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FREE · EXAM READY

EXAM READY QUIZ

October 2026

100 must-know MCQs · picked from 367 · by topic, with answers

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

Big themes · Reports 26 · Banking 22 · Schemes 21

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

Contents

The 100 must-know MCQs of October 2026, picked from 367 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-10

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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.

100	367	10	15 min
Exam Ready MCQs	questions they were picked from	topics covered	per topic, timed

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

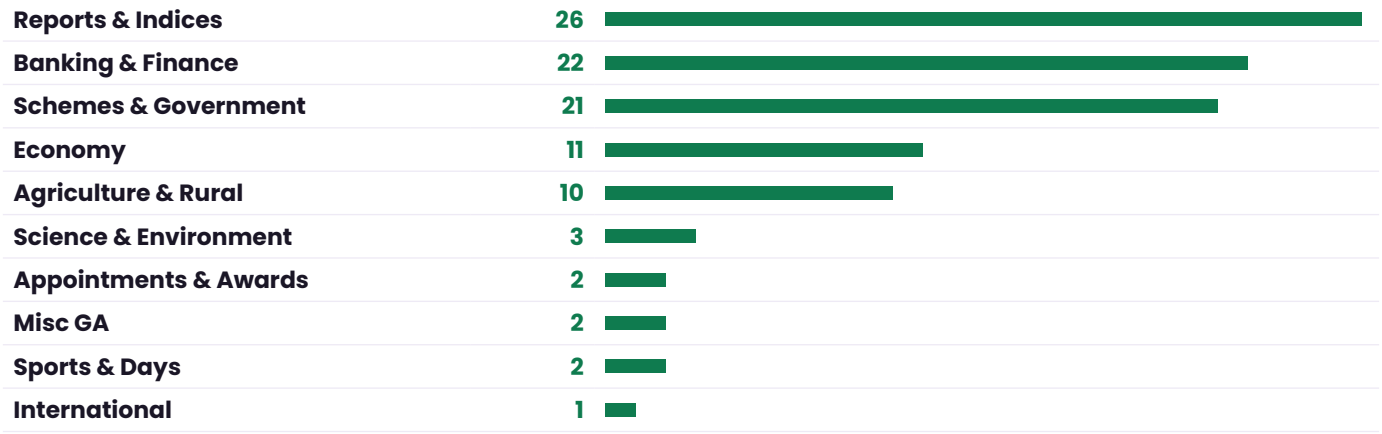
2 Check it
Answers and explanations follow each topic. Mark every miss.

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.



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.
Reports & Indices	___ / 26	___	___	☐	
Banking & Finance	___ / 22	___	___	☐	
Schemes & Government	___ / 21	___	___	☐	
Economy	___ / 11	___	___	☐	
Agriculture & Rural	___ / 10	___	___	☐	
Science & Environment	___ / 3	___	___	☐	
Appointments & Awards	___ / 2	___	___	☐	
Misc GA	___ / 2	___	___	☐	
Sports & Days	___ / 2	___	___	☐	
International	___ / 1	___	___	☐	

EXAM READY · TOPIC 1 OF 10

Reports & Indices

26 must-know MCQs · Q1–26 · about 4 minutes

Q1 · 1 October 2026

According to the Annual Survey of Industries (ASI) 2024–25 released by MoSPI, the average wage per factory worker rose 5.3% to:

A. ₹1.63 lakh
B. ₹3.04 lakh
C. ₹2.05 lakh
D. ₹2.28 lakh
E. ₹2.52 lakh

Q2 · 1 October 2026

The Status of Policing in India Report (SPIR) 2026, which mapped cybercrime exposure and police redressal, was published jointly by:

A. NCRB and BPR&D
B. I4C and NCRB
C. PRS Legislative Research and ADR
D. Lokniti–CSDS and Common Cause
E. Commonwealth Human Rights Initiative and NITI Aayog

Q3 · 1 October 2026

According to the Moody's Ratings global demographics report, India may become a 'super-aged' society (21% of the population aged 65+) by which year?

A. 2049
B. 2047
C. 2055
D. 2075
E. 2065

Q4 · 2 October 2026

According to the WHO-UNICEF report on drinking water, sanitation and hygiene in schools (2015–25), around how many Indian children lacked access to sanitation services at school in 2025, the highest number globally?

A. 20 million
B. 30 million
C. 35 million
D. 50 million
E. 65 million

Q5 · 3 October 2026

According to the HSBC Global Entrepreneurial Wealth Report 2026, which was the most preferred relocation destination for Indian entrepreneurs?

A. Singapore
B. United Arab Emirates
C. France
D. United Kingdom
E. United States

Q6 · 6 October 2026

According to the Annual Survey of Industries 2024–25 released by MoSPI, by how much did manufacturing GVA increase?

A. 7.19%
B. 8.25%
C. 9.59%
D. 11.40%
E. 12.08%

Q7 · 8 October 2026

WWF's Living Planet Report 2026 recorded what average decline in monitored vertebrate populations between 1970 and 2022?

A. 69 per cent
B. 73 per cent
C. 85 per cent
D. 59 per cent
E. 49 per cent

Q8 · 8 October 2026

Which type of ecosystem showed the steepest population decline in the Living Planet Report 2026?

A. Marine
B. Terrestrial
C. Mountain
D. Freshwater
E. Mangrove

Q9 · 8 October 2026

GSMA's India Consumer Scam Report 2026 found that what percentage of Indian respondents were scammed in the previous 12 months?

A. 8 per cent
B. 13 per cent
C. 33 per cent
D. 12 per cent
E. 67 per cent

Q10 · 10 October 2026

According to UNCTAD's Trade and Development Report 2026, what was India's share of global greenfield investment during 2020–25?

A. 2.8%
B. 3.8%
C. 4.0%
D. 5.7%
E. 7.5%

Q11 · 10 October 2026

The Ayush Services Sector Report 2026 was prepared by which organisation?

A. NITI Aayog
B. Research and Information System for Developing Countries (RIS)
C. Central Council for Research in Ayurvedic Sciences
D. All India Institute of Ayurveda
E. Quality Council of India

Q12 · 10 October 2026

As per the Ayush Services Sector Report 2026, what was the size of India's Ayush services sector in FY2024-25?

A. US$16.21 billion
B. US$24.50 billion
C. US$36.92 billion
D. US$52.10 billion
E. US$216 billion

Q13 · 10 October 2026

The World Bank Group's World Development Report 2026, launched in New Delhi, is titled:

A. Digital Dividends
B. The Promise of Artificial Intelligence
C. Data for Better Lives
D. Trading for Development in the Age of Global Value Chains
E. The Middle-Income Trap

Q14 · 15 October 2026

India's Wholesale Price Index (WPI) inflation rose to which level in September, a 49-month high?

A. 5.7%
B. 8.1%
C. 10.3%
D. 11.4%
E. 12.6%

Q15 · 16 October 2026

According to SOFO 2026, which country ranks first in the world in forest area actively under restoration under FRA 2025?

A. China
B. Ethiopia
C. Brazil
D. India
E. Indonesia

Q16 · 20 & 21 October 2026

As per the Periodic Labour Force Survey (PLFS) monthly bulletin for September 2026, what was India's overall unemployment rate?

A. 4.2%
B. 5.0%
C. 5.2%
D. 6.9%
E. 7.1%

Q17 · 20 & 21 October 2026

What was India's rank in the Global Hunger Index (GHI) 2026?

A. 98th out of 122 countries
B. 100th out of 122 countries
C. 102nd out of 127 countries
D. 105th out of 127 countries
E. 111th out of 125 countries

Q18 · 22 October 2026

According to UNEP's Emissions Gap Report 2026, what is India's position among the world's emitters in total greenhouse gas emissions?

A. First
B. Second
C. Third
D. Fourth
E. Fifth

Q19 · 22 October 2026

As per the UNEP Emissions Gap Report 2026, current policies put the world on track for about how much warming this century?

A. 1.5°C
B. 2.0°C
C. 2.8°C
D. 3.5°C
E. 4.2°C

Q20 · 23 October 2026

What growth did the Index of Eight Core Industries record in September 2026?

A. 5.2%
B. 6.4%
C. 7.9%
D. 8.6%
E. 9.1%

Q21 · 23 October 2026

What is the title of UNEP's Emissions Gap Report 2026?

A. The Point of Return
B. Broken Record
C. No More Hot Air
D. Off Target
E. Turning the Tide

Q22 · 23 October 2026

According to the Emissions Gap Report 2026, what level of global warming is projected under existing policies?

A. 1.9°C
B. 2.1°C
C. 2.4°C
D. 2.8°C
E. 3.3°C

Q23 · 23 October 2026

What are India's projected per capita emissions for 2035 as per the Emissions Gap Report 2026?

A. 2.1 tCO_2e
B. 3.6 tCO_2e
C. 5.4 tCO_2e
D. 9.3 tCO_2e
E. 11.5 tCO_2e

Q24 · 23 October 2026

What is the title of UNESCO's 2026 Global Education Monitoring (GEM) Gender Report?

A. Gender Equity in Access to Education
B. Leave No Girl Behind
C. Her Education, Our Future
D. Bridging the Learning Divide
E. Education for All Girls

Q25 · 29 October 2026

What is India's rank in the World Justice Project Rule of Law Index 2026?

A. 79th
B. 84th
C. 86th
D. 88th
E. 92nd

Q26 · 29 October 2026

Which country topped the WJP Rule of Law Index 2026?

A. Norway
B. Finland
C. Denmark
D. Sweden
E. New Zealand

ANSWERS — REPORTS & INDICES

Q1 D	**Q2** D	**Q3** E	**Q4** D	**Q5** A
Q6 C	**Q7** B	**Q8** D	**Q9** D	**Q10** D
Q11 B	**Q12** C	**Q13** B	**Q14** D	**Q15** D
Q16 B	**Q17** B	**Q18** C	**Q19** C	**Q20** C
Q21 A	**Q22** D	**Q23** B	**Q24** A	**Q25** D

Q26 C				

Q1. According to the Annual Survey of Industries (ASI) 2024–25 released by MoSPI, the average wage per factory worker rose 5.3% to:

Answer D. ₹2.28 lakh

ASI 2024–25 reported 2.7 lakh factories and 1.67 crore workers, with the average wage per factory worker rising 5.3% to ₹2.28 lakh. ₹3.04 lakh was Jharkhand's average wage (despite a 5.2% fall), while ₹1.63 lakh was Bihar's average wage after a 16.7% increase.

Q2. The Status of Policing in India Report (SPIR) 2026, which mapped cybercrime exposure and police redressal, was published jointly by:

Answer D. Lokniti–CSDS and Common Cause

SPIR 2026 was published jointly by Lokniti–CSDS and Common Cause, based on a 16-state survey of 8,306 citizens. It noted that cybercrime cases rose 17.9%, from 86,420 in 2023 to 1,01,928 in 2024, while overall registered crime fell by about 6%. Only 49% of cybercrime victims surveyed filed a formal police complaint.

Q3. According to the Moody's Ratings global demographics report, India may become a 'super-aged' society (21% of the population aged 65+) by which year?

Answer E. 2065

India entered the 'ageing' category around 2024, when its 65+ population crossed 7%. It may become 'aged' (14%) by 2049 and 'super-aged' (21%) by 2065. The report also noted that over 70% of the world's population lives in countries with fertility at or below replacement level.

Q4. According to the WHO-UNICEF report on drinking water, sanitation and hygiene in schools (2015–25), around how many Indian children lacked access to sanitation services at school in 2025, the highest number globally?

Answer D. 50 million

The report, released under the JMP-WASH programme, found that around 50 million Indian children lacked school sanitation services in 2025. Globally, 244 million children lacked school sanitation services. About 20 million Indian children also lacked hygiene services at school.

Q5. According to the HSBC Global Entrepreneurial Wealth Report 2026, which was the most preferred relocation destination for Indian entrepreneurs?

Answer A. Singapore

Around 74% of Indian entrepreneurs surveyed planned to relocate or secure overseas residency, with Singapore the most preferred destination, followed by France, the UK and the US. Around 99% were adopting or planning to adopt AI in business. Major AI-related concerns included data privacy, employee resistance and integration with legacy systems.

Q6. According to the Annual Survey of Industries 2024–25 released by MoSPI, by how much did manufacturing GVA increase?

Answer C. 9.59%

The ASI covers India's registered manufacturing sector. In 2024–25, manufacturing GVA rose 9.59%, employment grew 7.19% to 2.10 crore and total emoluments went up 12.08%. The other options in this question are figures from the same survey, which is a common trap in exams.

Q7. WWF's Living Planet Report 2026 recorded what average decline in monitored vertebrate populations between 1970 and 2022?

Answer B. 73 per cent

The biennial report draws on data from 35,803 populations of 5,790 species and finds an average fall of 73 per cent over 52 years. Its Living Planet Index measures relative change in population size, not the total number of animals lost. Food production and consumption is named the single largest driver of biodiversity loss.

Q8. Which type of ecosystem showed the steepest population decline in the Living Planet Report 2026?

Answer D. Freshwater

Freshwater populations fell the most at 85 per cent, followed by terrestrial (69%) and marine (59%) ecosystems. Among regions, Latin America and the Caribbean saw the sharpest drop at 95 per cent. Recovery is still possible: global wild tiger numbers rose from around 3,200 in 2010 to 5,700 in 2025.

Q9. GSMA's India Consumer Scam Report 2026 found that what percentage of Indian respondents were scammed in the previous 12 months?

Answer D. 12 per cent

About 12 per cent of Indians reported being scammed within a year, against 8 per cent across six ASEAN countries. Although 86 per cent of victims reported their case, a third of reported cases stayed unresolved and 67 per cent of those who lost money recovered nothing. Online shopping scams were the most common type at 33 per cent.

Q10. According to UNCTAD's Trade and Development Report 2026, what was India's share of global greenfield investment during 2020–25?

Answer D. 5.7%

India drew 5.7% of global greenfield investment, ahead of Malaysia (4.0%), Indonesia (3.8%) and China (2.8%), more than twice China's share. Greenfield investment means setting up a new facility abroad from scratch instead of buying an existing one. The report still called India the fastest-growing major economy, though consumption is under price pressure.

Q11. The Ayush Services Sector Report 2026 was prepared by which organisation?

Answer B. Research and Information System for Developing Countries (RIS)

RIS, a policy think tank under the Ministry of External Affairs, prepared the report, which the Ministry of Ayush released on Ayurveda Day 2026. It finds that women make up 43% of the Ayush services workforce, rising to over 60% in spas and wellness resorts and 58% in educational institutes.

Q12. As per the Ayush Services Sector Report 2026, what was the size of India's Ayush services sector in FY2024-25?

Answer C. US$36.92 billion

The sector was valued at US$36.92 billion, growing at a CAGR of 16.91%, and is projected to reach US$216–318 billion by 2047. It supports about 1.76 million livelihoods. Standalone clinics earn the largest share of revenue at US$16.21 billion, and Ayurveda accounts for nearly 48% of the total.

Q13. The World Bank Group's World Development Report 2026, launched in New Delhi, is titled:

Answer B. The Promise of Artificial Intelligence

The 2026 report examines how AI can drive development, affect jobs and improve public services. It recommends an adopt-and-adapt approach in which developing countries customise existing AI models instead of building costly ones from scratch, and finds that just over 4% of Indian jobs face immediate automation risk, compared with over one-third in advanced economies.

Q14. India's Wholesale Price Index (WPI) inflation rose to which level in September, a 49-month high?

Answer D. 11.4%

WPI inflation climbed to 11.4% in September. Food articles inflation rose to 8.1% from 5.7% a month earlier, while non-food primary articles stood at 10.3%. WPI tracks price changes of goods at the wholesale stage, before they reach consumers.

Q15. According to SOFO 2026, which country ranks first in the world in forest area actively under restoration under FRA 2025?

Answer D. India

India leads with about 9.8 million hectares under active restoration, ahead of China (7.9 million ha) and Ethiopia (5.0 million ha). Compensatory afforestation, agroforestry and Joint Forest Management are key drivers. In its 7th National Report to the CBD, however, India reported 18.9 million hectares under forest and landscape restoration, which places it second after China on that measure.

Q16. As per the Periodic Labour Force Survey (PLFS) monthly bulletin for September 2026, what was India’s overall unemployment rate?

Answer B. 5.0%

The NSO under MoSPI released its 18th monthly PLFS bulletin. The overall unemployment rate fell to 5.0% from 5.2% in September 2025; the rural rate was 4.2% and the urban rate 6.9%. The Labour Force Participation Rate rose to 55.5% (from 55.3%), female LFPR stood at 34.6%, and the Worker Population Ratio rose to 52.7% from 52.4%. LFPR counts people working or looking for work, while WPR counts only those employed.

Q17. What was India’s rank in the Global Hunger Index (GHI) 2026?

Answer B. 100th out of 122 countries

India ranked 100th of 122 countries with a score of 24.1, which falls in the “serious” band (20–34.9). The GHI 2026, titled “No Security Without Food Security”, was released on 14 October 2026 in Berlin, ahead of World Food Day (16 October). It is published by Welthungerhilfe with IFHV and Helvetas. Somalia was last with 47.0. India has consistently questioned the methodology, saying three of four indicators cover only children under five.

Q18. According to UNEP's Emissions Gap Report 2026, what is India's position among the world's emitters in total greenhouse gas emissions?

Answer C. Third

The order of top emitters is China, the United States, India, the EU and Russia. The report noted that India's emissions fell in 2025, breaking a long period of rapid growth, helped by a shift towards renewables and partly by weather. India's per capita emissions remain less than half the global average and far below China and the US.

Q19. As per the UNEP Emissions Gap Report 2026, current policies put the world on track for about how much warming this century?

Answer C. 2.8°C

The report says limiting warming to 1.5°C without overshoot is no longer achievable, and current policies point to about 2.8°C above the 1850–1900 baseline. The Paris Agreement of 2015 aims to keep warming well below 2°C while pursuing 1.5°C. UNEP, set up in 1972 after the Stockholm Conference, is headquartered in Nairobi and releases this report before each COP.

Q20. What growth did the Index of Eight Core Industries record in September 2026?

Answer C. 7.9%

Core sector output grew 7.9% in September 2026, its highest in the series and the second straight month of faster growth. Electricity (11.4%), coal (10.7%) and refinery products (10.3%) led the rise. Commentators, however, warned that such strong numbers may be short-lived and may not signal lasting economic momentum.

Q21. What is the title of UNEP's Emissions Gap Report 2026?

Answer A. The Point of Return

The 17th edition of UNEP's annual report is titled “The Point of Return.” It compares emissions expected under current national pledges with the levels needed to meet the Paris goals. Its main warning is that limiting warming to 1.5°C without overshoot is no longer possible. Global emissions stood at about 58.4 $GtCO_2e$ in 2025.

Q22. According to the Emissions Gap Report 2026, what level of global warming is projected under existing policies?

Answer D. 2.8°C

Under existing policies, the world is heading for about 2.8°C of warming; even if all pledges are fully met, warming would be about 2.1°C. To stay on track, emissions must fall 18% by 2030, 45% by 2035 and 69% by 2040 from 2025 levels. The report also estimates that 320 $GtCO_2$ of carbon removal will be needed this century.

Q23. What are India's projected per capita emissions for 2035 as per the Emissions Gap Report 2026?

Answer B. 3.6 tCO_2e

India's per capita emissions are projected at 3.6 tCO_2e in 2035, far below China (9.3), Russia (11.5) and Saudi Arabia (15.2). The report also says India will meet its 2030 and 2035 NDC targets under existing policies. India's NDC includes a 45% cut in emissions intensity by 2030 over 2005 and net zero by 2070.

Q24. What is the title of UNESCO's 2026 Global Education Monitoring (GEM) Gender Report?

Answer A. Gender Equity in Access to Education

The 2026 GEM Gender Report, "Gender Equity in Access to Education," looks at enrolment, completion and higher education. It notes that global gender parity was reached in pre-primary, primary and secondary enrolment by 2024, but gaps remain in tertiary education. Between 2000 and 2024, countries with fewer than nine girls per ten boys in primary school fell from 15% to 2%.

Q25. What is India's rank in the World Justice Project Rule of Law Index 2026?

Answer D. 88th

India ranked 88th out of 143 countries with a score of 0.48, slipping from 86th in 2025. The index judges rule of law on eight factors, including absence of corruption, fundamental rights and civil and criminal justice.

Q26. Which country topped the WJP Rule of Law Index 2026?

Answer C. Denmark

Denmark ranked first with a score of 0.90, followed by Norway and Finland. Venezuela was last at 143rd with 0.26. The 2026 edition covers 143 countries, home to about 95 per cent of the world's population.

EXAM READY · TOPIC 2 OF 10

Banking & Finance

22 must-know MCQs · Q27–48 · about 4 minutes

Q27 · 4 & 5 October 2026

The Bankers' Books Evidence Act, 2026, which came into force on 1 October 2026, replaces a law enacted in which year?

A. 1872
B. 1881
C. 1891
D. 1934
E. 1949

Q28 · 4 & 5 October 2026

Bank of Baroda has become the second PSU bank to sponsor a pension fund. Which PSU bank was the first to enter this segment, in 2008?

A. Punjab National Bank
B. Canara Bank
C. State Bank of India
D. Bank of India
E. Union Bank of India

Q29 · 6 October 2026

RBI has registered Indiabulls Limited as a Core Investment Company (CIC). Generally, at least what share of a CIC's net assets must be in investments in or loans to group companies?

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

Q30 · 7 October 2026

In the October edition of its India Development Update, the World Bank revised India's FY27 growth projection to:

A. 7.1 per cent
B. 6.6 per cent
C. 6.9 per cent
D. 7.0 per cent
E. 7.4 per cent

Q31 · 9 October 2026

By what date is the RBI's account aggregator interoperability framework expected to be implemented?

A. 31 March 2026
B. 30 June 2026
C. 30 September 2026
D. 31 December 2026
E. 31 March 2027

Q32 · 10 October 2026

A bank has NDTL of ₹1,000 crore and the CRR rate is 3%. Under the revised daily norm, what is the minimum CRR balance it must hold each day?

A. ₹27 crore
B. ₹28.5 crore
C. ₹29.7 crore
D. ₹30 crore
E. ₹33 crore

Q33 · 13 October 2026

The World Bank's October 2026 Poverty and Equity Brief projects India's poverty rate at the $4.20-a-day line to fall to what level by 2028?

A. 14.2%
B. 12.1%
C. 8.6%
D. 16.1%
E. 10.5%

Q34 · 13 October 2026

As per the World Bank brief, India's extreme poverty rate (at $3.00 a day) declined to what level in 2023?

A. 27.1%
B. 8.6%
C. 5.3%
D. 19.3%
E. 2.6%

Q35 · 14 October 2026

SEBI has reportedly extended its temporary relaxation on changes to the fresh-issue size in initial public offerings (IPOs) until which month?

A. December 2026
B. March 2027
C. June 2027
D. September 2027
E. March 2028

Q36 · 16 October 2026

Karur Vysya Bank has partnered with Zurich Kotak General Insurance. What is Zurich Insurance Group's stake in this joint venture?

A. 26%
B. 49%
C. 51%
D. 70%
E. 74%

Q37 · 16 October 2026

Under the revamped Pradhan Mantri Divyangjan Pension Yojana, what is the new minimum disability threshold for eligibility?

A. 21% benchmark disability
B. 40% benchmark disability
C. 50% benchmark disability
D. 60% benchmark disability
E. 80% severe disability

Q38 · 17 October 2026

Under which scheme did the Ministry of Ports, Shipping and Waterways launch two credit risk insurance products for shipbuilders on 13 October 2026?

A. Sagarmala Programme
B. Shipbuilding Financial Assistance Policy
C. Maritime Development Fund
D. PM Gati Shakti
E. Shipbuilding Development Scheme

Q39 · 20 & 21 October 2026

In October 2026, the Government of India approved the rollover of a currency swap facility to the Maldives. What is the size of this facility?

A. ₹1,000 crore
B. ₹2,000 crore
C. ₹3,000 crore
D. ₹5,000 crore
E. ₹7,500 crore

Q40 · 20 & 21 October 2026

CARE Ratings agreed to sell a 19.8% stake in its subsidiary CareEdge Global IFSC Limited. Which two institutions will each acquire 9.9%?

A. LIC and State Bank of India
B. State Bank of India and NSE IFSC (NSEIX)
C. NABARD and SIDBI
D. BSE and India INX
E. HDFC Bank and NSE IFSC (NSEIX)

Q41 · 20 & 21 October 2026

As per the World Bank's October 2026 Poverty and Equity Brief, what share of India's population lived below the $4.20-a-day line in 2023?

A. 2.6 per cent
B. 12.1 per cent
C. 14.2 per cent
D. 16.1 per cent
E. 57.7 per cent

Q42 · 22 October 2026

In the October 2026 RBI Monetary Policy Committee minutes, members discussed the risk of 'second-round' price effects. What does this term mean?

A. A fall in prices after a rate cut by the central bank
B. An initial price increase leading to further increases in wages and other prices
C. A one-time rise in food prices due to a poor monsoon
D. Price changes caused only by currency appreciation
E. A rise in government bond yields after an auction

Q43 · 22 October 2026

The World Bank Group launched its first comprehensive digital strategy at a summit in Seoul. How many people does the strategy aim to benefit by 2030?

A. 100 million
B. 500 million
C. 1 billion
D. 2 billion
E. 3 billion

Q44 · 23 October 2026

Form 173A, introduced by the CBDT with effect from 19 October 2026, applies to which of the following?

A. Resident salaried taxpayers claiming house rent allowance
B. Eligible Foreign Institutional Investors (FIIs) and the Bank for International Settlements (BIS)
C. Charitable trusts seeking registration
D. Startups claiming a tax holiday
E. Senior citizens claiming interest deduction

Q45 · 25 & 26 October 2026

From which date will the RBI's revised bank leverage ratio framework come into effect?

A. 1 January 2027
B. 1 April 2027
C. 1 October 2026
D. 1 April 2028
E. 31 March 2027

Q46 · 29 October 2026

Under PM-VGSY, Gram Panchayat Development Plans for 2.55 lakh Gram Panchayats are to be prepared through which digital platform?

A. e-NAM
B. PM Gati Shakti
C. eGramSwaraj
D. Meri Panchayat
E. UMANG

Q47 · 30 October 2026

According to the World Bank's October 2026 Poverty and Equity Brief, extreme poverty in India (US$3.00 a day line) fell from 27.1 per cent in 2011 to what level in 2023?

A. 16.1 per cent
B. 8.6 per cent
C. 5.3 per cent
D. 2.6 per cent
E. 1.2 per cent

Q48 · 30 October 2026

The second BRICS Finance Ministers' and Central Bank Governors' meeting under India's 2026 presidency was co-chaired by RBI Governor Sanjay Malhotra and whom?

A. The Chief Economic Adviser
B. DEA Secretary Anuradha Thakur
C. The President of the New Development Bank
D. The Lok Sabha Speaker
E. The CEO of NITI Aayog

ANSWERS — BANKING & FINANCE

Q27 C	**Q28** C	**Q29** D	**Q30** A	**Q31** D
Q32 C	**Q33** B	**Q34** E	**Q35** B	**Q36** D
Q37 B	**Q38** E	**Q39** C	**Q40** B	**Q41** D
Q42 B	**Q43** C	**Q44** B	**Q45** B	**Q46** C
Q47 D	**Q48** B			

Q27. The Bankers' Books Evidence Act, 2026, which came into force on 1 October 2026, replaces a law enacted in which year?

Answer C. 1891

The new Act replaces the Bankers' Books Evidence Act, 1891 and gives a modern framework for using banking records as evidence, including records kept electronically. It received Presidential assent on 13 August 2026.

Q28. Bank of Baroda has become the second PSU bank to sponsor a pension fund. Which PSU bank was the first to enter this segment, in 2008?

Answer C. State Bank of India

SBI entered the pension fund business in 2008. BoB will operate through BoB Pension Fund Management Company, holding an 80.10% stake, with Baroda BNP Asset Management Company holding 19.90%. BoB has also linked Tatkal NPS with the BHIM App for digital onboarding.

Q29. RBI has registered Indiabulls Limited as a Core Investment Company (CIC). Generally, at least what share of a CIC's net assets must be in investments in or loans to group companies?

Answer D. 90%

A CIC is an NBFC mainly engaged in holding investments in, and lending to, group companies. At least 90% of its net assets should be in such group exposures, with at least 60% in equity. The registration places Indiabulls under RBI's CIC framework.

Q30. In the October edition of its India Development Update, the World Bank revised India's FY27 growth projection to:

Answer A. 7.1 per cent

The World Bank lifted its FY27 estimate for India from 6.6 per cent to 7.1 per cent, pointing to robust domestic demand and strong exports despite global headwinds. Private consumption is expected to remain the key growth driver, while a rainfall deficit through August may weigh modestly on rural demand and government consumption is likely to stay subdued.

Q31. By what date is the RBI's account aggregator interoperability framework expected to be implemented?

Answer D. 31 December 2026

The target date for putting the interoperability framework in place is 31 December 2026. Once it is live, customers will not need to juggle multiple aggregators to get a consolidated view of their deposits, investments and other financial assets.

Q32. A bank has NDTL of ₹1,000 crore and the CRR rate is 3%. Under the revised daily norm, what is the minimum CRR balance it must hold each day?

Answer C. ₹29.7 crore

The full CRR requirement is 3% of ₹1,000 crore, or ₹30 crore. Under the earlier 90% daily rule the floor was ₹27 crore; at 99% it rises to ₹29.7 crore. The worked example shows how the change tightens day-to-day reserve management without altering the CRR rate.

Q33. The World Bank's October 2026 Poverty and Equity Brief projects India's poverty rate at the $4.20-a-day line to fall to what level by 2028?

Answer B. 12.1%

The rate is projected to decline from 14.2% in 2026 to 12.1% by 2028, though the pace is expected to slow. Lower-middle-income poverty dropped from 57.7% in 2011 to 16.1% in 2023, lifting about 496 million people out of poverty, helped by rising consumption, job growth, welfare support and e-commerce.

Q34. As per the World Bank brief, India's extreme poverty rate (at $3.00 a day) declined to what level in 2023?

Answer E. 2.6%

Extreme poverty fell steeply from 27.1% in 2011 to 2.6% in 2023. Even so, about 80% of Indians were still below the upper-middle-income line of $8.30 a day. In 2023 rural poverty stood at 19.3% against 8.6% in urban areas, showing a wide rural-urban gap.

Q35. SEBI has reportedly extended its temporary relaxation on changes to the fresh-issue size in initial public offerings (IPOs) until which month?

Answer B. March 2027

The market regulator has kept the temporary relaxation on altering the fresh-issue portion of an IPO in place till March 2027. An IPO is the route through which a company sells its shares to the public for the first time.

Q36. Karur Vysya Bank has partnered with Zurich Kotak General Insurance. What is Zurich Insurance Group's stake in this joint venture?

Answer D. 70%

Zurich Kotak General Insurance is a joint venture in which Zurich Insurance Group holds 70% and Kotak Mahindra Bank holds 30%. Under the tie-up, KVB will distribute general (non-life) insurance products through its branch network. Such bancassurance arrangements widen customer access to insurance and give banks a stable stream of fee and commission income.

Q37. Under the revamped Pradhan Mantri Divyangjan Pension Yojana, what is the new minimum disability threshold for eligibility?

Answer B. 40% benchmark disability

Earlier, the disability pension (IGNDPS) required 80% severe disability and a minimum age of 18. Now, 40% benchmark disability is enough, in line with the Rights of Persons with Disabilities Act, 2016, and the minimum age has been removed so eligibility starts from birth. Other components were also renamed, for example the old age pension is now Pradhan Mantri Vridhavastha Pension Yojana.

Q38. Under which scheme did the Ministry of Ports, Shipping and Waterways launch two credit risk insurance products for shipbuilders on 13 October 2026?

Answer E. Shipbuilding Development Scheme

The two products were launched under the Shipbuilding Development Scheme (SbDS). The SbPCP covers credit and payment risks in export shipbuilding projects, while the BCSPS covers domestic projects. Together they protect shipyards against delayed milestone payments, reduce financial risk and promote indigenous shipbuilding.

Q39. In October 2026, the Government of India approved the rollover of a currency swap facility to the Maldives. What is the size of this facility?

Answer C. ₹3,000 crore

India approved the rollover of a ₹3,000 crore currency swap facility for the Maldives. It works under the SAARC Currency Swap Arrangement Framework and the bilateral framework for 2024–2027. The agreement was signed between the RBI and the Maldives Monetary Authority in October 2024, and the first drawdown was extended on 23 April 2026. A swap line gives a partner quick access to funds for short-term liquidity needs, and this one reflects India's Neighbourhood First Policy and MAHASAGAR vision.

Q40. CARE Ratings agreed to sell a 19.8% stake in its subsidiary CareEdge Global IFSC Limited. Which two institutions will each acquire 9.9%?

Answer B. State Bank of India and NSE IFSC (NSEIX)

CARE Ratings signed agreements to sell 19.8% of CareEdge Global International Financial Services Centre Limited, split equally between State Bank of India and NSE IFSC (NSEIX) at 9.9% each. CARE Ratings will keep an 80.2% majority stake, so the subsidiary will no longer be wholly owned. The deal brings two financial-market institutions into the ownership of a rating entity operating from the IFSC.

Q41. As per the World Bank's October 2026 Poverty and Equity Brief, what share of India's population lived below the $4.20-a-day line in 2023?

Answer D. 16.1 per cent

The share below the $4.20-a-day (lower-middle-income) line fell from 57.7 per cent in 2011 to 16.1 per cent in 2023, lifting about 496 million people above it. Extreme poverty ($3 a day) stood at 2.6 per cent, and the rate is projected to fall to 14.2 per cent in 2026 and 12.1 per cent in 2028. Still, about 80 per cent remain below $8.30 a day. The World Bank revised its poverty lines in 2025 to $3.00, $4.20 and $8.30 in 2021 PPP terms.

Q42. In the October 2026 RBI Monetary Policy Committee minutes, members discussed the risk of 'second-round' price effects. What does this term mean?

Answer B. An initial price increase leading to further increases in wages and other prices

Second-round effects occur when a first price shock, such as costlier fuel or food, spreads into wages and then into prices of other goods and services. This makes inflation broader and more persistent. Central banks watch for these effects closely because they can turn a temporary shock into lasting inflation, which is why MPC members debated further tightening.

Q43. The World Bank Group launched its first comprehensive digital strategy at a summit in Seoul. How many people does the strategy aim to benefit by 2030?

Answer C. 1 billion

The strategy targets 1 billion people by 2030 through better connectivity, affordable access, digital services and skills, and AI readiness. The gap is large: in 2025 over 2 billion people were offline, and internet use was 23% in low-income countries against 94% in high-income ones. A new AI Infrastructure and Readiness Initiative will start with Africa and Latin America.

Q44. Form 173A, introduced by the CBDT with effect from 19 October 2026, applies to which of the following?

Answer B. Eligible Foreign Institutional Investors (FIIs) and the Bank for International Settlements (BIS)

Form 173A was brought in under the Income-tax (Seventh Amendment) Rules, 2026. It standardises how eligible FIIs and the BIS report exemption claims on interest and capital gains from government securities. Part A captures investor details, while Part B covers securities held, transactions, interest income and capital gains, which makes verification easier.

Q45. From which date will the RBI's revised bank leverage ratio framework come into effect?

Answer B. 1 April 2027

The changes were issued through the Commercial Banks – Prudential Norms on Capital Adequacy (Eleventh Amendment Directions), 2026, and take effect from 1 April 2027. They bring Indian rules in line with the 2017 Basel Committee on Banking Supervision standard under Basel III.

Q46. Under PM-VGSY, Gram Panchayat Development Plans for 2.55 lakh Gram Panchayats are to be prepared through which digital platform?

Answer C. eGramSwaraj

The scheme targets 2.55 lakh Gram Panchayat Development Plans through eGramSwaraj, the Panchayati Raj Ministry's planning and accounting portal. Digital planning helps panchayats track works and funds in a more transparent way.

Q47. According to the World Bank's October 2026 Poverty and Equity Brief, extreme poverty in India (US$3.00 a day line) fell from 27.1 per cent in 2011 to what level in 2023?

Answer D. 2.6 per cent

The World Bank calls this one of the fastest falls in poverty in the world. At the higher US$4.20 lower-middle-income line, poverty dropped from 57.7 per cent to 16.1 per cent. It credits strong consumption growth, more jobs especially for women, and social transfers such as food subsidies.

Q48. The second BRICS Finance Ministers' and Central Bank Governors' meeting under India's 2026 presidency was co-chaired by RBI Governor Sanjay Malhotra and whom?

Answer B. DEA Secretary Anuradha Thakur

The FMCBG meeting was co-chaired by RBI Governor Sanjay Malhotra and Department of Economic Affairs Secretary Anuradha Thakur. India's 2026 BRICS presidency theme is Building for Resilience, Innovation, Cooperation and Sustainability, and New Delhi also hosted the BRICS Business Forum.

EXAM READY · TOPIC 3 OF 10

Schemes & Government

21 must-know MCQs · Q49–69 · about 4 minutes

Q49 · 1 October 2026

Indian spacetech company TakeMe2Space plans to launch India's first networked orbital data-centre mission in which year?

A. 2026
B. 2027
C. 2030
D. 2028
E. 2029

Q50 · 2 October 2026

National Coastal Mission 2.0 (NCM 2.0), a Central Sector Scheme administered by MoEFCC for 2025-26 to 2030-31, has an outlay of:

A. ₹567 crore
B. ₹767 crore
C. ₹867 crore
D. ₹1,767 crore
E. ₹676 crore

Q51 · 2 October 2026

The Green Energy Corridor Phase-III (GEC-III) scheme will support India's goal of how much installed non-fossil fuel capacity by 2035?

A. 500 GW
B. 600 GW
C. 700 GW
D. 900 GW
E. 1,000 GW

Q52 · 3 October 2026

The GOBARdhan Central Sector Scheme, launched to accelerate India's Compressed Biogas (CBG) sector from FY2026-27 to FY2035-36, has an outlay of:

A. ₹13,731 crore
B. ₹20,000 crore
C. ₹23,731 crore
D. ₹27,371 crore
E. ₹32,731 crore

Q53 · 3 October 2026

The Ministry of Finance kept Small Savings Scheme interest rates unchanged for Q3 FY27. For how many consecutive quarters have the rates now remained unchanged?

A. 8
B. 10
C. 12
D. 16
E. 14

Q54 · 4 & 5 October 2026

The RoDTEP Scheme has been extended up to 31 December 2026. Which body administers and implements this scheme?

A. Directorate General of Foreign Trade (DGFT)
B. Central Board of Indirect Taxes and Customs (CBIC)
C. EXIM Bank
D. ECGC Ltd
E. Federation of Indian Export Organisations

Q55 · 4 & 5 October 2026

What is the outlay of Samudra Manthan, the National Offshore Exploration Scheme, till FY2030-31?

A. ₹48,084 crore
B. ₹64,084 crore
C. ₹76,000 crore
D. ₹84,084 crore
E. ₹1,00,000 crore

Q56 · 4 & 5 October 2026

A New Discovery Track has been launched under the PRIP Scheme. With what outlay was the PRIP Scheme launched in 2023?

A. ₹1,500 crore
B. ₹2,500 crore
C. ₹5,000 crore
D. ₹7,500 crore
E. ₹10,000 crore

Q57 · 7 October 2026

The PM E-DRIVE Scheme, which completed two years on 29 September 2026, has been extended up to which date?

A. 31 March 2027
B. 30 September 2027
C. 31 December 2027
D. 30 June 2028
E. 31 March 2028

Q58 · 14 October 2026

The newly approved Integrated Transport and Logistics Authority (ITLA) will appraise infrastructure projects worth how much or more?

A. ₹100 crore
B. ₹250 crore
C. ₹500 crore
D. ₹1,000 crore
E. ₹5,000 crore

Q59 · 14 October 2026

The ₹65 crore DRISHTI project, approved to speed up property rights for residents of unauthorised colonies in Delhi, is being taken up under which scheme?

A. PM-UDAY
B. SVAMITVA
C. PMAY-Urban
D. AMRUT
E. Smart Cities Mission

Q60 · 16 October 2026

The National Social Assistance Programme (NSAP) has been continued till 2030-31 under which new name?

A. Pradhan Mantri Samajik Suraksha Yojana
B. Pradhan Mantri Samajik Sahayata Yojana
C. Pradhan Mantri Jan Kalyan Pension Yojana
D. Pradhan Mantri Garib Sahayata Yojana
E. Pradhan Mantri Gramin Samajik Yojana

Q61 · 27 October 2026

To allow E85 and E100 flex-fuel vehicles, the Ministry of Road Transport and Highways amended which rules on 23 October 2026?

A. Motor Vehicles (Driving) Regulations, 2017
B. Central Motor Vehicles Rules, 1989
C. Bharat Stage Emission Norms, 2020
D. Motor Vehicles Aggregator Guidelines, 2020
E. Energy Conservation Rules, 2001

Q62 · 28 October 2026

Which age group of Indian citizens is eligible for skill training under the PM-DAKSH Yojana?

A. 14–35 years
B. 16–40 years
C. 18–35 years
D. 18–45 years
E. 21–50 years

Q63 · 28 October 2026

Which of the following correctly describes the PM-DAKSH Yojana?

A. Centrally Sponsored Scheme launched in 2015–16
B. Central Sector Scheme launched in 2020–21
C. State scheme of Maharashtra launched in 2019–20
D. Central Sector Scheme launched in 2023–24
E. Centrally Sponsored Scheme launched in 2022–23

Q64 · 29 October 2026

What is the total outlay of the PM Viksit Gram Swaraj Yojana (PM-VGSY) approved by the Union Cabinet for 2026–27 to 2030–31?

A. ₹4,869.48 crore
B. ₹5,911.00 crore
C. ₹7,395.55 crore
D. ₹8,250.00 crore
E. ₹10,000.00 crore

Q65 · 29 October 2026

PM-VGSY is an upgraded version of which existing scheme?

A. Rashtriya Gram Swaraj Abhiyan
B. Deendayal Antyodaya Yojana–NRLM
C. Shyama Prasad Mukherji Rurban Mission
D. SVAMITVA Scheme
E. Pradhan Mantri Adarsh Gram Yojana

Q66 · 29 October 2026

Under NAPS-2, what share of the minimum stipend does the government pay to apprentices, and what is the monthly cap?

A. 10%, capped at ₹1,000
B. 25%, capped at ₹1,500
C. 25%, capped at ₹2,500
D. 50%, capped at ₹1,500
E. 50%, capped at ₹3,000

Q67 · 30 October 2026

The Union Government has raised Dearness Allowance and Dearness Relief to what rate with effect from 1 July 2026?

A. 58 per cent
B. 60 per cent
C. 63 per cent
D. 61 per cent
E. 65 per cent

Q68 · 31 October 2026

Under which law has Pioxaniliprole been registered by the CIB&RC?

A. Insecticides Act, 1968
B. Environment (Protection) Act, 1986
C. Seeds Act, 1966
D. Essential Commodities Act, 1955
E. Food Safety and Standards Act, 2006

Q69 · 31 October 2026

What is the total outlay of the Pradhan Mantri Viksit Gram Swaraj Yojana (PM-VGSY) for FY 2026-27 to FY 2030-31?

A. ₹4,869.48 crore
B. ₹2,526.07 crore
C. ₹5,911 crore
D. ₹9,250 crore
E. ₹7,395.55 crore

ANSWERS — SCHEMES & GOVERNMENT

Q49 D	**Q50** B	**Q51** D	**Q52** C	**Q53** E
Q54 B	**Q55** D	**Q56** C	**Q57** E	**Q58** C
Q59 A	**Q60** B	**Q61** B	**Q62** D	**Q63** B
Q64 C	**Q65** A	**Q66** B	**Q67** C	**Q68** A
Q69 E				

Q49. Indian spacetech company TakeMe2Space plans to launch India's first networked orbital data-centre mission in which year?

Answer D. 2028

TakeMe2Space plans to launch the mission in 2028, with two satellites of about 100 kg each on a SpaceX Falcon 9. Each satellite is planned to carry NVIDIA Thor GPUs, 100 TB storage and 1.5 kW power. The project aims to enable in-orbit computing and data processing across satellites.

Q50. National Coastal Mission 2.0 (NCM 2.0), a Central Sector Scheme administered by MoEFCC for 2025-26 to 2030-31, has an outlay of:

Answer B. ₹767 crore

The Union Environment Minister launched implementation guidelines for NCM 2.0, a ₹767 crore Central Sector Scheme covering nine coastal States and four Union Territories. It subsumes NCM 1.0 (2021-22 to 2025-26) and aims to protect coastal and marine ecosystems and sustainably harness India's Blue Economy. Its five pillars are Blue Economy growth, coastal risk reduction, climate adaptation and mitigation, capacity building and effective project management.

Q51. The Green Energy Corridor Phase-III (GEC-III) scheme will support India's goal of how much installed non-fossil fuel capacity by 2035?

Answer D. 900 GW

GEC-III, with an outlay of ₹1,86,405 crore and central financial support of ₹54,082 crore, will support India's goal of 900 GW installed non-fossil capacity by 2035. It will enable evacuation of up to 135 GW of renewable energy and deploy 50 GWh of Battery Energy Storage Systems, with completion planned by FY 2032-33. The nodal ministry is the Ministry of New and Renewable Energy (MNRE).

Q52. The GOBARdhan Central Sector Scheme, launched to accelerate India's Compressed Biogas (CBG) sector from FY2026-27 to FY2035-36, has an outlay of:

Answer C. ₹23,731 crore

The Union Minister of Petroleum and Natural Gas launched the GOBARdhan scheme with an outlay of ₹23,731 crore; the nodal ministry is the Ministry of Petroleum and Natural Gas. It offers capital assistance of up to ₹2 crore per TPD of installed CBG capacity for eligible greenfield plants. Its credit guarantee covers up to 85% of outstanding defaults, with an exposure cap of ₹20 crore (₹25 crore for women-led enterprises).

Q53. The Ministry of Finance kept Small Savings Scheme interest rates unchanged for Q3 FY27. For how many consecutive quarters have the rates now remained unchanged?

Answer E. 14

Small Savings Scheme rates for October–December 2026 (Q3 FY27) were kept unchanged, making it 14 consecutive quarters without a change. The last revision was made in Q4 FY24. SSS instruments are government-backed savings products administered mainly through Post Offices and designated banks.

Q54. The RoDTEP Scheme has been extended up to 31 December 2026. Which body administers and implements this scheme?

Answer B. Central Board of Indirect Taxes and Customs (CBIC)

RoDTEP is notified by the DGFT under the Department of Commerce, but administered by the CBIC under the Department of Revenue. In force since 1 January 2021, this WTO-compliant scheme replaced MEIS and refunds embedded Central, State and local taxes on exported goods.

Q55. What is the outlay of Samudra Manthan, the National Offshore Exploration Scheme, till FY2030-31?

Answer D. ₹84,084 crore

This Central Sector scheme of the Ministry of Petroleum and Natural Gas targets deep and ultra-deep offshore basins. It seeks to add over 600 MMTOE of recoverable reserves, raise domestic production to 80 MMTOE a year and reduce dependence on imported crude.

Q56. A New Discovery Track has been launched under the PRIP Scheme. With what outlay was the PRIP Scheme launched in 2023?

Answer C. ₹5,000 crore

PRIP, run by the Department of Pharmaceuticals, strengthens pharma research and innovation. The new track gives early-stage funding to New Chemical Entities, New Biological Entities, complex generics, biosimilars and medical devices, with projects required to bring 25% co-funding.

Q57. The PM E-DRIVE Scheme, which completed two years on 29 September 2026, has been extended up to which date?

Answer E. 31 March 2028

The PM Electric Drive Revolution in Innovative Vehicle Enhancement scheme began in October 2024 and will now run until 31 March 2028. Around 26.59 lakh electric vehicles had been sold under it by June 2026. It supports e-2Ws, e-3Ws, e-ambulances, e-trucks and e-buses, along with EV charging infrastructure.

Q58. The newly approved Integrated Transport and Logistics Authority (ITLA) will appraise infrastructure projects worth how much or more?

Answer C. ₹500 crore

The Union Cabinet cleared ITLA around the time GatiShakti marked five years, giving it the task of appraising projects of ₹500 crore and above. It fits the GatiShakti idea of replacing department-by-department planning with a whole-of-government approach.

Q59. The ₹65 crore DRISHTI project, approved to speed up property rights for residents of unauthorised colonies in Delhi, is being taken up under which scheme?

Answer A. PM-UDAY

DRISHTI (Delhi Revenue and Imaging Survey, Spatial Technology Initiative) will use GIS mapping to improve property surveys and ownership checks across all 13 districts of Delhi under PM-UDAY. Of the cost, ₹52 crore will come from the Urban Development Fund and ₹13 crore from the Delhi government's Revenue Department.

Q60. The National Social Assistance Programme (NSAP) has been continued till 2030-31 under which new name?

Answer B. Pradhan Mantri Samajik Sahayata Yojana

The Union Cabinet approved continuing NSAP from FY2026-27 to 2030-31 with an outlay of ₹53,428 crore, renaming it PMSSY. It is a non-contributory, 100% centrally funded scheme run by the Department of Rural Development, giving pensions to BPL elderly persons, widows, persons with disabilities and families that lose their breadwinner. It flows from Article 41, a Directive Principle of State Policy.

Q61. To allow E85 and E100 flex-fuel vehicles, the Ministry of Road Transport and Highways amended which rules on 23 October 2026?

Answer B. Central Motor Vehicles Rules, 1989

The amendment to the Central Motor Vehicles Rules, 1989 sets the regulatory framework for vehicles using higher ethanol blends. E85 contains up to 85% ethanol, while E100 refers to ethanol fuel. Flex-fuel vehicles can run on petrol as well as specified ethanol blends, so the change helps widen the use of alternative fuels in transport.

Q62. Which age group of Indian citizens is eligible for skill training under the PM-DAKSH Yojana?

Answer D. 18–45 years

PM-DAKSH (Pradhan Mantri Dakshata Aur Kushalata Sampanna Hitgrahi) Yojana covers citizens aged 18–45 years. It gives skill training to SCs, OBCs, EWS, De-notified Tribes and Safai Karamcharis, including waste pickers, to improve their employability.

Q63. Which of the following correctly describes the PM-DAKSH Yojana?

Answer B. Central Sector Scheme launched in 2020–21

PM-DAKSH is a Central Sector Scheme launched in 2020–21 under the Department of Social Justice and Empowerment. It is implemented through NSFDC, NBCFDC and NSKFDC. In October 2026 the department said 1.87 lakh candidates had been trained so far.

Q64. What is the total outlay of the PM Viksit Gram Swaraj Yojana (PM-VGSY) approved by the Union Cabinet for 2026–27 to 2030–31?

Answer C. ₹7,395.55 crore

PM-VGSY has an outlay of ₹7,395.55 crore for five years. The Centre will give ₹4,869.48 crore and the States ₹2,526.07 crore. The aim is to improve the planning and governance capacity of Gram Panchayats across the country.

Q65. PM-VGSY is an upgraded version of which existing scheme?

Answer A. Rashtriya Gram Swaraj Abhiyan

PM-VGSY upgrades the Rashtriya Gram Swaraj Abhiyan. It moves away from separate training for each scheme to an integrated approach to village development, and plans to train about 32 lakh elected representatives and functionaries.

Q66. Under NAPS-2, what share of the minimum stipend does the government pay to apprentices, and what is the monthly cap?

Answer B. 25%, capped at ₹1,500

Under the National Apprenticeship Promotion Scheme-2, the government pays 25 per cent of the minimum stipend, up to ₹1,500 a month. Women's share among apprentices rose from 11.8% in 2018–19 to 32.4% in 2025–26, but they remain rare in technical trades.

Q67. The Union Government has raised Dearness Allowance and Dearness Relief to what rate with effect from 1 July 2026?

Answer C. 63 per cent

DA and DR were raised by three percentage points, from 60 to 63 per cent. DA is paid to serving government employees and DR to pensioners. It is a cost-of-living adjustment that protects their purchasing power against inflation.

Q68. Under which law has Pioxaniliprole been registered by the CIB&RC?

Answer A. Insecticides Act, 1968

The CIB&RC registers pesticides under the Insecticides Act, 1968. The proposed Pesticides Management Bill is meant to replace this old law. Related steps in this area include the ban on Paraquat Dichloride and the proposed ban on Carbosulfan.

Q69. What is the total outlay of the Pradhan Mantri Viksit Gram Swaraj Yojana (PM-VGSY) for FY 2026-27 to FY 2030-31?

Answer E. ₹7,395.55 crore

PM-VGSY is a Centrally Sponsored Scheme with a Central share of ₹4,869.48 crore and a State share of ₹2,526.07 crore. Run by the Ministry of Panchayati Raj, it strengthens grassroots governance through Gram Panchayat Development Plans, capacity building, digital support and financial accountability.

EXAM READY · TOPIC 4 OF 10

Economy

11 must-know MCQs · Q70–80 · about 2 minutes

Q70 · 1 October 2026

The 2026 southwest monsoon ended with rainfall at what percentage of the Long Period Average (LPA)?

A. 92%
B. 87%
C. 94%
D. 83%
E. 96%

Q71 · 1 October 2026

The 23rd ASEAN-India Economic Ministers Consultation and the 14th East Asia Summit–Economic Ministers' Meeting were held in:

A. Manila
B. Jakarta
C. Kuala Lumpur
D. Hanoi
E. Vientiane

Q72 · 4 & 5 October 2026

The Ministry of Finance has projected India's real GDP growth for Q2 FY27 at:

A. 6.8%
B. 7.0%
C. 7.3%
D. 7.8%
E. 8.2%

Q73 · 6 October 2026

PM-SETU has an outlay of ₹60,000 crore over five years. What is the share to be contributed by industry?

A. ₹5,000 crore
B. ₹10,000 crore
C. ₹15,000 crore
D. ₹20,000 crore
E. ₹30,000 crore

Q74 · 13 October 2026

India's retail inflation rose to what level in September?

A. 5.5%
B. 4.8%
C. 7.4%
D. 5.7%
E. 6.2%

Q75 · 15 October 2026

UNCTAD has projected India's economic growth for 2026 at:

A. 2.6%
B. 4%
C. 7%
D. 7.3%
E. 7.8%

Q76 · 16 October 2026

Fitch Solutions' BMI has raised India's GDP growth forecast for FY 2026-27 to what level?

A. 6.3%
B. 6.8%
C. 7.0%
D. 7.5%
E. 7.8%

Q77 · 18 & 19 October 2026

The WTO has raised its forecast for global merchandise trade growth in 2026 to:

A. 1.9%
B. 2.6%
C. 3.3%
D. 3.9%
E. 4.1%

Q78 · 28 October 2026

What is the outlay of the Container Manufacturing Promotion Scheme (CMPS) approved by the Union Cabinet?

A. ₹5,000 crore
B. ₹7,500 crore
C. ₹10,000 crore
D. ₹15,000 crore
E. ₹20,000 crore

Q79 · 28 October 2026

The Container Manufacturing Promotion Scheme aims to raise India's annual domestic container manufacturing capacity to about how many TEUs?

A. 75,000 TEUs
B. 2,50,000 TEUs
C. 5,00,000 TEUs
D. 7,50,000 TEUs
E. 10,00,000 TEUs

Q80 · 30 October 2026

During April-September 2026, India's fiscal deficit reached what share of the FY27 Budget Estimate?

A. 37 per cent
B. 25 per cent
C. 48 per cent
D. 55 per cent
E. 42 per cent

ANSWERS — ECONOMY

Q70 B	**Q71** A	**Q72** C	**Q73** B	**Q74** A
Q75 D	**Q76** D	**Q77** D	**Q78** C	**Q79** D
Q80 E				

Q70. The 2026 southwest monsoon ended with rainfall at what percentage of the Long Period Average (LPA)?

Answer B. 87%

The 2026 southwest monsoon ended at 87% of the LPA, with India receiving about 759.4 mm against the LPA of 868.6 mm. According to the India Meteorological Department (IMD), the 13% deficit was the largest in more than a decade. A strong El Niño in the Pacific was one of the factors associated with the deficient monsoon.

Q71. The 23rd ASEAN-India Economic Ministers Consultation and the 14th East Asia Summit–Economic Ministers' Meeting were held in:

Answer A. Manila

India participated in both meetings in Manila, where discussions covered trade, investment, energy security, industrial clusters and regional economic cooperation. India called for a balanced and trade-facilitative review of the ASEAN-India Trade in Goods Agreement (AITIGA). India-ASEAN trade reached US$128.38 billion in 2025–26.

Q72. The Ministry of Finance has projected India's real GDP growth for Q2 FY27 at:

Answer C. 7.3%

Growth stood at 7.8% in Q1 FY27, and the 7.3% projection for Q2 is backed by domestic consumption, investment, bank credit, infrastructure activity and services. Total exports were close to US$400 billion in the first five months of FY27.

Q73. PM-SETU has an outlay of ₹60,000 crore over five years. What is the share to be contributed by industry?

Answer B. ₹10,000 crore

The outlay is split as ₹30,000 crore from the Centre, ₹20,000 crore from the States and ₹10,000 crore from industry. The scheme, which has completed one year, aims to modernise Government ITIs and make skill training more industry-oriented.

Q74. India's retail inflation rose to what level in September?

Answer A. 5.5%

Headline retail inflation climbed to 5.5% in September from 4.8% in the previous month. Inflation in food and beverages jumped to 7.4% from 5.7%, and costlier food and fuel were the main drivers of the overall increase.

Q75. UNCTAD has projected India's economic growth for 2026 at:

Answer D. 7.3%

UNCTAD expects India to grow 7.3% in 2026, while global growth slows to 2.6% from 2.9% in 2025 and developing economies grow around 4%. Global trade hit a record $35 trillion in 2025, with AI products, semiconductors and advanced computing equipment gaining weight.

Q76. Fitch Solutions' BMI has raised India's GDP growth forecast for FY 2026-27 to what level?

Answer D. 7.5%

BMI lifted its FY27 forecast from 6.8% to 7.5%, citing strong industrial growth, economic momentum and investment in AI infrastructure. At the same time, it cut the FY28 forecast to 6.3% on worries about household consumption, higher oil prices and possible El Niño-related disruption. Such forecasts by rating agencies are frequently asked in banking exams.

Q77. The WTO has raised its forecast for global merchandise trade growth in 2026 to:

Answer D. 3.9%

The WTO lifted its 2026 merchandise trade growth forecast to 3.9% from 1.9% earlier, helped by AI-related investment, which made up 47% of trade growth. It projects 4.1% merchandise trade growth in 2027, services trade growth of 3.3% in 2026, and world GDP growth of 2.6% in 2026.

Q78. What is the outlay of the Container Manufacturing Promotion Scheme (CMPS) approved by the Union Cabinet?

Answer C. ₹10,000 crore

The Cabinet approved the ₹10,000 crore CMPS, first announced by Finance Minister Nirmala Sitharaman in the February Budget. The scheme will run till 2039-40 and seeks to build a globally competitive container manufacturing industry in India.

Q79. The Container Manufacturing Promotion Scheme aims to raise India's annual domestic container manufacturing capacity to about how many TEUs?

Answer D. 7,50,000 TEUs

CMPS targets a roughly ten-fold rise in capacity to 7,50,000 TEUs a year. Indian traders have faced high and volatile freight and container costs since 2023, and global shipping lines have bought containers mostly from China because of its cost advantage.

Q80. During April-September 2026, India's fiscal deficit reached what share of the FY27 Budget Estimate?

Answer E. 42 per cent

The deficit rose nearly 25 per cent year-on-year to ₹7.14 lakh crore in the first half of FY27, compared with about 37 per cent of the target a year earlier. Total spending grew about 11 per cent to ₹25.50 lakh crore, led by revenue expenditure on subsidies, while tax collection was slower.

EXAM READY · TOPIC 5 OF 10

Agriculture & Rural

10 must-know MCQs · Q81–90 · about 2 minutes

Q81 · 3 October 2026

India's first Female Farmer Worker Conference, held in New Delhi during the UN International Year of the Woman Farmer 2026, was organised by:

A. Bharatiya Kisan Sangh (BKS)
B. Indian Council of Agricultural Research (ICAR)
C. NABARD
D. Self-Employed Women's Association (SEWA)
E. Ministry of Rural Development

Q82 · 6 October 2026

NABKISAN Finance Ltd, a NABARD subsidiary, listed India's first WASH-focused Social Bond on the NSE. How much did it raise?

A. ₹100 crore
B. ₹150 crore
C. ₹180 crore
D. ₹250 crore
E. ₹500 crore

Q83 · 8 October 2026

The Ministry of Rural Development has expanded the permissible works under the VB–G RAM G Act, 2025 from 266 to:

A. 300
B. 325
C. 350
D. 375
E. 400

Q84 · 11 & 12 October 2026

The PM Dhan-Dhaanya Krishi Yojana (PMDDKY), which completed one year on 11 October 2026, covers how many Aspirational Agricultural Districts?

A. 50
B. 75
C. 100
D. 112
E. 150

Q85 · 13 October 2026

The World Bank backed Kerala's proposal for a Carbon Credit Cell under the state Agriculture Department as part of the KERA project. What is the size of this project?

A. Rs 1,200 crore
B. Rs 1,850 crore
C. Rs 3,100 crore
D. Rs 2,365 crore
E. Rs 4,500 crore

Q86 · 13 October 2026

The Nagaland State Rural Livelihoods Mission launched SAY-SOBLOK, aimed at 4,000 extremely vulnerable households, in partnership with which organisation?

A. BRAC International
B. UNDP
C. World Bank
D. NABARD
E. Oxfam India

Q87 · 24 October 2026

Khet Bachao Abhiyan – Rabi 2026 aims to reach about how many participants through ATMA and ICAR?

A. 25 lakh
B. 50 lakh
C. 75 lakh
D. Nearly 1 crore
E. 2 crore

Q88 · 25 & 26 October 2026

How many Farmer IDs have been created under the Digital Agriculture Mission, five months ahead of the 31 March 2027 deadline?

A. 6 crore
B. 8 crore
C. 9.5 crore
D. 11 crore
E. 14 crore

Q89 · 25 & 26 October 2026

The Digital Agriculture Mission, approved by the Union Cabinet in 2024, has an outlay of about how much?

A. ₹1,250 crore
B. ₹2,817 crore
C. ₹4,500 crore
D. ₹6,000 crore
E. ₹10,000 crore

Q90 · 28 October 2026

In which month of 2026 did Ladakh impose a complete ban on the procurement, sale and use of chemical and synthetic fertilisers?

A. January 2026
B. March 2026
C. May 2026
D. July 2026
E. October 2026

ANSWERS — AGRICULTURE & RURAL

Q81 A	**Q82** C	**Q83** D	**Q84** C	**Q85** D
Q86 A	**Q87** D	**Q88** D	**Q89** B	**Q90** D

Q81. India's first Female Farmer Worker Conference, held in New Delhi during the UN International Year of the Woman Farmer 2026, was organised by:

Answer A. Bharatiya Kisan Sangh (BKS)

The conference was organised by the Bharatiya Kisan Sangh to recognise women's contributions to agriculture and rural livelihoods. It sought to establish women's formal identity as farmers and facilitate their access to land rights and credit. 2026 is the UN International Year of the Woman Farmer, proposed by India and adopted by the UNGA.

Q82. NABKISAN Finance Ltd, a NABARD subsidiary, listed India's first WASH-focused Social Bond on the NSE. How much did it raise?

Answer C. ₹180 crore

The 5-year bond carries an 8.10% coupon, was 1.8 times oversubscribed and is rated CRISIL AAA (Stable) and CARE AAA (Stable). The money will fund Water, Sanitation and Hygiene projects for rural and underserved communities.

Q83. The Ministry of Rural Development has expanded the permissible works under the VB–G RAM G Act, 2025 from 266 to:

Answer D. 375

Raising the list from 266 to 375 works is an increase of about 41 per cent under the Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) Act. The works are grouped under four heads: Water Security, Core Rural Infrastructure, Livelihood Infrastructure and Disaster Preparedness.

Q84. The PM Dhan-Dhaanya Krishi Yojana (PMDDKY), which completed one year on 11 October 2026, covers how many Aspirational Agricultural Districts?

Answer C. 100

PMDDKY is a focused agricultural development scheme for 100 Aspirational Agricultural Districts, implemented by the Ministry of Agriculture and Farmers Welfare. Formally launched by the Prime Minister on 11 October 2025, it aims to lift farm productivity, promote crop diversification and sustainable farming, and widen access to agricultural credit in these lagging districts.

Q85. The World Bank backed Kerala's proposal for a Carbon Credit Cell under the state Agriculture Department as part of the KERA project. What is the size of this project?

Answer D. Rs 2,365 crore

KERA, the Kerala Climate Resilient Agri-Value Chain Modernisation Project, is a Rs 2,365 crore programme running for five years from 2024 to 2029, centred on climate-resilient farming and stronger agricultural value chains. The proposed cell would encourage climate-friendly practices, raise carbon sequestration and open an additional income source for farmers.

Q86. The Nagaland State Rural Livelihoods Mission launched SAY-SOBLOK, aimed at 4,000 extremely vulnerable households, in partnership with which organisation?

Answer A. BRAC International

SAY-SOBLOK is a three-year initiative operating under the Samaveshi Aajeevika Yojana and DAY-NRLM. It combines livelihood development, financial inclusion, household coaching and help in accessing government entitlements, giving priority to women-led families and persons with disabilities.

Q87. Khet Bachao Abhiyan – Rabi 2026 aims to reach about how many participants through ATMA and ICAR?

Answer D. Nearly 1 crore

The government plans to reach nearly 1 crore participants through the Agricultural Technology Management Agency (ATMA) and ICAR. Around 4,150 teams and more than 12,000 scientists and ATMA staff are expected to take part through training sessions, farmers' meetings and field demonstrations.

Q88. How many Farmer IDs have been created under the Digital Agriculture Mission, five months ahead of the 31 March 2027 deadline?

Answer D. 11 crore

The Agriculture Ministry completed 11 crore Farmer IDs on the night of 23 October 2026. A Farmer ID is a unique digital identity that links a farmer to land records and crop details, making it easier to reach government schemes, bank credit, crop insurance and disaster relief.

Q89. The Digital Agriculture Mission, approved by the Union Cabinet in 2024, has an outlay of about how much?

Answer B. ₹2,817 crore

The mission carries an outlay of roughly ₹2,817 crore. Its core is AgriStack, built on three registries: the Farmer Registry, Geo-referenced Village Maps and the Crop Sown Registry. The Farmer ID works as the identity layer of AgriStack, much like Aadhaar does in India Stack.

Q90. In which month of 2026 did Ladakh impose a complete ban on the procurement, sale and use of chemical and synthetic fertilisers?

Answer D. July 2026

The transition happened in stages. Organic fertilisers were distributed to villages in March 2026 ahead of the sowing season, a total ban on chemical and synthetic fertilisers followed in July 2026, and the UT was declared fully organic in October 2026.

EXAM READY · TOPIC 6 OF 10

Science & Environment

3 must-know MCQs · Q91–93 · about 2 minutes

Q91 · 3 October 2026

India Energy Week 2027, the first edition to be hosted in eastern India, will be held in:

A. Bhubaneswar
B. Kolkata
C. Guwahati
D. Patna
E. Ranchi

Q92 · 7 October 2026

At the 28th Session of the FAO Committee on Forestry (COFO 28), India reported its forest and tree cover as what share of its geographical area?

A. 21.76 per cent
B. 23.41 per cent
C. 25.17 per cent
D. 26.59 per cent
E. 28.12 per cent

Q93 · 20 & 21 October 2026

The National Biodiversity Authority (NBA), which recently disbursed about ₹1.19 crore to State Biodiversity Boards under the Access and Benefit Sharing mechanism, is headquartered at:

A. New Delhi
B. Dehradun
C. Bhopal
D. Chennai
E. Kolkata

ANSWERS — SCIENCE & ENVIRONMENT

Q91 B	**Q92** C	**Q93** D		

Q91. India Energy Week 2027, the first edition to be hosted in eastern India, will be held in:

Answer B. Kolkata

India Energy Week 2027 will be held in Kolkata from 28–31 January 2027. Its theme is 'Unlocking Innovation. Securing Energy. Shaping Tomorrow.' The event will focus on oil and gas, LNG, hydrogen, biofuels, petrochemicals, AI and digitalisation.

Q92. At the 28th Session of the FAO Committee on Forestry (COFO 28), India reported its forest and tree cover as what share of its geographical area?

Answer C. 25.17 per cent

India placed its national statement on forest and landscape restoration before COFO 28, held in Rome from 28 September to 2 October 2026. Its combined forest and tree cover now spans 82.74 million hectares, equal to 25.17 per cent of the country's geographical area. The session ran alongside the 10th World Forest Week under the theme "Forests for food, resilience and prosperity".

Q93. The National Biodiversity Authority (NBA), which recently disbursed about ₹1.19 crore to State Biodiversity Boards under the Access and Benefit Sharing mechanism, is headquartered at:

Answer D. Chennai

The NBA is a statutory, autonomous regulatory and advisory body under the Ministry of Environment, Forest and Climate Change. It was set up in 2003 under the Biological Diversity Act, 2002 and is based in Chennai. Under Access and Benefit Sharing (ABS), those who commercially use biological resources share part of the gains with the communities that conserve them. The latest release went to 29 State Biodiversity Boards and one UT Biodiversity Council.

EXAM READY · TOPIC 7 OF 10

Appointments & Awards

2 must-know MCQs · Q94–95 · about 2 minutes

Q94 · 7 October 2026

After the 24 Departmentally-Related Standing Committees were reconstituted for 2026–27, who was appointed Chairperson of the Committee on Finance?

A. Shashi Tharoor
B. Radha Mohan Singh
C. Rajnath Singh
D. Devendra Kumar Upadhyaya
E. Bhartruhari Mahtab

Q95 · 9 October 2026

Anne Carson, winner of the 2026 Nobel Prize in Literature, is a national of which country?

A. United Kingdom
B. Australia
C. Canada
D. Ireland
E. New Zealand

ANSWERS — APPOINTMENTS & AWARDS

Q94 E	**Q95** C			

Q94. After the 24 Departmentally-Related Standing Committees were reconstituted for 2026–27, who was appointed Chairperson of the Committee on Finance?

Answer E. Bhartruhari Mahtab

The Lok Sabha Speaker and the Rajya Sabha Chairman reconstituted all 24 DRSCs for 2026–27, naming Bhartruhari Mahtab to head the Finance Committee. Shashi Tharoor will lead the Committee on External Affairs, while Radha Mohan Singh takes charge of the Defence Committee.

Q95. Anne Carson, winner of the 2026 Nobel Prize in Literature, is a national of which country?

Answer C. Canada

Carson is a Canadian poet, classicist, essayist and translator, born in Toronto in 1950. She is the second Canadian Literature laureate after Alice Munro (2013) and the 19th woman to receive the prize. Her well-known works include Autobiography of Red, Eros the Bittersweet and Nox.

EXAM READY · TOPIC 8 OF 10

Misc GA

2 must-know MCQs · Q96–97 · about 2 minutes

Q96 · 11 & 12 October 2026

As per data from ACLED, India accounted for what share of global demonstrations recorded through September 2026?

A. 4.5%
B. 10.2%
C. 12.8%
D. 17.5%
E. 21.0%

Q97 · 31 October 2026

Ayushman Vay Vandana, which completed two years in October 2026, covers senior citizens of what age and above?

A. 70 years
B. 60 years
C. 65 years
D. 75 years
E. 80 years

ANSWERS — MISC GA

Q96 D	**Q97** A			

Q96. As per data from ACLED, India accounted for what share of global demonstrations recorded through September 2026?

Answer D. 17.5%

The US-based Armed Conflict Location & Event Data Project counted 18,074 demonstrations in India through September 2026, up from 11,020 in 2017. India has reportedly held the largest global share for five straight years, while Pakistan, Mexico and France were also in the top five at about 4-5% each.

Q97. Ayushman Vay Vandana, which completed two years in October 2026, covers senior citizens of what age and above?

Answer A. 70 years

All senior citizens aged 70 and above get cover of up to ₹5 lakh per family per year for hospitalisation, whatever their income. Those whose families are already under AB PM-JAY get an extra top-up of up to ₹5 lakh only for themselves. The National Health Authority implements it.

EXAM READY · TOPIC 9 OF 10

Sports & Days

2 must-know MCQs · Q98–99 · about 2 minutes

Q98 · 18 & 19 October 2026

Which body launched the Silver Refinery Scheme during World Standards Day 2026 celebrations?

A. Reserve Bank of India
B. Bureau of Indian Standards (BIS)
C. Food Safety and Standards Authority of India
D. Securities and Exchange Board of India
E. Department of Consumer Affairs

Q99 · 30 October 2026

What outlay has the Union Cabinet approved for the Khelo India Sports Goods Manufacturing Scheme for 2026-27 to 2033-34?

A. ₹985 crore
B. ₹1,130 crore
C. ₹1,856.67 crore
D. ₹2,250.50 crore
E. ₹3,400 crore

ANSWERS — SPORTS & DAYS

Q98 B	**Q99** C			

Q98. Which body launched the Silver Refinery Scheme during World Standards Day 2026 celebrations?

Answer B. Bureau of Indian Standards (BIS)

BIS launched the scheme on 14 October 2026 to create a certification framework for the purity and authenticity of silver bullion and coins. Proposed hallmark details include the BIS mark, the word SILVER, purity grades of 999.9, 999.5 or 999.0, the manufacturer's mark and a unique batch serial number.

Q99. What outlay has the Union Cabinet approved for the Khelo India Sports Goods Manufacturing Scheme for 2026-27 to 2033-34?

Answer C. ₹1,856.67 crore

The scheme, run by the Ministry of Youth Affairs and Sports, aims to boost domestic manufacturing and exports of sports goods and reduce imports. It gives 20 per cent capital support to anchor investors putting in at least ₹100 crore, turnover-linked incentives up to 15 per cent, and plans four manufacturing zones of 300 acres or more each.

EXAM READY · TOPIC 10 OF 10

International

1 must-know MCQs · Q100–100 · about 2 minutes

Q100 · 17 October 2026

The Kigali Amendment to the Montreal Protocol, which completed 10 years in October 2026, targets the phase-down of:

A. Chlorofluorocarbons (CFCs)
B. Methane
C. Nitrous oxide
D. Hydrochlorofluorocarbons (HCFCs)
E. Hydrofluorocarbons (HFCs)

ANSWERS — INTERNATIONAL

Q100 E				

Q100. The Kigali Amendment to the Montreal Protocol, which completed 10 years in October 2026, targets the phase-down of:

Answer E. Hydrofluorocarbons (HFCs)

Adopted on 15 October 2016 at Kigali, Rwanda, the amendment legally requires countries to phase down HFCs, powerful greenhouse gases used in air conditioners and refrigerators. It aims to avoid up to 0.5 degree Celsius of warming by 2100. India ratified it in 2021 and was the first country to prepare a Cooling Action Plan (2019).

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