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FREE · EXAM READY

EXAM READY QUIZ

October 2025

96 must-know MCQs · picked from 241 · by topic, with answers

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

Big themes · Banking 35 · Reports 14 · Schemes 13



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6 OF THE
TOP 10

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

Contents

The 96 must-know MCQs of October 2025, picked from 241 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online:

c4scourses.in/ca-quiz/2025-10

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PRACTISE THE WAY TOPPERS DO

How to use this book

The **Exam Ready** set is the month cut down to the questions that carry hard facts — names, numbers, schemes, reports, banking and agriculture — grouped by topic. Take a topic like a sectional test, then check the answers right after it.

96

Exam Ready MCQs

241

questions they were
picked from

10

topics covered

15 min

per topic, timed

1

Time a topic

About nine seconds a question. Pen and paper, no peeking.

2

Check it

Answers and explanations follow each topic. Mark every miss.

3

Log the score

Write it in the tracker below, topic by topic.

4

Retake misses

Only the ones you got wrong, on day 3 and 7.

The month by topic

Where the Exam Ready questions came from. The long bars are what examiners had the most to ask about.

Banking & Finance	35	
Reports & Indices	14	
Schemes & Government	13	
Science & Environment	8	
Economy	7	
Agriculture & Rural	7	
International	6	
Misc GA	4	
Appointments & Awards	1	
Sports & Days	1	

"The day you do not feel like studying is the day it counts most."

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TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Banking & Finance	___ / 35	---	---	☐	
Reports & Indices	___ / 14	---	---	☐	
Schemes & Government	___ / 13	---	---	☐	
Science & Environment	___ / 8	---	---	☐	
Economy	___ / 7	---	---	☐	
Agriculture & Rural	___ / 7	---	---	☐	
International	___ / 6	---	---	☐	
Misc GA	___ / 4	---	---	☐	
Appointments & Awards	___ / 1	---	---	☐	
Sports & Days	___ / 1	---	---	☐	

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EXAM READY · TOPIC 1 OF 10

Banking & Finance

35 must-know MCQs · Q1–35 · about 6 minutes

Q1 · 1 October 2025

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

Q2 · 1 October 2025

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%

Q3 · 1 October 2025

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

Q4 · 2 & 3 October 2025

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%

Q5 · 2 & 3 October 2025

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 · 2 & 3 October 2025

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

Q7 · 4 October 2025

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

Q8 · 4 October 2025

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

Q9 · 4 October 2025

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

Q10 · 4 October 2025

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

Q11 · 8 October 2025

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%

Q12 · 8 October 2025

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%

Q13 · 8 October 2025

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

Q14 · 8 October 2025

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

Q15 · 11 & 12 October 2025

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

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

Q16 · 13 October 2025

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

Q17 · 13 October 2025

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

Q18 · 13 October 2025

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

Q19 · 15 October 2025

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%

Q20 · 17 October 2025

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

Q21 · 22 October 2025

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%

Q22 · 23 October 2025

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

Q23 · 23 October 2025

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

Q24 · 23 October 2025

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

Q25 · 24 October 2025

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

Q26 · 25 October 2025

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%

Q27 · 25 October 2025

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

Q28 · 25 October 2025

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%

Q29 · 28 October 2025

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

Q30 · 28 October 2025

The RBI recently increased the limit for UPI Lite payments to:

- A. ₹250
- B. ₹500
- C. ₹1,000
- D. ₹2,000
- E. ₹3,000

Q31 · 28 October 2025

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%

Q32 · 29 October 2025

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%

Q33 · 29 October 2025

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%

Q34 · 29 October 2025

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

Q35 · 30 October 2025

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

ANSWERS — BANKING & FINANCE

Q1 C	Q2 C	Q3 C	Q4 C	Q5 C
Q6 C	Q7 A	Q8 C	Q9 C	Q10 B
Q11 C	Q12 B	Q13 B	Q14 D	Q15 C
Q16 C	Q17 A	Q18 C	Q19 -- C) 2.5%	Q20 C
Q21 B	Q22 B	Q23 B	Q24 B	Q25 C
Q26 C	Q27 C	Q28 E	Q29 D	Q30 D
Q31 B	Q32 D	Q33 D	Q34 D	Q35 D

Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

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. 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.

Q7. 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.

Q8. 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.

Q9. 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.

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

Q22. 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 EMIs without waiting for a 3-year lock-in.

Q23. 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.

Q24. 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.

Q25. 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.

Q26. 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.

Q27. 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.

Q28. 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.

Q29. 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.

Q30. 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.

Q31. 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.

Q32. 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.

Q33. 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.

Q34. 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.

Q35. 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.

EXAM READY · TOPIC 2 OF 10

Reports & Indices

14 must-know MCQs · Q36–49 · about 3 minutes

Q36 · 4 October 2025

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

Q37 · 11 & 12 October 2025

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%

Q38 · 14 October 2025

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

Q39 · 14 October 2025

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

Q40 · 17 October 2025

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

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

"Read the question twice, answer it once."

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Q41 · 18 & 19 October 2025

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

Q42 · 20 & 21 October 2025

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%

Q43 · 20 & 21 October 2025

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

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

Q44 · 22 October 2025

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

Q45 · 23 October 2025

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

Q46 · 24 October 2025

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

Q47 · 25 October 2025

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

Q48 · 29 October 2025

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%

Q49 · 31 October 2025

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

ANSWERS — REPORTS & INDICES

Q36 C	Q37 D	Q38 B	Q39 B	Q40 B
Q41 C	Q42 D	Q43 C	Q44 D	Q45 C
Q46 B	Q47 C	Q48 C	Q49 D	

Q36. 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.

Q37. 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.

Q38. 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.

Q39. 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.

Q40. 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.

Q41. 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.

Q42. 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.

Q43. 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.

Q44. 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.

Q45. 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%.

Q46. 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.

Q47. 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.

Q48. 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.

Q49. 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.

EXAM READY · TOPIC 3 OF 10

Schemes & Government

13 must-know MCQs · Q50–62 · about 2 minutes

Q50 · 2 & 3 October 2025

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

Q51 · 7 October 2025

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

Q52 · 8 October 2025

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

Q53 · 9 October 2025

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

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Q54 · 11 & 12 October 2025

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

Q55 · 11 & 12 October 2025

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

Q56 · 14 October 2025

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

Q57 · 14 October 2025

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

Q58 · 20 & 21 October 2025

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

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

Q59 · 22 October 2025

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

Q60 · 23 October 2025

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

Q61 · 25 October 2025

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

Q62 · 28 October 2025

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

ANSWERS — SCHEMES & GOVERNMENT

Q50 C	Q51 C	Q52 B	Q53 B	Q54 D
Q55 C	Q56 B	Q57 B	Q58 C	Q59 C
Q60 B	Q61 B	Q62 B		

Q50. 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.

Q51. 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.

Q52. 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."

Q53. 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.

Q54. 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.

Q55. 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.

Q56. 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.

Q57. 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.

Q58. 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.

Q59. 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.

Q60. 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.

Q61. 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.

Q62. 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.

EXAM READY · TOPIC 4 OF 10

Science & Environment

8 must-know MCQs · Q63–70 · about 2 minutes

Q63 · 4 October 2025**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

Q64 · 5 & 6 October 2025**Exercise KONKAN-2025 is a bilateral naval exercise between India and which country?**

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

Q65 · 5 & 6 October 2025**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

Q66 · 8 October 2025**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)

Q67 · 10 October 2025**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

Q68 · 17 October 2025

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

Q69 · 23 October 2025

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

Q70 · 24 October 2025

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

ANSWERS — SCIENCE & ENVIRONMENT

Q63 C	Q64 B	Q65 C	Q66 C	Q67 C
Q68 C	Q69 B	Q70 B		

Q63. 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.

Q64. 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.

Q65. 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.

Q66. 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.

Q67. 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.

Q68. 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.

Q69. 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.

Q70. 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.

EXAM READY · TOPIC 5 OF 10

Economy

7 must-know MCQs · Q71–77 · about 2 minutes

Q71 · 1 October 2025

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

Q72 · 11 & 12 October 2025

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

Q73 · 11 & 12 October 2025

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

Q74 · 14 October 2025

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%

Q75 · 20 & 21 October 2025

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

Q76 · 22 October 2025**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%

Q77 · 22 October 2025**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

ANSWERS — ECONOMY

Q71 C	Q72 B	Q73 C	Q74 B	Q75 C
Q76 C	Q77 C			

Q71. 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.

Q72. 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.

Q73. 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.

Q74. 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%).

Q75. 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.

Q76. 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.

Q77. 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.

EXAM READY · TOPIC 6 OF 10

Agriculture & Rural

7 must-know MCQs · Q78–84 · about 2 minutes

Q78 · 1 October 2025

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%

Q79 · 1 October 2025

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

Q80 · 2 & 3 October 2025

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

Q81 · 2 & 3 October 2025

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%

Q82 · 7 October 2025

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

Q83 · 22 October 2025

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

Q84 · 24 October 2025

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 — AGRICULTURE & RURAL

Q78 D	Q79 C	Q80 D	Q81 C	Q82 D
Q83 C	Q84 C			

Q78. 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.

Q79. 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.

Q80. 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.

Q81. 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.

Q82. 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.

Q83. 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.

Q84. 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.

EXAM READY · TOPIC 7 OF 10

International

6 must-know MCQs · Q85–90 · about 2 minutes

Q85 · 15 October 2025

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

Q86 · 20 & 21 October 2025

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

Q87 · 24 October 2025

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

Q88 · 26 & 27 October 2025

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

Q89 · 29 October 2025

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

Q90 · 29 October 2025**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

ANSWERS — INTERNATIONAL

Q85 -- B) Strengthen UN peacekeeping operations and global stability	Q86 B	Q87 C	Q88 B	Q89 D
Q90 B				

Q85. 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.

Q86. 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.

Q87. 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.

Q88. 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.

Q89. 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.

Q90. 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.

EXAM READY · TOPIC 8 OF 10

Misc GA

4 must-know MCQs · Q91–94 · about 2 minutes

Q91 · 15 October 2025

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

Q92 · 17 October 2025

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%

Q93 · 24 October 2025

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

Q94 · 30 October 2025

What percentage of India's population is projected to be elderly (60+) by 2036?

- A. 10%
- B. 12%
- C. 15%
- D. 18%
- E. 23%

ANSWERS — MISC GA

Q91 -- B) 25%	Q92 D	Q93 B	Q94 C	
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Q91. 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.

Q92. 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.

Q93. 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.

Q94. 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.

EXAM READY · TOPIC 9 OF 10

Appointments & Awards

1 must-know MCQs · Q95–95 · about 2 minutes

Q95 · 14 October 2025

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

ANSWERS — APPOINTMENTS & AWARDS

Q95 B

Q95. 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.

EXAM READY · TOPIC 10 OF 10

Sports & Days

1 must-know MCQs · Q96–96 · about 2 minutes

Q96 · 17 October 2025

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

ANSWERS — SPORTS & DAYS

Q96 D

Q96. 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.

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