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FREE · EXAM READY

EXAM READY QUIZ

September 2025

32 must-know MCQs · picked from 80 · by topic, with answers

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

Big themes · Banking 10 · Reports 7 · Schemes 4



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NABARD GRADE A 2026

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**6 OF THE
TOP 10**

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

Contents

The 32 must-know MCQs of September 2025, picked from 80 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online:

c4scourses.in/ca-quiz/2025-09

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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.

32

Exam Ready MCQs

80

questions they were
picked from

8

topics covered

15 min

per topic, timed

1

Time a topic

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

2

Check it

Answers and explanations follow each topic. Mark every miss.

3

Log the score

Write it in the tracker below, topic by topic.

4

Retake misses

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

The month by topic

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

Banking & Finance	10	
Reports & Indices	7	
Schemes & Government	4	
Misc GA	3	
Science & Environment	3	
Agriculture & Rural	2	
Appointments & Awards	2	
International	1	

TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Banking & Finance	___ / 10	---	---	☐	
Reports & Indices	___ / 7	---	---	☐	
Schemes & Government	___ / 4	---	---	☐	
Misc GA	___ / 3	---	---	☐	
Science & Environment	___ / 3	---	---	☐	
Agriculture & Rural	___ / 2	---	---	☐	
Appointments & Awards	___ / 2	---	---	☐	
International	___ / 1	---	---	☐	

EXAM READY · TOPIC 1 OF 8

Banking & Finance

10 must-know MCQs · Q1–10 · about 2 minutes

Q1 · 9 September 2025**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

Q2 · 9 September 2025**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)

Q3 · 14 & 15 September 2025**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

Q4 · 14 & 15 September 2025**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%

Q5 · 18 September 2025**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

Q6 · 23 September 2025

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 · 23 September 2025

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

Q8 · 25 & 26 September 2025

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

Q9 · 28 & 29 September 2025

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

Q10 · 30 September 2025

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

ANSWERS — BANKING & FINANCE

Q1 B	Q2 C	Q3 C	Q4 D	Q5 C
Q6 -- C) ₹2 crore	Q7 -- B) Funds must go through registered bank accounts via escrow	Q8 C	Q9 B	Q10 C

"Every mock test is a mirror. Look at the mistakes, not the score."

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Q1. 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.

Q2. 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.

Q3. 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.

Q4. 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.

Q5. 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.

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. 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.

Q8. 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.

Q9. 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.

Q10. 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.

EXAM READY · TOPIC 2 OF 8

Reports & Indices

7 must-know MCQs · Q11–17 · about 2 minutes

Q11 · 12 September 2025

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

Q12 · 23 September 2025

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

Q13 · 23 September 2025

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%

Q14 · 25 & 26 September 2025

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

Q15 · 28 & 29 September 2025

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%

Q16 · 30 September 2025

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%

Q17 · 30 September 2025

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

ANSWERS — REPORTS & INDICES

Q11 C	Q12 -- B) Maharashtra	Q13 -- B) 51.6%	Q14 C	Q15 C
Q16 C	Q17 B			

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

EXAM READY · TOPIC 3 OF 8

Schemes & Government

4 must-know MCQs · Q18–21 · about 2 minutes

Q18 · 12 September 2025**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.

Q19 · 12 September 2025**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

Q20 · 28 & 29 September 2025**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

Q21 · 30 September 2025**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

ANSWERS — SCHEMES & GOVERNMENT

Q18 B**Q19 C****Q20 A****Q21 C****Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

EXAM READY · TOPIC 4 OF 8

Misc GA

3 must-know MCQs · Q22–24 · about 2 minutes

Q22 · 12 September 2025

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

Q23 · 12 September 2025

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%

Q24 · 14 & 15 September 2025

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)

ANSWERS — MISC GA

Q22 B	Q23 E	Q24 B		
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Q22. 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.

Q23. 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.

Q24. 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.

EXAM READY · TOPIC 5 OF 8

Science & Environment

3 must-know MCQs · Q25–27 · about 2 minutes

Q25 · 18 September 2025

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

Q26 · 25 & 26 September 2025

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

Q27 · 28 & 29 September 2025

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 — SCIENCE & ENVIRONMENT

Q25 B

Q26 C

Q27 C

Q25. 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.

Q26. 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%).

"Selection is not made in a day. It is made a little every day."

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Q27. 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.

EXAM READY · TOPIC 6 OF 8

Agriculture & Rural

2 must-know MCQs · Q28–29 · about 2 minutes

Q28 · 18 September 2025

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

Q29 · 28 & 29 September 2025

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

ANSWERS — AGRICULTURE & RURAL

Q28 C

Q29 C

Q28. 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.

Q29. 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.

EXAM READY · TOPIC 7 OF 8

Appointments & Awards

2 must-know MCQs · Q30–31 · about 2 minutes

Q30 · 23 September 2025

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

Q31 · 30 September 2025

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 — APPOINTMENTS & AWARDS

Q30 -- D) Rohini,
Maharashtra

Q31 B

Q30. 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.

Q31. 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.

EXAM READY · TOPIC 8 OF 8

International

1 must-know MCQs · Q32–32 · about 2 minutes

Q32 · 18 September 2025

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

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

ANSWERS — INTERNATIONAL

Q32 B

Q32. 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.

THE CLASSROOM BEHIND THIS QUIZ

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6/10

of the top ten scorers

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

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"Read the question twice, answer it once."

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