q7. India's first women-exclusive UPI platform, LxmePay, offers which unique reward feature?

Answer C. Digital gold rewards on spends and receipts

LxmePay by Lxme is the first women-centric UPI app in India that provides digital gold rewards for both spending and receiving money, along with smart expense tracking tools.

Q8. Which financial firm launched the 'Pay with Mutual Fund' feature enabling UPI payments directly from mutual fund investments?

Answer C. Bajaj Finserv AMC

Bajaj Finserv AMC introduced this unique feature allowing investors to make UPI payments directly from mutual funds, blending investment and liquidity convenience.

Q9. The partnership between Social Alpha, Sustain Plus, and PRADAN primarily focuses on improving which sector in Jharkhand?

Answer B. Agriculture Value Chain

The collaboration aims to strengthen the agricultural value chain, benefiting around 1 lakh small and marginal farmers in Jharkhand, with a special focus on women-led FPOs.

Q10. Under the Social Alpha–PRADAN partnership in Jharkhand, approximately how many women are expected to be directly empowered?

Answer D. 40,000

The program aims to empower about 40,000 women through 20 Farmer Producer Organisations (FPOs) across 20 blocks, promoting inclusive rural development.

QUIZ 15 OF 24

20 & 21 October 2025

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

Q1

The ASEAN Summit 2025 is being hosted in which country where India will balance its role between Quad and BRICS?

- A. Thailand
- B. Malaysia
- C. Indonesia
- D. Singapore
- E. Vietnam

Q2

Which organization introduced the Graded Response Action Plan (GRAP) to tackle Delhi-NCR air pollution?

- A. CPCB
- B. NITI Aayog
- C. Ministry of Environment
- D. CAQM
- E. Supreme Court of India

Q3

Which payload on Chandrayaan-2 made the first-ever observation of a solar CME impact on the Moon?

- A. MIP
- B. TMC-2
- C. CHACE-2
- D. MiniSAR
- E. MENCA

Q4

According to the Global MPI 2025 Report, what percentage of India's poor live in climate-vulnerable regions?

- A. 75%
- B. 82%
- C. 90%
- D. 99%
- E. 60%

Q5

As per the latest RBI report, India's GDP growth remains above:

- A. 5%
- B. 6%
- C. 7%
- D. 8%
- E. 9%

Q6**RBI's proposal to let banks set up subsidiaries without prior approval excludes which sectors?**

- A. Insurance and Asset Management
- B. Housing Finance and Leasing
- C. Mutual Funds and Microfinance
- D. NBFCs and Cooperative Banks
- E. Credit Cards and Digital Payments

Q7**Which countries are among the first where RBI aims to establish direct rupee reference rates?**

- A. UAE, Indonesia, Mauritius
- B. Japan, UK, USA
- C. Qatar, Oman, Saudi Arabia
- D. Bangladesh, Nepal, Bhutan
- E. China, Russia, Brazil

Q8**Which monthly GST form is used by taxpayers to declare outward and inward supplies along with ITC?**

- A. GSTR-1
- B. GSTR-2A
- C. GSTR-3B
- D. GSTR-4
- E. GSTR-9

Q9**The upgraded Unclaimed Shares Portal 2.0 is being developed under which authority?**

- A. SEBI
- B. RBI
- C. IEPFA
- D. MCA21
- E. NITI Aayog

Q10**Which government scheme promotes efficient irrigation and water-use efficiency under climate-resilient agriculture?**

- A. PM-KISAN
- B. PM-Krishi Sinchayee Yojana (PMKSY)
- C. PM-Fasal Bima Yojana
- D. Rashtriya Krishi Vikas Yojana
- E. Soil Health Card Scheme

ANSWERS — 20 & 21 OCTOBER 2025

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

Q1. The ASEAN Summit 2025 is being hosted in which country where India will balance its role between Quad and BRICS?

Answer B. Malaysia

The ASEAN Summit 2025 and the East Asia Summit are being held in Kuala Lumpur, Malaysia (Oct 26–28, 2025). India's Prime Minister Modi will attend to balance strategic ties between Quad and BRICS.

Q2. Which organization introduced the Graded Response Action Plan (GRAP) to tackle Delhi-NCR air pollution?

Answer D. CAQM

The Commission for Air Quality Management (CAQM) introduced and enforces GRAP in Delhi-NCR since 2017, under Supreme Court directives, to manage air quality through a four-stage action plan.

Q3. Which payload on Chandrayaan-2 made the first-ever observation of a solar CME impact on the Moon?

Answer C. CHACE-2

CHACE-2 (Chandra's Atmospheric Composition Explorer-2), aboard the Chandrayaan-2 Orbiter, recorded a Coronal Mass Ejection (CME) impact, revealing a tenfold rise in lunar exosphere density.

Q4. According to the Global MPI 2025 Report, what percentage of India's poor live in climate-vulnerable regions?

Answer D. 99%

The UNDP-OPHI Global MPI 2025 Report shows that ~99% of India's poor live in climate-vulnerable areas, highlighting the link between poverty and climate risks in India.

Q5. As per the latest RBI report, India's GDP growth remains above:

Answer C. 7%

The RBI report highlights India's economic resilience with GDP growth above 7%, supported by strong domestic demand, infrastructure investment, and stable inflation.

Q6. RBI's proposal to let banks set up subsidiaries without prior approval excludes which sectors?

Answer A. Insurance and Asset Management

RBI plans to allow banks to form subsidiaries freely, except in insurance and asset management, which still require approvals from IRDAI and SEBI respectively.

Q7. Which countries are among the first where RBI aims to establish direct rupee reference rates?

Answer A. UAE, Indonesia, Mauritius

RBI is promoting rupee internationalisation by establishing direct rupee reference rates with major trade partners like UAE, Indonesia, and Mauritius to reduce USD dependence.

Q8. Which monthly GST form is used by taxpayers to declare outward and inward supplies along with ITC?

Answer C. GSTR-3B

GSTR-3B is a monthly self-declaration form used by GST-registered taxpayers to report summary details of supplies, Input Tax Credit (ITC), and tax payments.

Q9. The upgraded Unclaimed Shares Portal 2.0 is being developed under which authority?

Answer C. IEPFA

The Investor Education and Protection Fund Authority (IEPFA) under the Ministry of Corporate Affairs is launching Portal 2.0, integrating AI and Aadhaar KYC to speed up unclaimed share settlements.

Q10. Which government scheme promotes efficient irrigation and water-use efficiency under climate-resilient agriculture?

Answer B. PM-Krishi Sinchayee Yojana (PMKSY)

PMKSY aims to improve irrigation coverage and water-use efficiency, making agriculture more climate-resilient and sustainable through techniques like drip irrigation and rainwater harvesting.

QUIZ 16 OF 24

22 October 2025

10 questions · Agri & Rural 3 · Banking 2 · Economy 2 · Reports 1

Q1

According to the UNFPA State of World Population 2025 Report, India's Total Fertility Rate (TFR) has declined to what level?

- A. 2.5
- B. 2.3
- C. 2.1
- D. 1.9
- E. 1.7

Q2

India's diplomatic approach between the Quad and BRICS is best described as—

- A. Non-Alignment
- B. Isolationism
- C. Strategic Autonomy and Multi-Alignment
- D. Western Alignment
- E. Economic Neutrality

Q3

What is the current Repo Rate maintained by the Reserve Bank of India as per the latest policy?

- A. 6.25%
- B. 6.50%
- C. 6.75%
- D. 7.00%
- E. 5.90%

Q4

As per recent data, how many PM Jan Dhan Yojana accounts have been opened across India?

- A. 32 crore
- B. 42 crore
- C. 52 crore
- D. 60 crore
- E. 70 crore

Q5

Which of the following financial instruments did RBI launch to fund clean energy and climate projects?

- A. Treasury Bills
- B. Sovereign Green Bonds
- C. Infrastructure Bonds
- D. Blue Bonds
- E. Corporate Bonds

Q6

What is India's projected GDP growth rate for FY 2025–26 according to the summary?

- A. 6.0%
- B. 6.5%
- C. 7.0%
- D. 7.5%
- E. 8.0%

Q7

The government's fiscal deficit target for FY 2026 has been set at—

- A. 4.9% of GDP
- B. 5.0% of GDP
- C. 5.1% of GDP
- D. 5.3% of GDP
- E. 5.5% of GDP

Q8

The Southwest Monsoon 2025 recorded what percentage of the Long Period Average (LPA)?

- A. 90%
- B. 92%
- C. 96%
- D. 98%
- E. 100%

Q9

India's total agricultural exports in 2025 reached approximately—

- A. \$40 billion
- B. \$50 billion
- C. \$55 billion
- D. \$60 billion
- E. \$70 billion

Q10

Under the PM Fasal Bima Yojana, approximately how many farmers benefited from crop insurance coverage?

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

ANSWERS — 22 OCTOBER 2025

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

Q1. According to the UNFPA State of World Population 2025 Report, India's Total Fertility Rate (TFR) has declined to what level?

Answer D. 1.9

The UNFPA 2025 Report states that India's TFR has fallen to 1.9 — below the replacement level of 2.1. This indicates India has entered a sub-replacement fertility phase, raising concerns about ageing and workforce decline.

Q2. India's diplomatic approach between the Quad and BRICS is best described as—

Answer C. Strategic Autonomy and Multi-Alignment

India maintains strong ties with both Quad (US, Japan, Australia) and BRICS (Brazil, Russia, China, South Africa), following a policy of strategic autonomy and balancing global powers.

Q3. What is the current Repo Rate maintained by the Reserve Bank of India as per the latest policy?

Answer B. 6.50%

The RBI retained the repo rate at 6.50% for the eighth consecutive time to manage inflation and ensure economic stability.

Q4. As per recent data, how many PM Jan Dhan Yojana accounts have been opened across India?

Answer C. 52 crore

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has crossed 52 crore accounts, with over 55% held by women — reflecting strong financial inclusion.

Q5. Which of the following financial instruments did RBI launch to fund clean energy and climate projects?

Answer B. Sovereign Green Bonds

The RBI launched India's first Sovereign Green Bonds to raise funds for environmentally sustainable projects, marking a major step in green finance.

Q6. What is India's projected GDP growth rate for FY 2025–26 according to the summary?

Answer C. 7.0%

India's GDP growth projection for FY 2025–26 stands around 7%, maintaining its position as the fastest-growing major economy globally.

Q7. The government's fiscal deficit target for FY 2026 has been set at—

Answer C. 5.1% of GDP

Fiscal deficit for FY 2026 is targeted at 5.1% of GDP, with continued focus on fiscal consolidation and capital expenditure.

Q8. The Southwest Monsoon 2025 recorded what percentage of the Long Period Average (LPA)?

Answer C. 96%

The 2025 Southwest Monsoon recorded 96% of the Long Period Average, categorized as "normal," supporting a stable kharif crop output.

Q9. India's total agricultural exports in 2025 reached approximately—

Answer D. \$60 billion

India's agricultural exports touched \$60 billion, led by rice, spices, and marine products, with focus on value-added exports.

Q10. Under the PM Fasal Bima Yojana, approximately how many farmers benefited from crop insurance coverage?

Answer C. 4 crore

Around 4 crore farmers received benefits under the PM Fasal Bima Yojana, providing protection against crop loss and ensuring income stability.

QUIZ 17 OF 24

23 October 2025

10 questions · Banking 5 · Sci & Env 2 · Schemes 2 · Reports 1

Q1**According to the Global Forest Resources Assessment (GFRA) 2025, what is India's global rank in terms of annual forest gain?**

- A. 2nd
- B. 3rd
- C. 5th
- D. 7th
- E. 9th

Q2**The ₹1,500 crore Critical Mineral Recycling Scheme is mainly focused on which of the following areas?**

- A. Promoting coal mining exports
- B. Formalising e-waste and lithium battery recycling
- C. Boosting thermal power generation
- D. Strengthening fertilizer production
- E. Developing water desalination plants

Q3**The "PARAM JAL" model under the Water ATM initiative primarily aims to:**

- A. Generate renewable energy from water
- B. Treat mine water and provide safe drinking water
- C. Build rainwater harvesting systems
- D. Recycle industrial wastewater for agriculture
- E. Promote desalination in coastal regions

Q4**The draft labour policy 'Shram Shakti Niti' focuses on which of the following goals?**

- A. Increasing agricultural employment
- B. Creating a data-driven, AI-based labour ecosystem
- C. Privatizing labour welfare boards
- D. Expanding industrial subsidies
- E. Reducing public employment opportunities

Q5**What does the Weighted Average Call Rate (WACR) represent in India's money market?**

- A. The average rate of home loans offered by banks
- B. The overnight uncollateralised interbank lending rate
- C. The yield on government treasury bills
- D. The long-term bond yield of RBI
- E. The repo rate fixed by SEBI

Q6

Under the new RBI rule effective October 1, 2025, banks can reduce the “spread” on floating-rate home loans when:

- A. Repo rate increases
- B. Borrower’s credit score improves
- C. Inflation rises
- D. Loan tenure is extended
- E. Borrower changes job

Q7

The Banking Laws (Amendment) Act, 2025 allows depositors to:

- A. Withdraw deposits without penalty
- B. Nominate multiple nominees for deposits and lockers
- C. Transfer bank accounts across states freely
- D. Invest in digital currencies via banks
- E. Opt out of all KYC requirements

Q8

What is the main purpose of introducing a Unique Transaction Identifier (UTI) for all OTC derivative transactions by RBI?

- A. To track ATM withdrawals
- B. To ensure consistent reporting and transparency in derivatives markets
- C. To restrict foreign exchange trading
- D. To regulate mutual funds’ performance
- E. To fix repo rate deviations

Q9

What was the reason for SEBI’s 2-year ban on First Overseas Capital Ltd (FOCL)?

- A. Insider trading in IPOs
- B. Violations of SEBI (Merchant Bankers) Regulations, 1992
- C. Default in debt repayment
- D. Non-submission of tax reports
- E. Misuse of client accounts

Q10

According to the RBI Payments System Report 2025, which corridor is the most cost-efficient for remittances to India?

- A. UAE–India
- B. Qatar–India
- C. Kuwait–India
- D. USA–India
- E. Singapore–India

ANSWERS — 23 OCTOBER 2025

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

Q1. According to the Global Forest Resources Assessment (GFRA) 2025, what is India's global rank in terms of annual forest gain?

Answer B. 3rd

The FAO's Global Forest Resources Assessment (GFRA) 2025 ranked India 3rd globally in annual forest gain and 9th in total forest area, showcasing India's strong forest restoration and conservation policies like the Green India Mission and CAMPA.

Q2. The ₹1,500 crore Critical Mineral Recycling Scheme is mainly focused on which of the following areas?

Answer B. Formalising e-waste and lithium battery recycling

The Ministry of Mines launched this ₹1,500 crore scheme to strengthen India's domestic recycling ecosystem for critical minerals like lithium, cobalt, and nickel through Extended Producer Responsibility (EPR) and better feedstock collection.

Q3. The "PARAM JAL" model under the Water ATM initiative primarily aims to:

Answer B. Treat mine water and provide safe drinking water

The PARAM JAL model, developed by ACIC IIT-ISM Dhanbad, converts mine discharge water into safe potable water through automated Water ATMs, ensuring clean water access and local livelihood generation.

Q4. The draft labour policy 'Shram Shakti Niti' focuses on which of the following goals?

Answer B. Creating a data-driven, AI-based labour ecosystem

The Shram Shakti Niti policy aims to modernize India's employment ecosystem through AI-enabled job matching, digital credentials, and AI-integrated education, ensuring inclusivity for formal, informal, and gig workers.

Q5. What does the Weighted Average Call Rate (WACR) represent in India's money market?

Answer B. The overnight uncollateralised interbank lending rate

The WACR is the average interest rate at which banks borrow and lend funds to each other overnight without collateral. It serves as the operating target of RBI's monetary policy to maintain short-term liquidity stability.

Q6. Under the new RBI rule effective October 1, 2025, banks can reduce the "spread" on floating-rate home loans when:

Answer B. Borrower's credit score improves

The RBI has allowed banks to revise and reduce the spread earlier if a borrower's creditworthiness improves, ensuring fairer treatment for existing borrowers and lower EMI without waiting for a 3-year lock-in.

Q7. The Banking Laws (Amendment) Act, 2025 allows depositors to:

Answer B. Nominate multiple nominees for deposits and lockers

The Banking Laws (Amendment) Act, 2025, effective from November 1, allows multiple nominations for deposit accounts, safe custody articles, and lockers—ensuring smoother claim settlements and fewer legal disputes.

Q8. What is the main purpose of introducing a Unique Transaction Identifier (UTI) for all OTC derivative transactions by RBI?

Answer B. To ensure consistent reporting and transparency in derivatives markets

The RBI's proposal to assign a UTI (up to 52 characters) to every OTC derivative aims to standardize data reporting and improve risk monitoring across financial markets.

Q9. What was the reason for SEBI's 2-year ban on First Overseas Capital Ltd (FOCL)?

Answer B. Violations of SEBI (Merchant Bankers) Regulations, 1992

SEBI barred FOCL for two years and fined ₹20 lakh for violating disclosure, compliance, and due diligence norms under the Merchant Bankers Regulations, which govern issue management and investor protection.

Q10. According to the RBI Payments System Report 2025, which corridor is the most cost-efficient for remittances to India?

Answer C. Kuwait–India

As per RBI's Payments System Report 2025, India received \$137.7 billion remittances in 2024, with the Kuwait–India corridor offering the lowest cost at 2.10%, below the UN SDG target of 3%.

QUIZ 18 OF 24

24 October 2025

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

Q1**Which ministry launched the “Skilling for AI Readiness (SOAR)” program in India?**

- A. Ministry of Electronics and IT
- B. Ministry of Skill Development and Entrepreneurship (MSDE)
- C. Ministry of Education only
- D. Ministry of Science and Technology
- E. NITI Aayog

Q2**The Intrusion Detection System (IDS) introduced by the Northeast Frontier Railway primarily aims to —**

- A. Detect human trespassing on railway tracks
- B. Prevent train–elephant collisions using AI and sensors
- C. Monitor railway speed violations
- D. Track freight train movement
- E. Detect track defects using drones

Q3**NITI Aayog’s report “Coast is Clear for Doing Business Sustainably” proposes reducing the Coastal Regulation Zone (CRZ) limit from —**

- A. 1000 m to 500 m
- B. 500 m to 200 m
- C. 200 m to 50 m
- D. 800 m to 300 m
- E. 700 m to 400 m

Q4**The blackbuck, which has made a comeback in Chhattisgarh’s Barnawapara Sanctuary, is listed under which IUCN category?**

- A. Endangered
- B. Critically Endangered
- C. Vulnerable
- D. Near Threatened
- E. Least Concern

Q5**India’s ‘#23for23’ initiative launched on International Snow Leopard Day 2025 recorded how many snow leopards in the first national census?**

- A. 515
- B. 618
- C. 718
- D. 820
- E. 900

Q6

The new Bank Nomination Rules 2025 allow depositors to nominate up to how many persons for their bank accounts?

- A. Two
- B. Three
- C. Four
- D. Five
- E. Six

Q7

The Microfinance Institutions Network (MFIN) has capped the maximum number of lenders per borrower at —

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

Q8

As of September 2025, India's total gold reserves held by RBI stood at approximately —

- A. 650 tonnes
- B. 720 tonnes
- C. 800 tonnes
- D. 880 tonnes
- E. 950 tonnes

Q9

The AgriSURE Fund, launched by NABARD, primarily aims to —

- A. Support large corporate farming projects
- B. Promote agritech startups and innovation in agriculture
- C. Provide fertilizer subsidies
- D. Replace Kisan Credit Cards
- E. Fund crop insurance schemes

Q10

NABARD's AgriSURE Fund was first showcased at which major event?

- A. Global AgriTech Summit 2025
- B. World Economic Forum 2025
- C. Global Fintech Festival (GFF) 2025
- D. India Innovation Summit 2025
- E. National Farmers' Meet 2025

ANSWERS — 24 OCTOBER 2025

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

Q1. Which ministry launched the “Skilling for AI Readiness (SOAR)” program in India?

Answer B. Ministry of Skill Development and Entrepreneurship (MSDE)

The SOAR program was launched by MSDE in coordination with the Ministry of Education to promote AI literacy among students (Classes 6–12) and educators as part of the Skill India Mission.

Q2. The Intrusion Detection System (IDS) introduced by the Northeast Frontier Railway primarily aims to —

Answer B. Prevent train–elephant collisions using AI and sensors

The IDS uses vibration-sensitive fibre optic cables to detect elephants or large animals near railway tracks and sends real-time alerts to prevent accidents.

Q3. NITI Aayog’s report “Coast is Clear for Doing Business Sustainably” proposes reducing the Coastal Regulation Zone (CRZ) limit from —

Answer B. 500 m to 200 m

NITI Aayog proposed reducing the CRZ limit from 500 meters to 200 meters from the high-tide line to unlock coastal land for economic activities while balancing environmental concerns.

Q4. The blackbuck, which has made a comeback in Chhattisgarh’s Barnawapara Sanctuary, is listed under which IUCN category?

Answer D. Near Threatened

The blackbuck is classified as Near Threatened (NT) on the IUCN Red List. It was locally extinct in Chhattisgarh in 2017 but revived under a five-year conservation plan (2021–26).

Q5. India’s ‘#23for23’ initiative launched on International Snow Leopard Day 2025 recorded how many snow leopards in the first national census?

Answer C. 718

The first-ever National Snow Leopard Census under the ‘#23for23’ initiative found 718 snow leopards across the Indian Himalayan region. The campaign aimed to raise awareness and involve citizens in conservation efforts.

Q6. The new Bank Nomination Rules 2025 allow depositors to nominate up to how many persons for their bank accounts?

Answer C. Four

Under the Banking Laws (Amendment) Act, 2025 (effective November 1, 2025), customers can nominate up to four individuals with clearly defined entitlement shares, ensuring transparency and faster claim settlements.

Q7. The Microfinance Institutions Network (MFIN) has capped the maximum number of lenders per borrower at —

Answer B. 3

To prevent borrower over-indebtedness, MFIN fixed the limit at three lenders per borrower from April 1, 2025, ensuring responsible lending and financial stability in the microfinance sector.

Q8. As of September 2025, India's total gold reserves held by RBI stood at approximately —

Answer D. 880 tonnes

RBI's total gold reserves reached 880 tonnes, valued around \$95 billion. The RBI has been gradually increasing its gold holdings to hedge against global volatility and strengthen financial stability.

Q9. The AgriSURE Fund, launched by NABARD, primarily aims to —

Answer B. Promote agritech startups and innovation in agriculture

The AgriSURE Fund (Agriculture Sector Upscaling and Resilience Enhancement Fund) supports agritech startups, digital financial inclusion, and rural entrepreneurship for a sustainable agri-ecosystem.

Q10. NABARD's AgriSURE Fund was first showcased at which major event?

Answer C. Global Fintech Festival (GFF) 2025

NABARD announced its first investment under the AgriSURE Fund during the Global Fintech Festival (GFF) 2025, highlighting its commitment to fostering agritech and rural innovation.

QUIZ 19 OF 24

25 October 2025

10 questions · Banking 4 · Schemes 3 · Economy 2 · Reports 1

Q1

The PM Schools for Rising India (PM SHRI) scheme was launched with the primary objective of:

- A. Providing scholarships to meritorious students
- B. Upgrading existing schools as model institutions aligned with NEP 2020
- C. Establishing new central universities in each state
- D. Promoting vocational education under Skill India Mission
- E. Implementing the Samagra Shiksha Abhiyan 2.0

Q2

The Gyan Bharatam Mission, launched by the Ministry of Culture, primarily focuses on which of the following?

- A. Promoting modern scientific research
- B. Digitisation and preservation of India's manuscript heritage
- C. Setting up digital universities
- D. Encouraging Sanskrit education in rural schools
- E. Documenting folk songs and oral traditions

Q3

The newly launched Fast Patrol Vessels — ICGS Ajit and ICGS Aparajit — were built by which shipyard?

- A. Mazagon Dock Shipbuilders
- B. Hindustan Shipyard
- C. Goa Shipyard Limited
- D. Cochin Shipyard
- E. Garden Reach Shipbuilders

Q4

The Western Ghats were recently downgraded to "Significant Concern" status in IUCN's World Heritage Outlook 4 (2025). Which of the following is the highest peak in the Western Ghats?

- A. Doddabetta
- B. Mullayanagiri
- C. Anamudi
- D. Agasthyamalai
- E. Vellari Mala

Q5

As per the RBI's draft norms, banks will now be allowed to finance up to what percentage of a corporate acquisition value?

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 80%

Q6

According to RBI's proposed prudential limits, the combined exposure of banks to capital markets and acquisition financing must not exceed:

- A. 10% of Tier-I capital
- B. 15% of Tier-I capital
- C. 20% of Tier-I capital
- D. 25% of Tier-I capital
- E. 30% of Tier-I capital

Q7

SEBI recently barred Mutual Funds from participating in pre-IPO placements to:

- A. Encourage retail participation in IPOs
- B. Increase market liquidity
- C. Prevent holding of unlisted shares in case of IPO delays
- D. Boost SME listings
- E. Reduce foreign investment exposure

Q8

The simplified GST 2.0 registration system promises automatic approval of applications within:

- A. 1 working day
- B. 2 working days
- C. 3 working days
- D. 5 working days
- E. 7 working days

Q9

The Swamih Investment Fund, managed by SBICAP Ventures, primarily aims to:

- A. Finance infrastructure projects
- B. Support affordable housing by reviving stalled projects
- C. Promote start-up investments
- D. Fund renewable energy initiatives
- E. Provide venture debt for MSMEs

Q10

As per RBI's draft proposal, the Loan-to-Value (LTV) ratio for loans against debt mutual funds has been increased from 50% to:

- A. 55%
- B. 60%
- C. 65%
- D. 70%
- E. 75%

ANSWERS — 25 OCTOBER 2025

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

Q1. The PM Schools for Rising India (PM SHRI) scheme was launched with the primary objective of:

Answer B. Upgrading existing schools as model institutions aligned with NEP 2020

The PM SHRI scheme, launched in September 2022, aims to upgrade 14,500 existing schools to model schools that embody NEP 2020's vision — focusing on experiential learning, digital education, and holistic development.

Q2. The Gyan Bharatam Mission, launched by the Ministry of Culture, primarily focuses on which of the following?

Answer B. Digitisation and preservation of India's manuscript heritage

The Gyan Bharatam Mission aims to identify, document, conserve, and digitise India's vast manuscript heritage through a National Digital Repository and partnerships with 50+ institutions.

Q3. The newly launched Fast Patrol Vessels — ICGS Ajit and ICGS Aparajit — were built by which shipyard?

Answer C. Goa Shipyard Limited

The Indian Coast Guard launched two indigenous FPVs, ICGS Ajit and ICGS Aparajit, at Goa Shipyard Limited under 'Make in India'. These vessels enhance maritime security and coastal surveillance.

Q4. The Western Ghats were recently downgraded to "Significant Concern" status in IUCN's World Heritage Outlook 4 (2025). Which of the following is the highest peak in the Western Ghats?

Answer C. Anamudi

Anamudi, located in Kerala, is the highest peak of the Western Ghats at 2,695 meters. The downgrade reflects threats like climate change, deforestation, and unregulated tourism.

Q5. As per the RBI's draft norms, banks will now be allowed to finance up to what percentage of a corporate acquisition value?

Answer C. 70%

The RBI's proposed guidelines permit banks to finance up to 70% of acquisition value for corporates, with the remaining 30% to be funded by the acquirer's own equity.

Q6. According to RBI's proposed prudential limits, the combined exposure of banks to capital markets and acquisition financing must not exceed:

Answer C. 20% of Tier-I capital

RBI's draft norms cap the total exposure of banks to capital markets and acquisition finance at 20% of Tier-I capital to ensure stability and risk diversification.

Q7. SEBI recently barred Mutual Funds from participating in pre-IPO placements to:

Answer C. Prevent holding of unlisted shares in case of IPO delays

SEBI's decision ensures that mutual funds only invest as anchor investors a day before IPOs open, preventing regulatory violations due to delayed or cancelled IPOs.

Q8. The simplified GST 2.0 registration system promises automatic approval of applications within:

Answer C. 3 working days

Under GST 2.0 (from November 1, 2025), low-risk applicants will get automatic GST registration approval within 3 working days to enhance ease of doing business.

Q9. The Swamih Investment Fund, managed by SBICAP Ventures, primarily aims to:

Answer B. Support affordable housing by reviving stalled projects

The Swamih Fund, launched in 2019, provides debt financing to stalled affordable housing projects and has been exempted from RBI's tightened AIF provisioning rules.

Q10. As per RBI's draft proposal, the Loan-to-Value (LTV) ratio for loans against debt mutual funds has been increased from 50% to:

Answer E. 75%

The RBI raised the LTV ratio for loans against debt mutual funds from 50% to 75%, aiming to enhance credit flow and improve market liquidity while maintaining prudential safeguards.

QUIZ 20 OF 24

26 & 27 October 2025

10 questions · Schemes 3 · Banking 3 · International 1 · Sci & Env 1

Q1**Who is the current Chairperson of the Lokpal of India as of 2025?**

- A. Justice Pinaki Chandra Ghose
- B. Justice A.M. Khanwilkar
- C. Justice Ranjan Gogoi
- D. Justice N.V. Ramana
- E. Justice Deepak Misra

Q2**The Government of India's plan to integrate RNI, CBC, and PIB aims to—**

- A. Reduce media licenses
- B. Create a unified communication system
- C. Merge private and public broadcasters
- D. Establish an advertising regulator
- E. Control social media content

Q3**The 'Trishul' military exercise involves which of the following?**

- A. Indian Army and Navy only
- B. Indian Air Force only
- C. Army, Navy, and Air Force jointly
- D. Navy and Coast Guard
- E. Air Force and DRDO

Q4**The Pradhan Mantri Kaushal Mudra Yojana (PMKMY) combines which two flagship schemes?**

- A. PMAY and PMJDY
- B. PMKVY and PMMY
- C. PMEGP and PMFBY
- D. PMGDISHA and Skill India
- E. PM-SVANidhi and PM-Kisan

Q5**The Maha MedTech Mission has been launched in collaboration with which organization?**

- A. WHO
- B. NITI Aayog
- C. Bill & Melinda Gates Foundation
- D. World Bank
- E. UNICEF

Q6**India's forex reserves recently crossed the \$700 billion mark primarily due to—**

- A. Decline in imports
- B. Rise in global oil prices
- C. Increase in gold reserves
- D. Surge in foreign currency assets
- E. Growth in FDI inflows

Q7**The Life Insurance Corporation of India (LIC) operates under the regulatory oversight of—**

- A. SEBI and RBI
- B. SEBI and IRDAI
- C. RBI and PFRDA
- D. IRDAI and NABARD
- E. Ministry of Finance only

Q8**The bullion index 'Bulldex' is associated with which commodity exchange?**

- A. NCDEX
- B. NSE
- C. BSE
- D. MCX
- E. ICEX

Q9**Parametric Insurance is mainly designed to—**

- A. Provide fixed interest loans to farmers
- B. Offer payouts based on predefined climatic parameters
- C. Replace traditional bank insurance
- D. Cover industrial machinery damage
- E. Manage crop storage costs

Q10**The National Seeds Corporation (NSC) recently launched which digital platform to improve seed distribution?**

- A. Krishi Portal 3.0
- B. Beej Bharat App
- C. Seed Management 2.0
- D. Kisan Connect 2.0
- E. AgriTrack Online

ANSWERS — 26 & 27 OCTOBER 2025

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

Q1. Who is the current Chairperson of the Lokpal of India as of 2025?

Answer B) Justice A.M. Khanwilkar

Justice A.M. Khanwilkar, former Supreme Court judge, is the current Chairperson of the Lokpal of India (as of 2025). The Lokpal investigates corruption cases against high-level public officials under the Lokpal and Lokayuktas Act, 2013.

Q2. The Government of India's plan to integrate RNI, CBC, and PIB aims to—

Answer B) Create a unified communication system

The integration of RNI, CBC, and PIB under the Ministry of Information and Broadcasting is intended to create a unified, transparent, and responsive media communication framework for better coordination and verified government information dissemination.

Q3. The 'Trishul' military exercise involves which of the following?

Answer C) Army, Navy, and Air Force jointly

Exercise 'Trishul' is a tri-service exercise involving the Indian Army, Navy, and Air Force, conducted along India's western front to enhance joint operational readiness and interoperability.

Q4. The Pradhan Mantri Kaushal Mudra Yojana (PMKMY) combines which two flagship schemes?

Answer B) PMKVY and PMMY

PMKMY integrates the Pradhan Mantri Kaushal Vikas Yojana (skill development) and Pradhan Mantri Mudra Yojana (collateral-free loans) to link skill training with financial support for youth and entrepreneurs.

Q5. The Maha MedTech Mission has been launched in collaboration with which organization?

Answer C) Bill & Melinda Gates Foundation

The Maha MedTech Mission is launched by ANRF, ICMR, and the Bill & Melinda Gates Foundation to promote innovation, affordability, and indigenization in India's medical technology sector.

Q6. India's forex reserves recently crossed the \$700 billion mark primarily due to—

Answer C) Increase in gold reserves

India's forex reserves surpassed \$700 billion for the first time, largely due to higher gold prices and increased gold acquisitions by the RBI, strengthening India's external sector resilience.

Q7. The Life Insurance Corporation of India (LIC) operates under the regulatory oversight of—

Answer B) SEBI and IRDAI

LIC's investment decisions are autonomous and governed by SEBI (for market operations) and IRDAI (for insurance regulation), ensuring transparency and policyholder protection.

Q8. The bullion index 'Bulldex' is associated with which commodity exchange?

Answer D) MCX

The Multi Commodity Exchange (MCX) launched options trading on its bullion index 'Bulldex,' which tracks gold and silver futures to provide better hedging opportunities for investors.

Q9. Parametric Insurance is mainly designed to—

Answer B) Offer payouts based on predefined climatic parameters

Parametric insurance provides automatic payouts when specific weather parameters (like rainfall, temperature) exceed thresholds, offering fast, transparent relief to farmers affected by climate shocks.

Q10. The National Seeds Corporation (NSC) recently launched which digital platform to improve seed distribution?

Answer C) Seed Management 2.0

NSC introduced Seed Management 2.0 and an online seed booking portal to enhance transparency, traceability, and real-time access to certified seeds for farmers across India.

QUIZ 21 OF 24

28 October 2025

10 questions · Banking 6 · Schemes 3 · Reports 1

Q1**Which ministry recently launched a national-level portal for skill mapping of youth in India?**

- A. Ministry of Labour & Employment
- B. Ministry of Skill Development & Entrepreneurship
- C. Ministry of Education
- D. NITI Aayog
- E. Ministry of MSME

Q2**Which state recently became the first in India to implement a complete digital health card system for all citizens?**

- A. Kerala
- B. Gujarat
- C. Telangana
- D. Haryana
- E. Maharashtra

Q3**The Government of India recently approved the establishment of how many new PM MITRA textile parks?**

- A. 3
- B. 5
- C. 7
- D. 8
- E. 10

Q4**Which Indian city has been ranked as the "Cleanest City in India" in the latest Swachh Survekshan rankings?**

- A. Indore
- B. Surat
- C. Mysuru
- D. Navi Mumbai
- E. Bhopal

Q5**Which bank has recently launched India's first AI-powered 'Digital Wealth Manager' service?**

- A. HDFC Bank
- B. ICICI Bank
- C. SBI
- D. Kotak Mahindra Bank
- E. Axis Bank

Q6**The RBI recently increased the limit for UPI Lite payments to:**

- A. ₹250
- B. ₹500
- C. ₹1,000
- D. ₹2,000
- E. ₹3,000

Q7**What is the current CRR (Cash Reserve Ratio) as maintained by the RBI after the latest monetary policy update?**

- A. 3.5%
- B. 4.0%
- C. 4.25%
- D. 4.5%
- E. 5.0%

Q8**Which organisation recently launched India's first "Green Deposit" framework for banks?**

- A. SEBI
- B. RBI
- C. NABARD
- D. SIDBI
- E. NITI Aayog

Q9**The newly launched Bharat Bill Payment System (BBPS) enhancement now allows customers to:**

- A. Pay international bills
- B. Register insurance claims
- C. Withdraw cash from shops
- D. Pay recurring credit card bills offline
- E. Transfer money without UPI

Q10**The Government of India recently launched a new initiative "Agri Infra Plus" to support farmers in:**

- A. Soil testing
- B. Warehouse & storage infrastructure
- C. Free crop insurance
- D. Irrigation subsidies
- E. MSP procurement automation

ANSWERS — 28 OCTOBER 2025

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

Q1. Which ministry recently launched a national-level portal for skill mapping of youth in India?

Answer B. Ministry of Skill Development & Entrepreneurship

The Ministry of Skill Development & Entrepreneurship launched the portal to streamline skill mapping, training, and employment opportunities nationwide.

Q2. Which state recently became the first in India to implement a complete digital health card system for all citizens?

Answer C. Telangana

Telangana has become the first state to fully roll out a digital health card system under its state health mission.

Q3. The Government of India recently approved the establishment of how many new PM MITRA textile parks?

Answer C. 7

The PM MITRA scheme aims to boost the textile industry by establishing seven Mega Textile Parks across different states.

Q4. Which Indian city has been ranked as the “Cleanest City in India” in the latest Swachh Survekshan rankings?

Answer A. Indore

Indore has consistently maintained the top position due to its innovative waste management practices.

Q5. Which bank has recently launched India’s first AI-powered ‘Digital Wealth Manager’ service?

Answer D. Kotak Mahindra Bank

Kotak Mahindra Bank introduced an AI-based wealth advisory system to offer personalized financial solutions to customers.

Q6. The RBI recently increased the limit for UPI Lite payments to:

Answer D. ₹2,000

RBI enhanced UPI Lite’s single transaction limit to ₹2,000 to promote small-value digital payments.

Q7. What is the current CRR (Cash Reserve Ratio) as maintained by the RBI after the latest monetary policy update?

Answer B. 4.0%

RBI kept the CRR unchanged at 4%, ensuring stability in liquidity management.

Q8. Which organisation recently launched India’s first “Green Deposit” framework for banks?

Answer B. RBI

RBI issued the “Green Deposit Framework” to encourage environmentally sustainable banking practices.

Q9. The newly launched Bharat Bill Payment System (BBPS) enhancement now allows customers to:

Answer A. Pay international bills

BBPS expansion now supports cross-border bill payments for NRIs and Indian customers abroad.

Q10. The Government of India recently launched a new initiative “Agri Infra Plus” to support farmers in:

Answer B. Warehouse & storage infrastructure

Agri Infra Plus focuses on improving cold storage, warehouses, and logistics infrastructure to reduce post-harvest losses.

QUIZ 22 OF 24

29 October 2025

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

Q1**Which chemical is most commonly used in cloud-seeding operations in India?**

- A. Calcium carbonate
- B. Silver iodide
- C. Ammonium nitrate
- D. Potassium bromide
- E. Lithium hydroxide

Q2**Which country hosted the 2025 ASEAN and East Asia Summit where India was represented by EAM S. Jaishankar?**

- A. Singapore
- B. Indonesia
- C. Thailand
- D. Malaysia
- E. Vietnam

Q3**According to the Climate Inequality Report 2025, the global top 1% accounts for what percentage of ownership-based emissions?**

- A. 10%
- B. 21%
- C. 41%
- D. 55%
- E. 75%

Q4**Who is the Chairperson of the 8th Central Pay Commission (CPC)?**

- A. Justice A.K. Sikri
- B. Justice Ranjana Prakash Desai
- C. Rajiv Mehrishi
- D. Pankaj Jain
- E. Prof. Pulak Ghosh

Q5**MCX, which recently saw a four-hour trading disruption, was established in which year?**

- A. 1995
- B. 1999
- C. 2000
- D. 2003
- E. 2007

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

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q6

What percentage of adjusted net bank credit must Small Finance Banks (SFBs) lend to the priority sector?

- A. 25%
- B. 40%
- C. 60%
- D. 75%
- E. 90%

Q7

Under SEBI's proposed reforms, the brokerage cap for cash market trades is reduced to:

- A. 0.20%
- B. 0.12%
- C. 0.05%
- D. 0.02%
- E. 0.005%

Q8

Which benchmark rate has largely replaced LIBOR in ECB calculations?

- A. MCLR
- B. Repo Rate
- C. SOFR
- D. EONIA
- E. EURIBOR

Q9

Under the RBI's new nomination rules (effective from 1 Nov 2025), how many nominees can a customer appoint for one account?

- A. 1
- B. 2
- C. 3
- D. 4
- E. Unlimited

Q10

Which of the following agricultural commodities is traded on MCX?

- A. Wheat
- B. Rice
- C. Cotton
- D. Sugar
- E. Rubber

ANSWERS — 29 OCTOBER 2025

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

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

WhatsApp channel: whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F · +91 87086 52887 · c4scourses.in · free, share it on

Q1. Which chemical is most commonly used in cloud-seeding operations in India?

Answer B. Silver iodide

Cloud seeding uses silver iodide or sodium chloride particles to act as condensation nuclei for artificial rainfall.

Q2. Which country hosted the 2025 ASEAN and East Asia Summit where India was represented by EAM S. Jaishankar?

Answer D. Malaysia

The 2025 ASEAN Summit took place in Kuala Lumpur, Malaysia, where PM Modi addressed virtually.

Q3. According to the Climate Inequality Report 2025, the global top 1% accounts for what percentage of ownership-based emissions?

Answer C. 41%

The report highlighted that the top 1% globally produces 41% of ownership-based emissions, far higher than their consumption-based share.

Q4. Who is the Chairperson of the 8th Central Pay Commission (CPC)?

Answer B. Justice Ranjana Prakash Desai

The 8th CPC is headed by Justice Ranjana Prakash Desai (Retd.), with other members including Prof. Pulak Ghosh and Pankaj Jain.

Q5. MCX, which recently saw a four-hour trading disruption, was established in which year?

Answer D. 2003

MCX (Multi Commodity Exchange of India) was established in 2003 and is headquartered in Mumbai.

Q6. What percentage of adjusted net bank credit must Small Finance Banks (SFBs) lend to the priority sector?

Answer D. 75%

SFBs must allocate 75% of their adjusted net bank credit to the priority sector as per RBI regulations.

Q7. Under SEBI's proposed reforms, the brokerage cap for cash market trades is reduced to:

Answer D. 0.02%

SEBI proposes lowering the cash market brokerage cap from 12 bps (0.12%) to 2 bps (0.02%) for mutual funds.

Q8. Which benchmark rate has largely replaced LIBOR in ECB calculations?

Answer C. SOFR

SOFR (Secured Overnight Financing Rate) is the new global benchmark replacing LIBOR for USD loans including ECBs.

Q9. Under the RBI's new nomination rules (effective from 1 Nov 2025), how many nominees can a customer appoint for one account?

Answer D. 4

Customers can now appoint up to four nominees with clearly defined percentage share in the account or locker.

Q10. Which of the following agricultural commodities is traded on MCX?

Answer C. Cotton

MCX trades several agri-commodities, including cotton, mentha oil, cardamom, etc., but not wheat or rice.

QUIZ 23 OF 24

30 October 2025

10 questions · Schemes 4 · Banking 4 · Misc GA 1 · Economy 1

Q1

What percentage of India's population is projected to be elderly (60+) by 2036?

- A. 10%
- B. 12%
- C. 15%
- D. 18%
- E. 23%

Q2

Which ministry is the nodal agency for elderly welfare in India?

- A. Ministry of Health
- B. Ministry of Home Affairs
- C. Ministry of Social Justice & Empowerment
- D. Ministry of Labour
- E. NITI Aayog

Q3

The RoDTEP Scheme primarily aims to refund which of the following?

- A. Export profit losses
- B. Agricultural subsidies
- C. Duties & taxes not refunded by other mechanisms
- D. GST paid by exporters
- E. Customs duty on imports

Q4

Which component of the National Blockchain Framework provides Blockchain-as-a-Service (BaaS)?

- A. NBFLite
- B. Praamaanik
- C. SAGE Portal
- D. Vishvasya Blockchain Stack
- E. ICJS Chain

Q5

Under SEBI's proposed MF reforms, statutory levies like GST and STT will be:

- A. Included in TER
- B. Included in exit load
- C. Removed from TER calculation
- D. Paid by brokers
- E. Paid by investors separately at redemption

Q6**RBI's new remittance proposal mandates banks to reconcile Nostro accounts at intervals of:**

- A. 5 minutes
- B. 15 minutes
- C. 30 minutes
- D. 1 hour
- E. End of the day

Q7**Which emerging feature of UPI focuses on integrating payments within chat applications?**

- A. UPI AutoPay
- B. Conversational Chat & Pay
- C. UPI Lite
- D. Biometric UPI
- E. Micro-EMI

Q8**What is the meaning of P2M transactions in the UPI ecosystem?**

- A. Person to Mobile
- B. Payment to Merchant
- C. Peer to Merchant
- D. Person to Merchant
- E. Pay to Market

Q9**The objective of RoSCTL is related to which sector?**

- A. Agriculture
- B. IT services
- C. Pharmacy
- D. Textile & Apparel
- E. Automobiles

Q10**Under the Nutrient Based Subsidy (NBS) Scheme, subsidies are provided on which basis?**

- A. Per fertilizer brand
- B. Per 50-kg bag
- C. Based on nutrient content (N, P, K, S)
- D. Based on crop type
- E. Subsidy directly to farmers' bank accounts

ANSWERS — 30 OCTOBER 2025

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

Q1. What percentage of India's population is projected to be elderly (60+) by 2036?**Answer** C. 15%

India's elderly population is expected to reach 230 million, accounting for ~15% of the total population by 2036.

Q2. Which ministry is the nodal agency for elderly welfare in India?

Answer C. Ministry of Social Justice & Empowerment

MoSJE coordinates all major schemes like AVYAY, RVY, IPSrC, and the Senior Citizens Welfare Fund.

Q3. The RoDTEP Scheme primarily aims to refund which of the following?

Answer C. Duties & taxes not refunded by other mechanisms

RoDTEP refunds embedded taxes and levies that are not reimbursed through any other central, state, or local mechanism.

Q4. Which component of the National Blockchain Framework provides Blockchain-as-a-Service (BaaS)?

Answer D. Vishvasya Blockchain Stack

Vishvasya Stack is an indigenous modular platform offering BaaS, open APIs, and distributed deployment for government applications.

Q5. Under SEBI's proposed MF reforms, statutory levies like GST and STT will be:

Answer C. Removed from TER calculation

SEBI proposes that statutory levies like GST, STT, CTT, and Stamp Duty should be disclosed separately, not included in TER.

Q6. RBI's new remittance proposal mandates banks to reconcile Nostro accounts at intervals of:

Answer C. 30 minutes

RBI requires near real-time reconciliation with a maximum gap of 30 minutes to speed up inward remittances.

Q7. Which emerging feature of UPI focuses on integrating payments within chat applications?

Answer B. Conversational Chat & Pay

The Chat & Pay model enables payments within messaging apps for a seamless user journey.

Q8. What is the meaning of P2M transactions in the UPI ecosystem?

Answer D. Person to Merchant

P2M refers to individual-to-business payments, such as payments to shops, utilities, and online merchants.

Q9. The objective of RoSCTL is related to which sector?

Answer D. Textile & Apparel

RoSCTL provides rebates of state & central levies mainly for the textile and apparel industry to boost exports.

Q10. Under the Nutrient Based Subsidy (NBS) Scheme, subsidies are provided on which basis?

Answer C. Based on nutrient content (N, P, K, S)

NBS provides a fixed ₹/kg subsidy for each nutrient, promoting balanced fertilizer use and efficiency.

QUIZ 24 OF 24

31 October 2025

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

Q1**The proposed expansion of the PM-Poshan Scheme includes which additional component?**

- A. Free Uniforms
- B. Free Transport Facility
- C. Breakfast for Students
- D. Evening Snacks
- E. Mandatory Milk Supply

Q2**The UNEP Adaptation Gap Report 2025 estimates developing countries need how much annual adaptation finance by 2035?**

- A. US\$50–75 billion
- B. US\$100–150 billion
- C. US\$200–250 billion
- D. US\$310–365 billion
- E. US\$500–550 billion

Q3**Which platform provides real-time monitoring of the entire coal value chain in India?**

- A. PRITHVI Portal
- B. KOYLA SHAKTI Dashboard
- C. MineTrack 2.0
- D. CoalFlow Analytics
- E. COPPER Portal

Q4**India's support to Afghanistan's Kunar River Dam mainly aims to help Afghanistan with:**

- A. Border Security
- B. Maritime Development
- C. Water Security & Hydropower
- D. Urban Smart City Planning
- E. Tourism Development

Q5**What is the IRDAI's long-term vision for India's insurance sector?**

- A. Insurance for All by 2030
- B. Insurance for All by 2047
- C. Insurance for All by 2027
- D. Insurance for Farmers Only
- E. Zero-Income Insurance by 2040

Q6

Until PaRRVA becomes functional, SEBI allows IAs and RAs to share past performance data only if it is:

- A. Self-certified
- B. Verified by a CA or CMA
- C. Published on social media
- D. Audited by RBI
- E. Approved by stock exchanges

Q7

According to SEBI's new rules, the top three stocks in a non-benchmark index like BankNifty must not exceed what maximum combined weight?

- A. 30%
- B. 35%
- C. 40%
- D. 45%
- E. 50%

Q8

Which of the following is a key benefit of rupee internationalisation according to RBI?

- A. Higher GST Collections
- B. Reduced Trade Tariffs
- C. Lower Exchange Rate Risk for Indian Businesses
- D. Guaranteed Trade Surpluses
- E. Increased Foreign Tourism

Q9

The major concern highlighted for India's service sector in the NITI Aayog Employment Report is:

- A. Excessive automation
- B. High formalisation
- C. Dominance of informal employment
- D. Slow GDP growth
- E. Declining demand for services

Q10

The Government's proposed new law on seeds and pesticides aims to primarily address which issue?

- A. Rising MSP burden
- B. Fake and substandard agricultural inputs
- C. Excess fertilizer subsidies
- D. Export restrictions
- E. Patent rights of multinational companies

ANSWERS — 31 OCTOBER 2025

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

Q1. The proposed expansion of the PM-Poshan Scheme includes which additional component?

Answer C

Several states such as Kerala, Sikkim, Rajasthan and others have proposed adding breakfast to the PM-Poshan meal scheme to improve morning nutrition, concentration, and attendance.

Q2. The UNEP Adaptation Gap Report 2025 estimates developing countries need how much annual adaptation finance by 2035?

Answer D

The report states developing countries need US\$310–365 billion annually by 2035, while current availability is only US\$26 billion.

Q3. Which platform provides real-time monitoring of the entire coal value chain in India?

Answer B

The KOYLA SHAKTI Dashboard integrates data from production, logistics, dispatch, ports, and utilities to improve transparency and decision-making.

Q4. India's support to Afghanistan's Kunar River Dam mainly aims to help Afghanistan with:

Answer C

India backs Afghanistan's plan to build a dam on the Kunar River to improve irrigation, hydropower generation, and drinking water, strengthening regional water security.

Q5. What is the IRDAI's long-term vision for India's insurance sector?

Answer B

IRDAI is working towards the vision 'Insurance for All by 2047' using tech-led reforms and micro-insurance expansion.

Q6. Until PaRRVA becomes functional, SEBI allows IAs and RAs to share past performance data only if it is:

Answer B

SEBI has given interim relief allowing IAs and RAs to share past performance data if it is verified by a CA/CMA and shared only on client request.

Q7. According to SEBI's new rules, the top three stocks in a non-benchmark index like BankNifty must not exceed what maximum combined weight?

Answer D

SEBI mandates that the top 3 stocks together cannot exceed 45%, ensuring diversification and reducing manipulation risk.

Q8. Which of the following is a key benefit of rupee internationalisation according to RBI?

Answer C

Using rupee for global trade reduces exchange rate risk, lowers transaction cost, and increases India's financial autonomy.

Q9. The major concern highlighted for India's service sector in the NITI Aayog Employment Report is:

Answer C

Nearly 69% of services employment is informal, with low social security and dominance of family-run enterprises.

Q10. The Government's proposed new law on seeds and pesticides aims to primarily address which issue?

Answer B

The new law targets substandard seeds and spurious pesticides, focusing on traceability, NABL-accredited labs, and strict penalties.

THE CLASSROOM BEHIND THIS QUIZ

Be next. Be a topper.

Six of the ten highest scorers in NABARD Grade A 2026 prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors write these quizzes every day, and teach the courses below.

6/10

of the top ten scorers

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice — c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results — c4scourses.in/webinar/
Daily current affairs	Every morning, free — c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news — c4scourses.in/daily-quiz/
WhatsApp channel	Every new PDF, first — whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F
Telegram	t.me/Clarity4Sure
Talk to a mentor	+91 87086 52887 · c4scourses.in/enquiry/



Every selection of the 2025 batch on one poster · c4scourses.in/success-stories/

Compiled from the daily quizzes on c4scourses.in · October 2025 current affairs quiz · © Clarity 4 Sure.
Free to share as it is; please do not sell or alter.