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CURRENT AFFAIRS QUIZ

September 2025

Every daily quiz of the month · 8 quizzes · 80 MCQs with answers

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

Big themes · Banking 30 · Schemes 10 · Misc GA 9



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TOP 10**

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

Contents

All 80 MCQs of September 2025, quiz by quiz — 8 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2025-09

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

80

MCQs with answers

8

daily quizzes

9

topics covered

7 min

per quiz, timed

1

Attempt

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

2

Check

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

3

Log

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

4

Retake

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

The month by topic

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

Banking & Finance	30	
Schemes & Government	10	
Misc GA	9	
Reports & Indices	9	
Science & Environment	7	
Agriculture & Rural	7	
Appointments & Awards	3	
Economy	3	
International	2	

TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
9 September 2025	___ / 10	---	---	☐	
12 September 2025	___ / 10	---	---	☐	
14 & 15 September 2025	___ / 10	---	---	☐	
18 September 2025	___ / 10	---	---	☐	
23 September 2025	___ / 10	---	---	☐	
25 & 26 September 2025	___ / 10	---	---	☐	
28 & 29 September 2025	___ / 10	---	---	☐	
30 September 2025	___ / 10	---	---	☐	

"Ask who, when and how much. The examiner will."

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QUIZ 1 OF 8

9 September 2025

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

Q1

Two-Factor Authentication (2FA) requires which of the following?

- A. Two passwords
- B. Password + Security Question
- C. Password + Authenticator App/Device
- D. Only Biometric Authentication
- E. Password + CAPTCHA

Q2

The Bhil tribe is considered one of the largest tribal groups in India. The word Bhil is derived from which of the following?

- A. Sanskrit word for "forest"
- B. Dravidian word for "bow"
- C. Persian word for "tribe"
- D. Hindi word for "warrior"
- E. Pali word for "hunter"

Q3

In the election of the Vice President of India, who constitutes the Electoral College?

- A. Only Lok Sabha MPs
- B. Only Rajya Sabha MPs
- C. All State Legislators + Parliament
- D. All Members of Parliament (Lok Sabha + Rajya Sabha, elected & nominated)
- E. Only Elected MPs of Lok Sabha & Rajya Sabha

Q4

Pallas's cat, recently photographed in Arunachal Pradesh, has which IUCN status?

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

Q5

SEBI postponed settlements in which two market segments due to clearing corporation holidays?

- A. Cash & Derivatives
- B. SLBM & Cash
- C. Commodity & Forex
- D. IPO & Debt Market
- E. Equity & Mutual Funds

Q6

Which body directed SEBI to explain its non-disclosure of documents in the Jane Street case?

- A. Supreme Court of India
- B. Ministry of Finance
- C. Securities Appellate Tribunal (SAT)
- D. Reserve Bank of India (RBI)
- E. Competition Commission of India (CCI)

Q7

Reinsurance companies provide insurance to which of the following?

- A. Farmers
- B. Households
- C. Other Insurance Companies
- D. Government Agencies
- E. MSMEs

Q8

Which bank is awaiting RBI's nod to transition from a Small Finance Bank to a Universal Bank?

- A. Bandhan Bank
- B. Ujjivan Small Finance Bank
- C. Equitas Small Finance Bank
- D. AU Small Finance Bank
- E. Jana Small Finance Bank

Q9

The "Dream2Demo" Startup Pitch Fest was recently organized by which institution?

- A. NITI Aayog
- B. Indian Bank
- C. State Bank of India (SBI)
- D. Ministry of MSME
- E. Reserve Bank of India (RBI)

Q10

According to the SIDBI-CRIF Small Business Spotlight report, which state holds the highest share of small business credit outstanding?

- A. Gujarat
- B. Uttar Pradesh
- C. Tamil Nadu
- D. Maharashtra
- E. Karnataka

ANSWERS — 9 SEPTEMBER 2025

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

"Doubt is normal. Quitting is optional."

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Q1. Two-Factor Authentication (2FA) requires which of the following?

Answer C) Password + Authenticator App/Device

2FA requires two proofs of identity — something you know (password) and something you have (authenticator app/device), making it harder for attackers.

Q2. The Bhil tribe is considered one of the largest tribal groups in India. The word Bhil is derived from which of the following?

Answer B) Dravidian word for “bow”

The name “Bhil” comes from the Dravidian word billu/villu, meaning bow, highlighting their traditional association with archery.

Q3. In the election of the Vice President of India, who constitutes the Electoral College?

Answer D) All Members of Parliament (Lok Sabha + Rajya Sabha, elected & nominated)

Unlike the Presidential election, state legislators are not included. Both elected and nominated MPs from Lok Sabha and Rajya Sabha form the Electoral College.

Q4. Pallas’s cat, recently photographed in Arunachal Pradesh, has which IUCN status?

Answer D) Near Threatened

Pallas’s cat (*Otocolobus manul*) is listed as Near Threatened due to its limited habitat and population decline, though not yet endangered.

Q5. SEBI postponed settlements in which two market segments due to clearing corporation holidays?

Answer B) SLBM & Cash

SEBI revised settlement schedules in the cash market and Securities Lending & Borrowing Mechanism (SLBM) to avoid disruptions caused by clearing holidays.

Q6. Which body directed SEBI to explain its non-disclosure of documents in the Jane Street case?

Answer C) Securities Appellate Tribunal (SAT)

SAT, a quasi-judicial body under SEBI Act, directed SEBI to file a reply on withholding documents in the Jane Street derivatives case.

Q7. Reinsurance companies provide insurance to which of the following?

Answer C) Other Insurance Companies

Reinsurers cover risks of insurance companies, allowing them to diversify, handle large claims, and maintain financial stability.

Q8. Which bank is awaiting RBI’s nod to transition from a Small Finance Bank to a Universal Bank?

Answer B) Ujjivan Small Finance Bank

Ujjivan SFB has applied for a universal bank licence and awaits RBI’s approval, likely by December 2025.

Q9. The “Dream2Demo” Startup Pitch Fest was recently organized by which institution?

Answer C) State Bank of India (SBI)

SBI organized the first-ever startup pitch fest, “Dream2Demo,” to connect entrepreneurs with investors and strengthen the startup ecosystem.

Q10. According to the SIDBI–CRIF Small Business Spotlight report, which state holds the highest share of small business credit outstanding?

Answer D) Maharashtra

Maharashtra leads with ₹606.2 thousand crore in small business credit outstanding (13.4% share), followed by Tamil Nadu, Gujarat, UP, and Karnataka.

QUIZ 2 OF 8

12 September 2025

10 questions · Misc GA 3 · Schemes 3 · Sci & Env 1 · Reports 1

Q1

Which veterinary drug was primarily responsible for the 95% decline of vulture populations in India since the 1990s?

- A. Ibuprofen
- B. Diclofenac
- C. Paracetamol
- D. Ketoprofen
- E. Aspirin

Q2

Which of the following is NOT a Critically Endangered vulture species in India?

- A. White-rumped Vulture
- B. Indian Vulture
- C. Slender-billed Vulture
- D. Himalayan Griffon
- E. None of the above

Q3

Border Wing Home Guards (BWHG) are currently operational in which state?

- A. Assam
- B. Punjab
- C. Rajasthan
- D. Gujarat
- E. Tripura

Q4

Which of the following is NOT a component of the Great Nicobar Island Project?

- A. International Container Transshipment Terminal (ICTT)
- B. Greenfield International Airport
- C. Integrated Township
- D. 450 MVA Gas + Solar Power Plant
- E. Metro Rail Corridor

Q5

The 'Samudra Pradakshina' expedition is significant because:

- A. It is India's first all-women Everest expedition.
- B. It is India's first tri-service all-women circumnavigation mission.
- C. It is the first mission to map the Indian Ocean floor.
- D. It is the first solo circumnavigation by an Indian woman.
- E. It is the first Navy-only mission to Antarctica.

Q6

The All India Debt and Investment Survey (AIDIS) and Situation Assessment Survey (SAS) will next be conducted in:

- A. 2024–25
- B. 2025–26
- C. 2026–27
- D. 2027–28
- E. 2028–29

Q7

According to IISER Bhopal's study, Indian dams have lost how much storage capacity due to sedimentation?

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

Q8

Nabfid was established under which Act?

- A. NABARD Act, 1981
- B. Banking Regulation Act, 1949
- C. NABFID Act, 2021
- D. Companies Act, 2013
- E. RBI Act, 1934

Q9

The RBI's proposal to remotely lock mobile phones relates primarily to which type of loans?

- A. Agricultural loans
- B. MSME loans
- C. Small-ticket consumer loans
- D. Education loans
- E. Housing loans

Q10

After consolidation under the One State–One RRB policy, how many Regional Rural Banks (RRBs) remain in India?

- A. 15
- B. 22
- C. 28
- D. 35
- E. 43

ANSWERS — 12 SEPTEMBER 2025

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

Q1. Which veterinary drug was primarily responsible for the 95% decline of vulture populations in India since the 1990s?

Answer B) Diclofenac

Diclofenac, used as a veterinary drug, caused kidney failure in vultures that fed on treated carcasses, leading to a 95% population decline.

Q2. Which of the following is NOT a Critically Endangered vulture species in India?

Answer D) Himalayan Griffon

India has 9 species of vultures, 3 of which are Critically Endangered – White-rumped, Indian, and Slender-billed vultures. The Himalayan Griffon is Near Threatened, not Critically Endangered.

Q3. Border Wing Home Guards (BWHG) are currently operational in which state?

Answer C) Rajasthan

Although BWHGs are authorized in 7 border states, they are currently operational only in Rajasthan with 2,279 active members.

Q4. Which of the following is NOT a component of the Great Nicobar Island Project?

Answer E) Metro Rail Corridor

The Great Nicobar Project includes ICTT, Airport, Township, and Power Plant. A Metro Rail Corridor is not part of the project.

Q5. The 'Samudra Pradakshina' expedition is significant because:

Answer B) It is India's first tri-service all-women circumnavigation mission.

'Samudra Pradakshina' is India's first-ever tri-service (Army, Navy, Air Force) all-women circumnavigation sailing mission.

Q6. The All India Debt and Investment Survey (AIDIS) and Situation Assessment Survey (SAS) will next be conducted in:

Answer C) 2026–27

The NSO (MoSPI) will conduct the 81st NSS round between July 2026 and June 2027, covering both AIDIS and SAS.

Q7. According to IISER Bhopal's study, Indian dams have lost how much storage capacity due to sedimentation?

Answer E) Nearly 50%

IISER Bhopal found that dams and reservoirs across India have lost nearly 50% of their capacity due to sediment build-up.

Q8. Nabfid was established under which Act?

Answer C) NABFID Act, 2021

Nabfid was established as a Development Finance Institution (DFI) under the NABFID Act, 2021 to provide long-term infra financing.

Q9. The RBI's proposal to remotely lock mobile phones relates primarily to which type of loans?

Answer C) Small-ticket consumer loans

The RBI aims to allow lenders to lock mobile phones purchased on credit if borrowers default, targeting small-ticket consumer loans.

Q10. After consolidation under the One State–One RRB policy, how many Regional Rural Banks (RRBs) remain in India?

Answer C) 28

Post-consolidation in May 2025, the number of RRBs reduced from 43 to 28, covering 26 states and 3 UTs.

QUIZ 3 OF 8

14 & 15 September 2025

10 questions · Banking 4 · Schemes 3 · Misc GA 2 · International 1

Q1

Who inaugurated the 2nd National Conference of Anti-Narcotics Task Force (ANTF) Heads held in New Delhi in September 2025?

- A. Prime Minister Narendra Modi
- B. Finance Minister Nirmala Sitharaman
- C. Union Home Minister Amit Shah
- D. Health Minister Mansukh Mandaviya
- E. Defence Minister Rajnath Singh

Q2

India's first bamboo-based bioethanol plant was inaugurated in which state?

- A. Nagaland
- B. Manipur
- C. Assam
- D. Tripura
- E. Meghalaya

Q3

The Purple Fest 2025, focusing on the empowerment of persons with disabilities, was organized by which institution?

- A. Ministry of Skill Development
- B. Indian Sign Language Research and Training Centre (ISLRTC)
- C. National Institute of Social Defence
- D. Rehabilitation Council of India
- E. National Skill Development Corporation (NSDC)

Q4

Which key initiative was launched during the ANTF Conference to ensure safe disposal of seized narcotics?

- A. Swachh Drugs Campaign
- B. Digital Anti-Narcotics Portal
- C. Online Drug Disposal Campaign
- D. Nasha Mukta Bharat Portal
- E. Drug-Free India Movement

Q5

According to RBI data, which country was the top destination for India's outward FDI in 2024-25?

- A. UAE
- B. Mauritius
- C. Singapore
- D. UK
- E. Switzerland

Q6

The Insurance Amendment Bill proposes to increase the foreign direct investment (FDI) limit in the insurance sector to:

- A. 51%
- B. 74%
- C. 80%
- D. 100%
- E. 95%

Q7

The UPI-based cardless cash withdrawal facility will be expanded to how many business correspondents (BCs) across India?

- A. 50,000
- B. 1 million
- C. 1.5 million
- D. 2 million
- E. 5 million

Q8

Which of the following reforms has been introduced by SEBI to deepen India's capital markets?

- A. Stricter disclosure norms for FIIIs
- B. Increased exit load for mutual funds
- C. Public shareholding relaxation post-IPO
- D. Restrictions on REIT participation
- E. Higher compliance for mid-sized firms

Q9

Which company launched new pesticides in India targeting Downy Mildew in grapes and Late Blight in potatoes?

- A. Bayer CropScience
- B. Corteva Agriscience
- C. Syngenta
- D. UPL Limited
- E. BASF

Q10

The new pesticide introduced by Corteva provides wash-off protection within how many minutes of spraying?

- A. 10 minutes
- B. 15 minutes
- C. 20 minutes
- D. 30 minutes
- E. 45 minutes

ANSWERS — 14 & 15 SEPTEMBER 2025

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

Q1. Who inaugurated the 2nd National Conference of Anti-Narcotics Task Force (ANTF) Heads held in New Delhi in September 2025?

Answer C. Union Home Minister Amit Shah

The 2nd National Conference of ANTF Heads was inaugurated by Union Home Minister Amit Shah on September 16–17, 2025 in New Delhi.

Q2. India's first bamboo-based bioethanol plant was inaugurated in which state?

Answer C. Assam

PM Narendra Modi inaugurated the country's first bamboo-based ethanol plant at Golaghat, Assam, as part of India's push for clean and renewable energy.

Q3. The Purple Fest 2025, focusing on the empowerment of persons with disabilities, was organized by which institution?

Answer B. Indian Sign Language Research and Training Centre (ISLRTC)

The Purple Fest 2025 was organized by ISLRTC in collaboration with Amity University, Noida, focusing on inclusion and empowerment of Divyangjan.

Q4. Which key initiative was launched during the ANTF Conference to ensure safe disposal of seized narcotics?

Answer C. Online Drug Disposal Campaign

The ANTF conference witnessed the launch of the Online Drug Disposal Campaign, a digital platform for transparent and safe disposal of seized drugs.

Q5. According to RBI data, which country was the top destination for India's outward FDI in 2024–25?

Answer C. Singapore

Nearly 22.6% of India's outward foreign direct investment (OFDI) went to Singapore, making it the top destination.

Q6. The Insurance Amendment Bill proposes to increase the foreign direct investment (FDI) limit in the insurance sector to:

Answer D. 100%

The Bill proposes to raise FDI in insurance from the existing 74% to 100%, aiming to boost competition and insurance penetration.

Q7. The UPI-based cardless cash withdrawal facility will be expanded to how many business correspondents (BCs) across India?

Answer D. 2 million

NPCI plans to expand UPI-based cash withdrawals to over 2 million BCs across India to improve rural and semi-urban access.

Q8. Which of the following reforms has been introduced by SEBI to deepen India's capital markets?

Answer C. Public shareholding relaxation post-IPO

SEBI introduced reforms such as giving listed companies more time to meet public shareholding norms post-IPO, easing compliance, and boosting participation.

Q9. Which company launched new pesticides in India targeting Downy Mildew in grapes and Late Blight in potatoes?

Answer B. Corteva Agriscience

Global agri-science company Corteva Agriscience launched new pesticides in India using Zorvec Entecta technology to fight grape and potato diseases.

Q10. The new pesticide introduced by Corteva provides wash-off protection within how many minutes of spraying?

Answer C. 20 minutes

Corteva's pesticide is designed for fast action, giving crops wash-off protection within 20 minutes of spraying.

QUIZ 4 OF 8

18 September 2025

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

Q1

India's electricity sector CO₂ emissions dropped by 1% in H1 2025 compared to H1 2024. Which of the following factors contributed the most to this decline?

- A. Reduction in thermal power plant capacity
- B. Accelerated renewable energy deployment
- C. Increase in fossil fuel imports
- D. Higher electricity tariffs
- E. Expansion of urbanisation

Q2

The Tri-Services Education Corps announced in CCC 2025 will integrate education branches of:

- A. Army, Air Force, Coast Guard
- B. Navy, Air Force, Paramilitary
- C. Army, Navy, Air Force
- D. Army, Navy, DRDO
- E. Army, Air Force, BRO

Q3

The Bharat Innovates 2026 summit will be held in which country?

- A. Germany
- B. France
- C. India
- D. Singapore
- E. USA

Q4

The Regulatory Review Cell (RRC) set up by RBI will review regulations every:

- A. 2–3 years
- B. 3–4 years
- C. 5–7 years
- D. 8–10 years
- E. Annually

Q5

Which regulator is working to broaden participation in non-agriculture commodity derivatives?

- A. IRDAI
- B. NABARD
- C. RBI
- D. SEBI
- E. Ministry of Finance

Q6**What is the key purpose of the Bima Sugam platform launched by IRDAI?**

- A. Insurance company licensing
- B. Crop insurance subsidy distribution
- C. Unified digital insurance marketplace
- D. Grievance redressal for investors
- E. Pension fund management

Q7**The new co-branded credit card by CRED and IndusInd Bank is powered by which payment network?**

- A. Mastercard
- B. RuPay
- C. Visa
- D. American Express
- E. Discover

Q8**The BASAI 2025 conference in New Delhi focused on which theme?**

- A. Biotechnology for food security
- B. Organic farming & rural economy
- C. Biologicals for sustainable agriculture — a climate resilient approach
- D. Digital agriculture and AI adoption
- E. Green revolution 2.0

Q9**The GI Facilitation Centre launched by EDII & NABARD is located in:**

- A. Delhi
- B. Mumbai
- C. Ahmedabad
- D. Jaipur
- E. Lucknow

Q10**Farmer Producer Organizations (FPOs) are primarily aimed at:**

- A. Replacing government procurement
- B. Promoting export of farm products
- C. Collective bargaining and improving farmer incomes
- D. Providing free seeds and fertilizers
- E. Reducing employment in agriculture

ANSWERS — 18 SEPTEMBER 2025

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

Q1. India's electricity sector CO₂ emissions dropped by 1% in H1 2025 compared to H1 2024. Which of the following factors contributed the most to this decline?

Answer B) Accelerated renewable energy deployment

India added 25.1 GW of clean electricity in H1 2025 (70% higher YoY), while fossil fuel generation fell by 29 TWh, making renewable energy growth the key driver of emissions decline.

Q2. The Tri-Services Education Corps announced in CCC 2025 will integrate education branches of:

Answer C) Army, Navy, Air Force

The Tri-Services Education Corps will merge the education branches of the Army, Navy, and Air Force to promote jointness, optimise manpower, and strengthen integration.

Q3. The Bharat Innovates 2026 summit will be held in which country?

Answer B) France

Bharat Innovates 2026 will be hosted in Nice, France (June 17–19, 2026), to showcase India's deep tech innovations and attract global investments.

Q4. The Regulatory Review Cell (RRC) set up by RBI will review regulations every:

Answer C) 5–7 years

The RRC, launched on October 1, 2025, will ensure that all RBI regulations undergo a comprehensive internal review every 5–7 years.

Q5. Which regulator is working to broaden participation in non-agriculture commodity derivatives?

Answer D) SEBI

SEBI is reforming commodity markets to allow banks, insurance firms, pension funds, and FPIs in non-agricultural derivatives (metals, energy), to boost liquidity and global integration.

Q6. What is the key purpose of the Bima Sugam platform launched by IRDAI?

Answer C) Unified digital insurance marketplace

Bima Sugam is India's first electronic insurance marketplace to enable paperless policy purchase, renewal, portability, and claims for life, health, and general insurance.

Q7. The new co-branded credit card by CRED and IndusInd Bank is powered by which payment network?

Answer B) RuPay

The CRED–IndusInd Bank co-branded credit card is launched on the RuPay network, offering wide and flexible reward redemptions across platforms.

Q8. The BASAI 2025 conference in New Delhi focused on which theme?

Answer C) Biologicals for sustainable agriculture — a climate resilient approach

BASAI 2025 promoted climate-resilient agriculture through bio-stimulants, biofertilizers, and biopesticides to enhance productivity and ensure residue-free food.

Q9. The GI Facilitation Centre launched by EDII & NABARD is located in:

Answer C) Ahmedabad

The GI Facilitation Centre was set up at EDII, Ahmedabad, to help artisans and entrepreneurs register and market traditional crafts and agro-products.

Q10. Farmer Producer Organizations (FPOs) are primarily aimed at:

Answer C) Collective bargaining and improving farmer incomes

FPOs are legal entities formed by farmers to collectively undertake production, procurement, and marketing, ensuring better price realisation, credit access, and adoption of sustainable practices.

QUIZ 5 OF 8

23 September 2025

10 questions · Banking 4 · Schemes 2 · Reports 2 · Appointments 1

Q1

The Supreme Court of India recently reaffirmed secularism as a part of the basic structure of the Constitution. Which of the following is NOT a key feature of Indian secularism?

- A. Equal treatment of all religions
- B. State neutrality in religious matters
- C. Freedom of religion under Articles 25–28
- D. Preferential treatment to majority religion
- E. Protection of minority rights

Q2

Which case established the Basic Structure Doctrine in India?

- A. Indira Gandhi v. Raj Narain (1975)
- B. Kesavananda Bharati v. State of Kerala (1973)
- C. Minerva Mills v. Union of India (1980)
- D. Golaknath v. State of Punjab (1967)
- E. S.R. Bommai v. Union of India (1994)

Q3

Which state had the highest number of polluted river stretches (PRS) in the CPCB 2023 report?

- A. Tamil Nadu
- B. Maharashtra
- C. Kerala
- D. Uttar Pradesh
- E. Karnataka

Q4

Which Gram Panchayat won the Gold Award for National Awards for e-Governance 2025?

- A. Suakati, Odisha
- B. Palsana, Gujarat
- C. West Majlishpur, Tripura
- D. Rohini, Maharashtra
- E. None of the above

Q5

SEBI recently proposed changes in the Technical Glitch Framework for stockbrokers. Which of the following brokers will now be excluded?

- A. Brokers providing internet trading with more than 10,000 clients
- B. Brokers facing malfunctions affecting clients materially
- C. Brokers providing internet trading with less than 10,000 clients
- D. Brokers not using electronic trading platforms
- E. Both C and D

Q6

What is the minimum capital requirement for a platform to operate as an NBFC-P2P lending entity in India?

- A. ₹50 lakh
- B. ₹1 crore
- C. ₹2 crore
- D. ₹5 crore
- E. ₹10 crore

Q7

In the Baroda BNP Paribas Mutual Fund merger, which fund is being merged into the Short Duration Fund?

- A. Equity Advantage Fund
- B. Banking & PSU Bond Fund
- C. Global Opportunities Fund
- D. Dynamic Income Fund
- E. Corporate Bond Fund

Q8

What does the RBI's P2P lending regulations emphasize regarding borrower and lender funds?

- A. Platforms can use them for other investments
- B. Funds must go through registered bank accounts via escrow
- C. No need for segregated accounts
- D. Can be used for operational expenses
- E. Can be disbursed without documentation

Q9

According to NABARD's Rural Sentiment Survey (September 2025), what percentage of rural households expect income improvement in the next quarter?

- A. 45.2%
- B. 51.6%
- C. 56.4%
- D. 60.1%
- E. 72.8%

Q10

The Maitri 2.0 programme between India and Brazil focuses on:

- A. Cultural exchange programmes
- B. Space technology collaboration
- C. Agritech innovation and sustainable agriculture
- D. Defence and security partnerships
- E. Tourism development

ANSWERS — 23 SEPTEMBER 2025

Q1 -- D) Preferential treatment to majority religion	Q2 -- B) Kesavananda Bharati v. State of Kerala (1973)	Q3 -- B) Maharashtra	Q4 -- D) Rohini, Maharashtra	Q5 -- E) Both C and D
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Q6 -- C) ₹2 crore	Q7 -- B) Banking & PSU Bond Fund	Q8 -- B) Funds must go through registered bank accounts via escrow	Q9 -- B) 51.6%	Q10 -- C) Agritech innovation and sustainable agriculture
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Q1. The Supreme Court of India recently reaffirmed secularism as a part of the basic structure of the Constitution. Which of the following is NOT a key feature of Indian secularism?

Answer -- D) Preferential treatment to majority religion

Indian secularism ensures that the state treats all religions equally and does not give preferential treatment to any religion. It also protects minority rights and maintains state neutrality.

Q2. Which case established the Basic Structure Doctrine in India?

Answer -- B) Kesavananda Bharati v. State of Kerala (1973)

The Kesavananda Bharati case established the Basic Structure Doctrine, stating that certain features of the Constitution like secularism, democracy, and fundamental rights cannot be amended by Parliament.

Q3. Which state had the highest number of polluted river stretches (PRS) in the CPCB 2023 report?

Answer -- B) Maharashtra

Maharashtra had the highest number of PRS in 2023 with 54 stretches, indicating significant river pollution in the state.

Q4. Which Gram Panchayat won the Gold Award for National Awards for e-Governance 2025?

Answer -- D) Rohini, Maharashtra

Rohini Gram Panchayat in Maharashtra received the Gold Award for implementing a fully paperless e-Office system and providing 1,027 online services.

Q5. SEBI recently proposed changes in the Technical Glitch Framework for stockbrokers. Which of the following brokers will now be excluded?

Answer -- E) Both C and D

Small brokers with less than 10,000 clients and those not providing internet trading platforms are now excluded from SEBI's technical glitch compliance framework.

Q6. What is the minimum capital requirement for a platform to operate as an NBFC-P2P lending entity in India?

Answer -- C) ₹2 crore

RBI mandates a minimum capital of ₹2 crore before issuing the Certificate of Registration for NBFC-P2P lending platforms.

Q7. In the Baroda BNP Paribas Mutual Fund merger, which fund is being merged into the Short Duration Fund?

Answer -- B) Banking & PSU Bond Fund

The Banking & PSU Bond Fund is being merged into the Short Duration Fund, simplifying fund management and offering unitholders a choice to exit within 30 days.

Q8. What does the RBI's P2P lending regulations emphasize regarding borrower and lender funds?

Answer -- B) Funds must go through registered bank accounts via escrow

RBI mandates that all loan disbursements and repayments must go through bank accounts of registered lenders and borrowers via escrow accounts to ensure transparency and safety.

Q9. According to NABARD's Rural Sentiment Survey (September 2025), what percentage of rural households expect income improvement in the next quarter?

Answer -- B) 51.6%

Short-term rural optimism declined, with only 51.6% expecting income improvement in the next quarter, down from 56.4% in July 2025.

Q10. The Maitri 2.0 programme between India and Brazil focuses on:

Answer -- C) Agritech innovation and sustainable agriculture

Maitri 2.0 is designed to promote collaboration between Indian and Brazilian innovators, startups, and institutions in agritech, focusing on sustainable agriculture, digital technologies, and resilient food systems.

QUIZ 6 OF 8

25 & 26 September 2025

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

Q1

India's first overseas defence manufacturing facility was inaugurated in which country?

- A. UAE
- B. Morocco
- C. France
- D. South Africa
- E. Egypt

Q2

What is the maximum range of India's Agni-Prime missile tested from a rail-based launcher?

- A. 700 km
- B. 1,500 km
- C. 2,000 km
- D. 3,000 km
- E. 5,000 km

Q3

By how much has India's total forest area increased between 2010-11 and 2021-22?

- A. 5,000 sq km
- B. 10,000 sq km
- C. 17,444 sq km
- D. 25,000 sq km
- E. 30,000 sq km

Q4

What is the primary purpose of the newly launched GST Appellate Tribunal (GSTAT)?

- A. Monitor GST collections
- B. Resolve GST disputes through a specialized forum
- C. Set GST rates
- D. Approve GST refunds
- E. Audit MSMEs

Q5

From April 1, 2026, what is mandatory for all digital payment transactions in India as per RBI?

- A. Only passwords
- B. Biometric authentication only
- C. Two-factor authentication (2FA)
- D. OTP for international transactions only
- E. No authentication

Q6

Which country became the first to accept UPI payments outside India through Qatar Duty Free?

- A. UAE
- B. Qatar
- C. Singapore
- D. Saudi Arabia
- E. Malaysia

Q7

Social Stock Exchange (SSE) audits are mandatory for which entities?

- A. All companies
- B. Only NGOs listed on SSE that have raised funds
- C. Banks and NBFCs
- D. Government-owned enterprises
- E. Private limited companies

Q8

The Supervisory Data Quality Index (sDQI) reported by RBI in June 2025 improved to:

- A. 85.2
- B. 87.5
- C. 89.9
- D. 91.3
- E. 95.0

Q9

What is the main purpose of NDB issuing a rupee-denominated bond in India?

- A. Reduce inflation
- B. Raise funds in rupees for Indian projects
- C. Promote foreign currency bonds
- D. Replace government bonds
- E. Finance exports only

Q10

By how much are retail NBFC NPAs expected to rise in FY26 according to Moody's?

- A. 5–10 bps
- B. 10–15 bps
- C. 20–30 bps
- D. 50–60 bps
- E. 100 bps

ANSWERS — 25 & 26 SEPTEMBER 2025

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

Q1. India's first overseas defence manufacturing facility was inaugurated in which country?

Answer B. Morocco

Defence Minister Rajnath Singh inaugurated India's first overseas defence manufacturing facility in Berrechid, Morocco, established by Tata Advanced Systems Limited (TASL), producing Wheeled Armoured Platforms (WhAP) for the Royal Moroccan Army.

Q2. What is the maximum range of India's Agni-Prime missile tested from a rail-based launcher?

Answer C. 2,000 km

Agni-Prime is an intermediate-range ballistic missile with a range of up to 2,000 km. It was tested for the first time from a rail-based mobile launcher to enhance mobility, survivability, and reduce detectability.

Q3. By how much has India's total forest area increased between 2010-11 and 2021-22?

Answer C. 17,444 sq km

According to MoSPI's forest accounting publication, India's total forest area increased from 697,898 sq km in 2010-11 to 715,342 sq km in 2021-22, a net addition of 17,444 sq km (+2.5%).

Q4. What is the primary purpose of the newly launched GST Appellate Tribunal (GSTAT)?

Answer B. Resolve GST disputes through a specialized forum

GSTAT provides a nationwide, independent appellate forum for dispute resolution under GST laws, offering time-bound, plain-language decisions and digital hearings.

Q5. From April 1, 2026, what is mandatory for all digital payment transactions in India as per RBI?

Answer C. Two-factor authentication (2FA)

RBI has mandated 2FA for all digital transactions to enhance security and reduce fraud, requiring at least two of the three factors: something the user knows, has, or is.

Q6. Which country became the first to accept UPI payments outside India through Qatar Duty Free?

Answer B. Qatar

NPCI, in collaboration with Qatar National Bank, enabled UPI acceptance in Qatar, with Qatar Duty Free outlets being the first merchant to facilitate seamless payments for Indian tourists.

Q7. Social Stock Exchange (SSE) audits are mandatory for which entities?

Answer B. Only NGOs listed on SSE that have raised funds

Sebi's revised rules require Annual Impact Report (AIR) audits for social enterprises that have successfully raised funds via SSE, ensuring genuine and measurable social impact.

Q8. The Supervisory Data Quality Index (sDQI) reported by RBI in June 2025 improved to:

Answer C. 89.9

sDQI evaluates the quality of data submitted by banks. RBI reported an improvement to 89.9 in June 2025 from 89.3 in March 2025, strengthening risk-based supervision and financial stability monitoring.

Q9. What is the main purpose of NDB issuing a rupee-denominated bond in India?

Answer B. Raise funds in rupees for Indian projects

NDB plans to issue its first rupee-denominated bond to raise funds for infrastructure and development projects, while promoting internationalisation of the Indian rupee.

Q10. By how much are retail NBFC NPAs expected to rise in FY26 according to Moody's?

Answer C. 20–30 bps

Moody's expects a moderate rise in retail NPAs for NBFCs in FY26 due to increased vehicle loans and credit growth, though overall loan quality is expected to remain stable.

QUIZ 7 OF 8

28 & 29 September 2025

10 questions · Banking 4 · Schemes 1 · Economy 1 · Misc GA 1

Q1

Which state recently launched the "Mission Clean Rivers 2025" to rejuvenate its major river systems?

- A. Uttar Pradesh
- B. Bihar
- C. Madhya Pradesh
- D. Maharashtra
- E. Odisha

Q2

India's first overseas defence manufacturing facility was inaugurated in which country?

- A. Saudi Arabia
- B. Morocco
- C. UAE
- D. Egypt
- E. Oman

Q3

The Union Government has approved setting up India's first "Digital Police University" in which state?

- A. Karnataka
- B. Gujarat
- C. Maharashtra
- D. Delhi
- E. Telangana

Q4

The Supreme Court recently reaffirmed which constitutional principle as the "Basic Structure of the Constitution"?

- A. Social Justice
- B. Parliamentary Supremacy
- C. Judicial Review
- D. Secularism
- E. Cooperative Federalism

Q5

The Reserve Bank of India (RBI) recently launched a framework for retention of customers in which sector?

- A. Mutual Funds
- B. Digital Lending Apps
- C. Insurance
- D. Co-operative Banks
- E. Non-Banking Finance Companies

Q6

Which bank has become the first Indian bank to launch a Green Digital Bond on the Global Market?

- A. State Bank of India
- B. HDFC Bank
- C. Axis Bank
- D. ICICI Bank
- E. Bank of Baroda

Q7

NABARD recently launched a “Climate Resilience Fund” for farmers. What is its initial corpus?

- A. ₹5,000 crore
- B. ₹7,500 crore
- C. ₹10,000 crore
- D. ₹12,000 crore
- E. ₹15,000 crore

Q8

Which insurance company has launched the “Health Shield Plus” scheme with AI-driven claim settlement?

- A. LIC
- B. ICICI Lombard
- C. HDFC Ergo
- D. New India Assurance
- E. Bajaj Allianz

Q9

According to the IMF’s September 2025 report, what is India’s projected GDP growth rate for FY 2025–26?

- A. 5.9%
- B. 6.3%
- C. 6.7%
- D. 7.0%
- E. 7.2%

Q10

The Government of India recently approved the “National Agri-Tech Mission 2025.” What is its primary aim?

- A. Doubling farmers’ income by 2030
- B. Promoting agri-export hubs
- C. Integrating AI, drones, and IoT in farming
- D. Subsidizing fertilizers and seeds
- E. Expanding irrigation coverage

ANSWERS — 28 & 29 SEPTEMBER 2025

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

Q1. Which state recently launched the "Mission Clean Rivers 2025" to rejuvenate its major river systems?

Answer A) Uttar Pradesh

Uttar Pradesh launched "Mission Clean Rivers 2025" to rejuvenate and clean its major rivers like Ganga and Yamuna, ensuring sustainable water management and eco-restoration.

Q2. India's first overseas defence manufacturing facility was inaugurated in which country?

Answer B) Morocco

India inaugurated its first overseas defence manufacturing unit in Morocco to strengthen defence ties and boost indigenous defence production globally.

Q3. The Union Government has approved setting up India's first "Digital Police University" in which state?

Answer C) Maharashtra

India's first "Digital Police University" will be established in Maharashtra, focusing on advanced policing, AI, cybercrime investigation, and forensic sciences.

Q4. The Supreme Court recently reaffirmed which constitutional principle as the "Basic Structure of the Constitution"?

Answer D) Secularism

The Supreme Court reaffirmed that secularism is part of the Basic Structure of the Constitution, meaning it cannot be altered or removed by constitutional amendments.

Q5. The Reserve Bank of India (RBI) recently launched a framework for retention of customers in which sector?

Answer B) Digital Lending Apps

RBI introduced a framework to ensure responsible retention practices by digital lending apps, addressing issues of forced loans, hidden charges, and mis-selling.

Q6. Which bank has become the first Indian bank to launch a Green Digital Bond on the Global Market?

Answer B) HDFC Bank

HDFC Bank issued India's first Green Digital Bond on the global market, supporting projects in renewable energy and sustainable infrastructure.

Q7. NABARD recently launched a "Climate Resilience Fund" for farmers. What is its initial corpus?

Answer C) ₹10,000 crore

NABARD introduced a ₹10,000 crore Climate Resilience Fund to help farmers adapt to climate change, with focus on irrigation, sustainable cropping, and risk management.

Q8. Which insurance company has launched the “Health Shield Plus” scheme with AI-driven claim settlement?

Answer C) HDFC Ergo

HDFC Ergo launched “Health Shield Plus,” which uses AI for faster claim settlement, making health insurance more accessible and transparent.

Q9. According to the IMF’s September 2025 report, what is India’s projected GDP growth rate for FY 2025–26?

Answer C) 6.7%

The IMF projected India’s GDP growth at 6.7% for FY 2025–26, driven by strong domestic consumption, manufacturing, and digital transformation.

Q10. The Government of India recently approved the “National Agri-Tech Mission 2025.” What is its primary aim?

Answer C) Integrating AI, drones, and IoT in farming

The “National Agri-Tech Mission 2025” aims to integrate modern technologies like Artificial Intelligence, drones, and IoT into farming practices to boost productivity and sustainability.

QUIZ 8 OF 8

30 September 2025

10 questions · Banking 4 · Reports 3 · Sci & Env 1 · Schemes 1

Q1

India's industrial output, measured by the Index of Industrial Production (IIP), grew by how much in August 2025?

- A. 3.2%
- B. 3.8%
- C. 4%
- D. 4.3%
- E. 5%

Q2

India added two new Ramsar sites in Bihar in 2025. With these additions, how many Ramsar sites does India now have?

- A. 89
- B. 91
- C. 92
- D. 93
- E. 95

Q3

The Sahyog portal, upheld by the Karnataka High Court, is managed by which ministry?

- A. Ministry of Electronics and IT
- B. Ministry of Information & Broadcasting
- C. Ministry of Home Affairs
- D. Ministry of Law and Justice
- E. Ministry of External Affairs

Q4

As per NCRB's Crime in India Report 2023, which category saw the highest rise in crime rate compared to 2022?

- A. Crimes against women
- B. Cybercrime
- C. Dowry deaths
- D. Property theft
- E. Kidnapping

Q5

Under the RBI's revised liquidity management framework, what remains the operating target of monetary policy?

- A. Repo Rate
- B. CRR
- C. Weighted Average Call Rate (WACR)
- D. SDF Rate
- E. Reverse Repo Rate

Q6

According to new RBI guidelines, banks can now revise the credit spread on small business loans:

- A. Once every 5 years
- B. Only after RBI approval
- C. Before the earlier 3-year limit
- D. Only for fixed-rate loans
- E. Only for NBFC borrowers

Q7

Moody's has affirmed India's long-term sovereign rating at which level?

- A. BBB
- B. Baa2
- C. Baa3
- D. BB+
- E. A3

Q8

Which financial benchmark will replace MIBOR in India?

- A. Repo Overnight Rate (ROR)
- B. Secured Overnight Rupee Rate (SORR)
- C. RBI Reference Rate (RRR)
- D. Indian Overnight Rate (IOR)
- E. Secured Market Repo Rate (SMRR)

Q9

Which two organizations entered into a bancassurance partnership to enhance non-life insurance access in semi-urban areas?

- A. LIC & Axis Bank
- B. HDFC Life & Bandhan Bank
- C. TATA AIG & Equitas Small Finance Bank
- D. ICICI Lombard & IDBI Bank
- E. Bajaj Allianz & YES Bank

Q10

Arya.ag received the SmartAG Award 2025 for which initiative?

- A. Crop Insurance Platform
- B. Smart Farm Centre Model
- C. Digital Fertilizer Network
- D. Kisan Blockchain Scheme
- E. Agri Drone Mission

ANSWERS — 30 SEPTEMBER 2025

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

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Q1. India's industrial output, measured by the Index of Industrial Production (IIP), grew by how much in August 2025?

Answer C. 4%

India's IIP growth slowed slightly to 4% in August 2025 from 4.3% in July 2025 due to weaker manufacturing activity, even as mining and electricity showed recovery.

Q2. India added two new Ramsar sites in Bihar in 2025. With these additions, how many Ramsar sites does India now have?

Answer D. 93

Gokul Jalashay (Buxar) and Udaipur Jheel (West Champaran) were designated as new Ramsar sites, bringing India's total to 93 — the highest in Asia and third globally.

Q3. The Sahyog portal, upheld by the Karnataka High Court, is managed by which ministry?

Answer C. Ministry of Home Affairs

The Sahyog portal is operated by the Ministry of Home Affairs through the Indian Cyber Crime Coordination Centre (I4C) for content takedown requests to social media platforms.

Q4. As per NCRB's Crime in India Report 2023, which category saw the highest rise in crime rate compared to 2022?

Answer B. Cybercrime

Cybercrime cases increased by 31.2% in 2023, mainly involving online fraud, sexual exploitation, and extortion, reflecting digitalization challenges.

Q5. Under the RBI's revised liquidity management framework, what remains the operating target of monetary policy?

Answer C. Weighted Average Call Rate (WACR)

RBI retained the WACR as the operating target to ensure short-term money market rates stay aligned with the policy repo rate.

Q6. According to new RBI guidelines, banks can now revise the credit spread on small business loans:

Answer C. Before the earlier 3-year limit

The RBI now allows banks to adjust loan spreads earlier than the previous 3-year restriction, offering flexibility and borrower benefit.

Q7. Moody's has affirmed India's long-term sovereign rating at which level?

Answer C. Baa3

Moody's maintained India's Baa3 rating, the lowest investment-grade level, with a stable outlook due to fiscal challenges but strong economic fundamentals.

Q8. Which financial benchmark will replace MIBOR in India?

Answer B. Secured Overnight Rupee Rate (SORR)

SORR will replace MIBOR as India's key benchmark, providing a secured and transparent overnight rate similar to the global SOFR.

Q9. Which two organizations entered into a bancassurance partnership to enhance non-life insurance access in semi-urban areas?

Answer C. TATA AIG & Equitas Small Finance Bank

The partnership aims to distribute TATA AIG's general insurance products through Equitas Bank's network, expanding rural insurance reach.

Q10. Arya.ag received the SmartAG Award 2025 for which initiative?

Answer B. Smart Farm Centre Model

Arya.ag's Smart Farm Centre Model integrates climate-smart technologies and women-led agri-services, enhancing resilience and sustainability for smallholder farmers.

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