



CLARITY 4 SURE

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CURRENT AFFAIRS QUIZ

September 2026

Every daily quiz of the month · 23 quizzes · 326 MCQs with answers

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

Big themes · Banking 57 · Sci & Env 55 · Agri & Rural 48

CLARITY 4 SURE

C4SCOURSES CREATES HISTORY
32 TOTAL SELECTIONS FROM C4S · 8 of Top 9 Rankers in NABARD Grade A 2025

32 SELECTIONS FROM C4S

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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

All 326 MCQs of September 2026, quiz by quiz — 23 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/2026-09

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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.

326

MCQs with answers

23

daily quizzes

10

topics covered

7 min

per quiz, timed

1
Attempt

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

2
Check

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

3
Log

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

4
Retake

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

The month by topic

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

Banking & Finance	57	
Science & Environment	55	
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Reports & Indices	41	
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"What feels hard today is the easy question next month."

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TRACK EVERY ATTEMPT

Your score tracker

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

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 September 2026	___ / 14	---	---	☐	
2 September 2026	___ / 14	---	---	☐	
3 September 2026	___ / 14	---	---	☐	
4 September 2026	___ / 14	---	---	☐	
5 September 2026	___ / 14	---	---	☐	
6 & 7 September 2026	___ / 14	---	---	☐	
8 September 2026	___ / 14	---	---	☐	
9 September 2026	___ / 14	---	---	☐	
10 September 2026	___ / 14	---	---	☐	
11 September 2026	___ / 14	---	---	☐	
12 September 2026	___ / 14	---	---	☐	
13 & 14 September 2026	___ / 14	---	---	☐	
15 September 2026	___ / 14	---	---	☐	
16 & 17 September 2026	___ / 14	---	---	☐	
18 September 2026	___ / 14	---	---	☐	
19 September 2026	___ / 14	---	---	☐	
20 & 21 September 2026	___ / 14	---	---	☐	
22 September 2026	___ / 14	---	---	☐	
23 & 24 September 2026	___ / 14	---	---	☐	
25 & 26 September 2026	___ / 15	---	---	☐	
27 & 28 September 2026	___ / 15	---	---	☐	
29 September 2026	___ / 15	---	---	☐	
30 September 2026	___ / 15	---	---	☐	

"What feels hard today is the easy question next month."

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QUIZ 1 OF 23

1 September 2026

14 questions · Economy 5 · Misc GA 2 · Sci & Env 2 · Agri & Rural 2

Q1

A recent study identified 219 hanging glaciers in which river basin of Uttarakhand?

- A. Bhagirathi basin
- B. Alaknanda basin
- C. Mandakini basin
- D. Dhauliganga basin
- E. Pindar basin

Q2

Which of the following best describes a hanging glacier?

- A. A glacier that floats on the sea and calves icebergs into open water
- B. A glacier that originates high on a mountain wall and terminates abruptly at a steep cliff face instead of reaching the valley floor
- C. A glacier formed entirely from refrozen meltwater in a valley trough
- D. A glacier that advances rapidly in surges every few decades
- E. A glacier buried under a thick continuous layer of rock debris on a plateau

Q3

NCDEX launched RAINCHNNAI, India's second rainfall-based weather derivatives contract. Which monsoon period does it cover?

- A. The South-West monsoon, June to September
- B. The North-East or retreating monsoon, September to December
- C. The pre-monsoon showers of March to May
- D. The western disturbance season, December to February
- E. The full calendar year, January to December

Q4

Fisheries infrastructure projects worth about Rs 36.49 crore are being launched in Puducherry under which scheme?

- A. Blue Revolution Scheme
- B. Pradhan Mantri Matsya Sampada Yojana
- C. Fisheries and Aquaculture Infrastructure Development Fund
- D. Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana
- E. Sagarmala Programme

Q5

India's real GDP growth in the April-June 2026 quarter (Q1 FY27) was recorded at what rate?

- A. 6.9 per cent
- B. 7.4 per cent
- C. 7.8 per cent
- D. 8.2 per cent
- E. 8.6 per cent

Q6

In Q1 FY27, real GVA growth of 8.2 per cent exceeded real GDP growth of 7.8 per cent. What does this normally indicate?

- A. Subsidies on products rose faster than taxes on products
- B. Taxes on products rose faster than subsidies on products
- C. Depreciation of fixed capital increased sharply
- D. Net factor income from abroad turned negative
- E. Intermediate consumption fell to zero across sectors

Q7

By the end of July, India's fiscal deficit had reached what proportion of the full-year FY27 Budget Estimate?

- A. 18.4 per cent
- B. 22.1 per cent
- C. 26.8 per cent
- D. 31.5 per cent
- E. 38.2 per cent

Q8

A Multi-Dimensional Capacity Building Conclave was organised to promote cooperative-led farming of which produce, linked to the Blue Economy?

- A. Seaweed
- B. Oil palm
- C. Bamboo
- D. Makhana
- E. Coffee

Q9

The 26th Shanghai Cooperation Organisation Summit is being hosted by which city and country?

- A. Astana, Kazakhstan
- B. Bishkek, Kyrgyzstan
- C. Dushanbe, Tajikistan
- D. Tashkent, Uzbekistan
- E. Samarkand, Uzbekistan

Q10

Where is the Regional Anti-Terrorist Structure (RATS) of the Shanghai Cooperation Organisation headquartered?

- A. Beijing
- B. Moscow
- C. Tashkent
- D. Almaty
- E. Shanghai

Q11

The Legal Metrology (Indian Standard Time) Rules, 2026, making IST the single time reference for official purposes, were notified by which department?

- A. Department of Consumer Affairs
- B. Department of Science and Technology
- C. Department of Telecommunications
- D. Department for Promotion of Industry and Internal Trade
- E. Department of Space

Q12

OIL Green Energy signed MoUs with the Gurugram, Faridabad, Hisar and Ambala municipalities for waste-to-clean-energy projects. How much municipal solid waste will these projects process?

- A. 500 tonnes per day
- B. 1,200 tonnes per day
- C. 2,500 tonnes per day
- D. 5,000 tonnes per day
- E. 10,000 tonnes per day

Q13

National Small Industry Day, recognising the contribution of small industries and MSMEs, is observed in India on which date?

- A. 27 August
- B. 29 August
- C. 30 August
- D. 1 September
- E. 5 September

Q14

NASA's Nancy Grace Roman Space Telescope, recently launched aboard a SpaceX Falcon Heavy, will operate from which location?

- A. Low Earth orbit at about 550 km
- B. Geostationary orbit at 36,000 km
- C. Around Lagrange Point 2
- D. Around Lagrange Point 1
- E. In lunar polar orbit

ANSWERS — 1 SEPTEMBER 2026

Q1 B	Q2 B	Q3 B	Q4 B	Q5 C
Q6 A	Q7 C	Q8 A	Q9 B	Q10 C
Q11 A	Q12 D	Q13 C	Q14 C	

Q1. A recent study identified 219 hanging glaciers in which river basin of Uttarakhand?

Answer B. Alaknanda basin

The study identified 219 hanging glaciers in Uttarakhand's Alaknanda basin and warned that warming and permafrost thaw are raising the risk of ice break-off. Such detachments can trigger ice-rock avalanches and outburst floods downstream. In India, hanging glaciers are concentrated along the steep glaciated slopes of the Garhwal and Kumaon Himalayas, Himachal Pradesh, Ladakh and Sikkim, making basin-level inventories important for disaster preparedness.

Q2. Which of the following best describes a hanging glacier?

Answer B. A glacier that originates high on a mountain wall and terminates abruptly at a steep cliff face instead of reaching the valley floor

A hanging glacier ends high above the valley trough and routinely sheds ice through calving, icefalls and avalanches. They form through high-altitude accumulation of snow in niches and cirques that compacts into firn and ice, through glacial retreat that disconnects tributary glaciers from thinning trunk glaciers, and through thermal destabilisation as permafrost and basal ice thaw and meltwater lubricates the glacier-bedrock interface.

Q3. NCDEX launched RAINCHNNAI, India's second rainfall-based weather derivatives contract. Which monsoon period does it cover?

Answer B. The North-East or retreating monsoon, September to December

RAINCHNNAI covers the North-East or retreating monsoon from September to December and settles against rainfall recorded at the IMD stations at Meenambakkam and Nungambakkam in Chennai. Weather derivatives let farmers, agri-businesses and insurers hedge rainfall risk directly, rather than relying only on indemnity-based crop insurance, and are especially relevant for Tamil Nadu where the retreating monsoon is the main rainfall season.

Q4. Fisheries infrastructure projects worth about Rs 36.49 crore are being launched in Puducherry under which scheme?

Answer B. Pradhan Mantri Matsya Sampada Yojana

The projects worth Rs 36.49 crore in Puducherry are being taken up under the Pradhan Mantri Matsya Sampada Yojana, the flagship scheme for the fisheries sector. They focus on sustainable livelihoods for fishers, modern fisheries infrastructure and value-chain efficiency, covering elements such as landing and handling facilities that reduce post-harvest losses and improve realisation for coastal fishing communities.

Q5. India's real GDP growth in the April-June 2026 quarter (Q1 FY27) was recorded at what rate?

Answer C. 7.8 per cent

Real GDP grew 7.8 per cent in Q1 FY27, faster than the 6.9 per cent recorded in Q1 FY26 but slower than the 8.6 per cent of the January-March 2026 quarter. Nominal GDP growth was 10.3 per cent and real GVA growth was 8.2 per cent. The gap between nominal and real growth reflects the deflator, since real figures are computed at constant prices and strip out price effects.

Q6. In Q1 FY27, real GVA growth of 8.2 per cent exceeded real GDP growth of 7.8 per cent. What does this normally indicate?

Answer A. Subsidies on products rose faster than taxes on products

GDP equals GVA plus taxes on products minus subsidies on products, where GVA itself is output minus intermediate consumption. When GDP grows more slowly than GVA, net product taxes have contributed negatively, which usually means subsidies rose faster than product taxes. This was consistent with the fertiliser subsidy overshoot in the quarter. NDP, by contrast, is GDP minus consumption of fixed capital or depreciation.

Q7. By the end of July, India's fiscal deficit had reached what proportion of the full-year FY27 Budget Estimate?

Answer C. 26.8 per cent

The fiscal deficit stood at 26.8 per cent of the full-year Budget Estimate by end-July, in absolute terms Rs 4.55 lakh crore. Net tax revenue over the period was Rs 8.45 lakh crore while total expenditure was Rs 17.62 lakh crore. Monthly deficit-to-BE ratios are closely watched because front-loaded capital spending or weak revenue can signal slippage risk well before the revised estimates are presented.

Q8. A Multi-Dimensional Capacity Building Conclave was organised to promote cooperative-led farming of which produce, linked to the Blue Economy?

Answer A. Seaweed

The conclave promotes cooperative-led seaweed farming as part of the Blue Economy agenda. Seaweed cultivation is labour-intensive, needs little capital and no freshwater or fertiliser, and provides supplementary income to coastal households, particularly women's self-help groups. Organising it through cooperatives strengthens the seaweed value chain by aggregating production, improving bargaining power and linking growers to processors of agar, carrageenan and biostimulants.

Q9. The 26th Shanghai Cooperation Organisation Summit is being hosted by which city and country?

Answer B. Bishkek, Kyrgyzstan

Bishkek, the capital of Kyrgyzstan, is hosting the 26th SCO Summit as the Eurasian bloc marks 25 years since its inception. Kyrgyzstan is a mountainous, landlocked Central Asian republic dominated by the Tien Shan system, formerly a Soviet union republic known as Kirgiziya, which declared independence on 31 August 1991. Bishkek lies in the fertile Chu river valley, and the country borders Kazakhstan, China, Tajikistan and Uzbekistan.

Q10. Where is the Regional Anti-Terrorist Structure (RATS) of the Shanghai Cooperation Organisation headquartered?

Answer C. Tashkent

The SCO's Regional Anti-Terrorist Structure is headquartered at Tashkent, while the SCO Secretariat is at Beijing. The organisation was founded in 2001 in Shanghai out of the earlier Shanghai Five, with China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan as founding members. India and Pakistan joined in 2017, Iran in 2023 and Belarus in 2024. India hosted the 2023 summit in virtual format.

Q11. The Legal Metrology (Indian Standard Time) Rules, 2026, making IST the single time reference for official purposes, were notified by which department?

Answer A. Department of Consumer Affairs

The Department of Consumer Affairs notified the Legal Metrology (Indian Standard Time) Rules, 2026, establishing IST as the single reference time for official purposes. The rules aim to improve accurate time-stamping, cybersecurity and synchronisation across networks, financial systems and critical infrastructure, where mismatched clocks can corrupt transaction records and audit trails. They will come into force 180 days after publication in the Gazette.

Q12. OIL Green Energy signed MoUs with the Gurugram, Faridabad, Hisar and Ambala municipalities for waste-to-clean-energy projects. How much municipal solid waste will these projects process?

Answer D. 5,000 tonnes per day

The projects will process 5,000 tonnes per day of municipal solid waste, with an expected output of 70 to 75 tonnes per day of compressed biogas and around 50 MW of green power. Such projects support the circular economy by diverting waste from landfills, while CBG output feeds into the broader push for domestic biofuels and reduced dependence on imported natural gas.

Q13. National Small Industry Day, recognising the contribution of small industries and MSMEs, is observed in India on which date?

Answer C. 30 August

National Small Industry Day is observed on 30 August and is linked to the comprehensive policy package announced for Small Scale Industries in the year 2000. The day recognises the role of small industries and MSMEs in employment generation, exports and inclusive economic development. The same date is also observed internationally as the Day of the Victims of Enforced Disappearances under UNGA Resolution A/RES/65/209.

Q14. NASA's Nancy Grace Roman Space Telescope, recently launched aboard a SpaceX Falcon Heavy, will operate from which location?

Answer C. Around Lagrange Point 2

The Nancy Grace Roman Space Telescope will operate around Lagrange Point 2, the same broad region used by the James Webb Space Telescope, where a spacecraft can keep the Sun, Earth and Moon behind it for stable infrared observations. Costing about USD 4.3 billion, it will study dark energy, survey exoplanets and map the infrared universe with a very wide field of view.

QUIZ 2 OF 23

2 September 2026

14 questions · Banking 4 · Sci & Env 3 · Reports 2 · Economy 2

Q1

According to the 7th Status of Coral Reefs of the World report, global hard coral cover has declined by roughly what percentage compared with the 1980–2009 reference period?

- A. 4.2 per cent
- B. 6.7 per cent
- C. 9.5 per cent
- D. 14.3 per cent
- E. 21.0 per cent

Q2

During the 2023–24 global mass bleaching event, what share of the world's coral reefs experienced unprecedented heat stress in 2024?

- A. About 42 per cent
- B. About 55 per cent
- C. About 68 per cent
- D. About 87 per cent
- E. About 95 per cent

Q3

Coral bleaching occurs primarily because stressed corals expel which organism?

- A. Zooxanthellae, symbiotic algae living in coral tissue
- B. Coral polyps from the calcium carbonate skeleton
- C. Crown-of-thorns starfish larvae
- D. Nitrogen-fixing cyanobacteria from the reef surface
- E. Planktonic copepods trapped in the mucus layer

Q4

A study valued the Pichavaram mangroves at about Rs 2,485.38 crore. What share of this Total Economic Value is accounted for by the blue carbon asset value?

- A. About 25 per cent
- B. About 40 per cent
- C. About 50 per cent
- D. About 65 per cent
- E. About 85 per cent

Q5

Mission Rangeen Machhli 2031, whose Strategic Action Plan was released at Agatti in Lakshadweep, relates to the development of which sector?

- A. Deep-sea tuna longlining
- B. Ornamental fisheries
- C. Seaweed and algal biofuels
- D. Inland brackish-water shrimp farming
- E. Marine cage culture of pompano

Q6**UPI processed how many transactions in July 2026, worth nearly Rs 30 lakh crore?**

- A. 1,148 crore
- B. 1,702 crore
- C. 2,366 crore
- D. 3,015 crore
- E. 4,220 crore

Q7**In the three-layer structure of UPI, what is the role of the PSP Bank?**

- A. It operates the central switch that routes instructions between banks
- B. It sponsors the third-party application and connects it to UPI
- C. It issues the Virtual Payment Address directly to the merchant
- D. It regulates the interchange fee charged on merchant transactions
- E. It provides the mobile application interface seen by the user

Q8**UPI was developed by NPCI and piloted in April 2016 with how many banks?**

- A. 11 banks
- B. 21 banks
- C. 35 banks
- D. 57 banks
- E. 73 banks

Q9**SBI Research revised India's FY27 GDP growth forecast to which level?**

- A. From 6.6 per cent to 7.3 per cent
- B. From 6.6 per cent to 6.9 per cent
- C. From 7.3 per cent to 7.8 per cent
- D. From 7.0 per cent to 7.2 per cent
- E. From 6.2 per cent to 6.8 per cent

Q10**PhonePe launched UPI 123Pay for feature phones. Which architecture does the service use to work without internet access?**

- A. Bluetooth mesh relay
- B. SMS-based architecture
- C. NFC tap-and-pay
- D. Satellite narrowband link
- E. QR-only offline vouchers

Q11**The V-Dem Democracy Report, which placed India's Electoral Democracy Index at its lowest level since 1975, is published by an institute based at which university?**

- A. University of Gothenburg, Sweden
- B. University of Oslo, Norway
- C. London School of Economics, United Kingdom
- D. Harvard University, United States
- E. University of Amsterdam, Netherlands

Q12

Depalpur in Madhya Pradesh became the first city under the Swachh Shehar Jodi initiative to achieve Zero Legacy Waste. Which city acted as its mentor?

- A. Bhopal
- B. Indore
- C. Ujjain
- D. Surat
- E. Navi Mumbai

Q13

Under the Indus Waters Treaty of 1960, which set of rivers was allocated to India as the Eastern Rivers?

- A. Indus, Jhelum and Chenab
- B. Ravi, Beas and Sutlej
- C. Chenab, Ravi and Beas
- D. Jhelum, Sutlej and Beas
- E. Indus, Ravi and Sutlej

Q14

MoSPI signed an MoU with the Thapar Institute of Engineering and Technology to build an AI-driven framework using HCES data. What will this framework estimate?

- A. Monthly Per Capita Consumption Expenditure at national and State levels
- B. Wholesale Price Index sub-group weights
- C. Quarterly Gross Fixed Capital Formation
- D. District-level unemployment rates
- E. Sectoral credit deployment by scheduled commercial banks

ANSWERS — 2 SEPTEMBER 2026

Q1 C	Q2 D	Q3 A	Q4 D	Q5 B
Q6 C	Q7 B	Q8 B	Q9 A	Q10 B
Q11 A	Q12 B	Q13 B	Q14 A	

Q1. According to the 7th Status of Coral Reefs of the World report, global hard coral cover has declined by roughly what percentage compared with the 1980–2009 reference period?

Answer C. 9.5 per cent

The Global Coral Reef Monitoring Network report records an approximately 9.5 per cent fall in global hard coral cover against the 1980–2009 baseline, with a pronounced decline since 2010. Cover fell 8.9 per cent between 2023 and 2024 alone, the largest single-year relative decline recorded. The report also finds bleaching stress is now near-annual and recovery windows between events have shrunk to just four to six years.

Q2. During the 2023–24 global mass bleaching event, what share of the world's coral reefs experienced unprecedented heat stress in 2024?

Answer D. About 87 per cent

Around 87 per cent of coral reefs faced unprecedented heat stress in 2024 during the fourth Global Mass Coral Bleaching Event of 2023–24. Of these, 42.6 per cent experienced heat stress of 8 degree-Celsius-weeks or more, the threshold associated with widespread bleaching and mortality; the comparable figure in 2025 was 27.4 per cent. Degree heating weeks measure accumulated thermal stress rather than a single peak temperature.

Q3. Coral bleaching occurs primarily because stressed corals expel which organism?

Answer A. Zooxanthellae, symbiotic algae living in coral tissue

When water becomes unusually warm, corals expel their zooxanthellae, losing both their pigment and their main nutrient supply, and turn bone-white, leaving the calcified skeleton exposed to disease and starvation. Prolonged stress kills the coral. Reefs are built by polyps secreting calcium carbonate in warm, shallow, clear, nutrient-poor tropical seas, and are also threatened by ocean acidification, pollution, overfishing, sedimentation and coastal development.

Q4. A study valued the Pichavaram mangroves at about Rs 2,485.38 crore. What share of this Total Economic Value is accounted for by the blue carbon asset value?

Answer D. About 65 per cent

The blue carbon asset value of the Pichavaram mangroves was estimated at Rs 1,612.40 crore, roughly 65 per cent of the Total Economic Value of Rs 2,485.38 crore. Per-hectare value works out to about Rs 1.83 crore and soil organic carbon stock to 251.14 tonnes per hectare. Such valuations strengthen the economic case for mangrove conservation by pricing carbon storage alongside fisheries, coastal protection and tourism benefits.

Q5. Mission Rangeen Machhli 2031, whose Strategic Action Plan was released at Agatti in Lakshadweep, relates to the development of which sector?

Answer B. Ornamental fisheries

Mission Rangeen Machhli 2031 is a Strategic Action Plan for Ornamental Fisheries Development, covering breeding, rearing and trading of decorative fish for aquariums and commercial displays. It is implemented by the Department of Fisheries under the Ministry of Fisheries, Animal Husbandry and Dairying. Key features include standardised value-chain SOPs, biosecurity and quarantine, traceability and certification to prevent illegal wild capture, cluster-based value chains under PMMSY, and training for women's self-help groups in backyard rearing.

Q6. UPI processed how many transactions in July 2026, worth nearly Rs 30 lakh crore?

Answer C. 2,366 crore

The Unified Payments Interface processed 2,366 crore transactions worth nearly Rs 30 lakh crore in July 2026, confirming its role as the backbone of India's digital economy. UPI is a real-time, interoperable payment system built as open-architecture digital public infrastructure, which converts a user's bank account details into a simple Virtual Payment Address or UPI ID and settles both person-to-person and person-to-merchant payments instantly.

Q7. In the three-layer structure of UPI, what is the role of the PSP Bank?

Answer B. It sponsors the third-party application and connects it to UPI

UPI has three layers. The TPAP or Third-Party Application Provider is the app the user sees, such as Google Pay, PhonePe or Paytm. The PSP Bank sponsors that TPAP and connects it to the UPI network. NPCI operates the central switch that routes payment instructions between banks. Understanding this separation explains why regulatory obligations fall differently on apps, sponsor banks and the network operator.

Q8. UPI was developed by NPCI and piloted in April 2016 with how many banks?

Answer B. 21 banks

UPI was piloted in April 2016 with 21 banks under the then RBI Governor Raghuram Rajan, and has since expanded to over 730 participating banks. It was developed by the National Payments Corporation of India. Its stated aims are a seamless interoperable cashless ecosystem, bringing unbanked and underbanked populations into formal digital finance, and friction-free settlement for both P2P and P2M payments.

Q9. SBI Research revised India's FY27 GDP growth forecast to which level?

Answer A. From 6.6 per cent to 7.3 per cent

SBI Research raised its FY27 GDP growth forecast from 6.6 per cent to 7.3 per cent after India recorded 7.8 per cent real GDP growth in Q1 FY27, with real GVA growth of 8.2 per cent, manufacturing at 9.2 per cent and services at around 10 per cent. Quarterly estimates for the rest of the year are 7.3 per cent, 7.2 per cent and 6.9 per cent, with growth driven by domestic demand and government capital expenditure.

Q10. PhonePe launched UPI 123Pay for feature phones. Which architecture does the service use to work without internet access?

Answer B. SMS-based architecture

The service uses an SMS-based architecture suited to low or 2G connectivity, letting feature-phone users make UPI payments without internet access. It supports P2P and P2M payments, balance checks and transaction history, and includes an AI-powered voice helpline in English and 12 Indian languages. Such offerings matter for financial inclusion because a large share of rural users still rely on feature phones and patchy data coverage.

Q11. The V-Dem Democracy Report, which placed India's Electoral Democracy Index at its lowest level since 1975, is published by an institute based at which university?

Answer A. University of Gothenburg, Sweden

The Varieties of Democracy Institute at the University of Gothenburg, Sweden, publishes the annual Democracy Report. It measures electoral integrity, civil liberties, institutional autonomy, judicial accountability, freedom of expression and public administration, and produces five indices: Electoral, Liberal, Participatory, Deliberative and Egalitarian. The Electoral Democracy Index rests on Robert Dahl's polyarchy concept. The report describes India as undergoing slow autocratisation, the gradual erosion of democratic institutions rather than a sudden breakdown.

Q12. Depalpur in Madhya Pradesh became the first city under the Swachh Shehar Jodi initiative to achieve Zero Legacy Waste. Which city acted as its mentor?

Answer B. Indore

Depalpur Nagar Parishad worked with Indore Municipal Corporation, which has repeatedly ranked as India's cleanest city in Swachh Survekshan. Swachh Shehar Jodi, under Swachh Bharat Mission–Urban 2.0 launched in 2021, follows an Each One Teach One model in which mentor cities transfer practices to mentee cities. Depalpur remediated 1,250 metric tonnes of legacy waste through bio-mining, recovering 4.5 tonnes of recyclables and 50 to 60 tonnes of Refuse Derived Fuel.

Q13. Under the Indus Waters Treaty of 1960, which set of rivers was allocated to India as the Eastern Rivers?

Answer B. Ravi, Beas and Sutlej

The 1960 treaty, brokered by the World Bank, allots the Eastern Rivers of Ravi, Beas and Sutlej to India and the Western Rivers of Indus, Jhelum and Chenab primarily to Pakistan, with India permitted limited non-consumptive hydropower use on the latter. The Permanent Court of Arbitration, founded in 1899 and seated at the Peace Palace in The Hague, ruled the treaty remains in force and restricted works on the 850 MW Ratle project on the Chenab; India rejected the ruling as null and void.

Q14. MoSPI signed an MoU with the Thapar Institute of Engineering and Technology to build an AI-driven framework using HCES data. What will this framework estimate?

Answer A. Monthly Per Capita Consumption Expenditure at national and State levels

The framework will use Household Consumption Expenditure Survey data to estimate Monthly Per Capita Consumption Expenditure at national and State levels. MPCE is the central input for poverty estimation, for updating consumer price index weights and for economic planning, and more frequent estimates would reduce reliance on infrequent survey rounds. The collaboration also signals growing use of artificial intelligence within India's official statistical system.

QUIZ 3 OF 23

3 September 2026

14 questions · Banking 4 · Reports 4 · International 2 · Economy 2

Q1

The 17th Session of the Conference of the Parties (COP17) to the UN Convention to Combat Desertification, held from 17–28 August 2026, took place in which city?

- A. Riyadh, Saudi Arabia
- B. Abidjan, Cote d'Ivoire
- C. Ulaanbaatar, Mongolia
- D. Samarkand, Uzbekistan
- E. Nairobi, Kenya

Q2

The Drought Resilience Investment Facility (DRIF), launched at UNCCD COP17, aims to mobilise resources up to what amount?

- A. USD 100 million
- B. USD 250 million
- C. USD 400 million
- D. USD 750 million
- E. USD 1 billion

Q3

India Post Payments Bank marked its 9th Foundation Day on 1 September 2026. As of 31 March 2026, what share of its customer base was rural?

- A. 52 per cent
- B. 61 per cent
- C. 68 per cent
- D. 77 per cent
- E. 84 per cent

Q4

What were India Post Payments Bank's customer deposits as of 31 March 2026?

- A. Rs 12,540 crore
- B. Rs 18,760 crore
- C. Rs 29,104 crore
- D. Rs 36,220 crore
- E. Rs 41,905 crore

Q5

LIC launched two insurance plans on 1 September 2026. "LIC Jeevan Raksha", the pure-risk plan among them, carries which plan number?

- A. Plan 770
- B. Plan 814
- C. Plan 854
- D. Plan 894
- E. Plan 912

Q6**Following the InsuranceDekho–RenewBuy merger, what is the combined entity's premium book?**

- A. Over Rs 2,200 crore
- B. Over Rs 4,400 crore
- C. Over Rs 6,600 crore
- D. Over Rs 8,800 crore
- E. Over Rs 11,000 crore

Q7**Japan Credit Rating Agency (JCR) upgraded India's sovereign rating by one notch in early September 2026. The new rating is:**

- A. BBB
- B. BBB+
- C. A-
- D. A
- E. A+

Q8**The new national accounts series in MoSPI's National Accounts Statistics 2026 adopts which base year?**

- A. 2011-12
- B. 2017-18
- C. 2020-21
- D. 2022-23
- E. 2023-24

Q9**Under the 2022-23 base-year series clarified by MoSPI, India's real GDP growth in Q1 FY27 was:**

- A. 6.5 per cent
- B. 7.0 per cent
- C. 7.4 per cent
- D. 7.8 per cent
- E. 8.2 per cent

Q10**As per AISHE 2023-24 released by the Ministry of Education, the Gender Parity Index in higher education stood at:**

- A. 0.94
- B. 1.00
- C. 1.04
- D. 1.08
- E. 1.15

Q11

The "Creating Intergenerational Bonding" initiative, under an MoU between the Department of Social Justice and Empowerment and Ramakrishna Math and Ramakrishna Mission, will be piloted in how many schools?

- A. 50 schools
- B. 100 schools
- C. 200 schools
- D. 500 schools
- E. 1,000 schools

Q12

UNEP's report "Limiting Overshoot" projects that if every country delivers its national climate plan and net-zero target, peak warming would be about:

- A. 1.5 degrees Celsius
- B. 1.8 degrees Celsius
- C. 2.0 degrees Celsius
- D. 2.4 degrees Celsius
- E. 2.6 degrees Celsius

Q13

IISc Bengaluru established the Foundation for Quantum Computing Innovation as a thematic hub under the National Quantum Mission. What is the mission's total outlay?

- A. Rs 3,760 crore
- B. Rs 6,003.65 crore
- C. Rs 8,000 crore
- D. Rs 10,372 crore
- E. Rs 12,195 crore

Q14

Suman Ray took charge as Executive Director of the Reserve Bank of India from 1 September 2026. Which of the following will she oversee?

- A. Department of Supervision
- B. Deposit Insurance and Credit Guarantee Corporation and the Premises Department
- C. Monetary Policy Department
- D. Foreign Exchange Department
- E. Department of Government and Bank Accounts

ANSWERS — 3 SEPTEMBER 2026

Q1 C	Q2 C	Q3 D	Q4 C	Q5 D
Q6 C	Q7 C	Q8 D	Q9 D	Q10 D
Q11 C	Q12 B	Q13 B	Q14 B	

Q1. The 17th Session of the Conference of the Parties (COP17) to the UN Convention to Combat Desertification, held from 17–28 August 2026, took place in which city?

Answer C. Ulaanbaatar, Mongolia

UNCCD COP17 was themed "Restoring Land. Restoring Hope." and deliberately coincided with the UN International Year of Rangelands and Pastoralists (IYRP 2026), which suited a host nation whose economy rests on pastoral grazing land. India was represented by Bhupender Yadav, Union Minister for Environment, Forest and Climate Change. Egypt will host COP18 at Sharm El-Sheikh in 2028.

Q2. The Drought Resilience Investment Facility (DRIF), launched at UNCCD COP17, aims to mobilise resources up to what amount?

Answer C. USD 400 million

DRIF was one of three drought-focused launches at COP17, alongside Phase-II of the International Drought Resilience Observatory (IDRO) and the AI-powered Drought Resilience Index (DRI). Together they shift the desertification convention's work from monitoring land degradation towards financing preparedness, a distinction worth noting for agriculture and environment questions in NABARD Grade A.

Q3. India Post Payments Bank marked its 9th Foundation Day on 1 September 2026. As of 31 March 2026, what share of its customer base was rural?

Answer D. 77 per cent

IPPB's rural skew is the point of the payments-bank model built on the postal network, and 49 per cent of its 13.25 crore customers are women. On its Foundation Day it launched the DakPay Sound Box for merchants plus digital insurance and mutual fund platforms, moving from pure payments into distribution of third-party financial products, which payments banks are permitted to do.

Q4. What were India Post Payments Bank's customer deposits as of 31 March 2026?

Answer C. Rs 29,104 crore

Deposits of this size against a 13.25 crore customer base indicate very small average balances, which is characteristic of last-mile financial inclusion accounts rather than mainstream savings banking. Payments banks cannot lend, so these deposits are deployed in government securities and bank deposits, and the entity earns largely from fees and commissions.

Q5. LIC launched two insurance plans on 1 September 2026. "LIC Jeevan Raksha", the pure-risk plan among them, carries which plan number?

Answer D. Plan 894

Jeevan Raksha (Plan 894) offers a Basic Sum Assured of Rs 5–24 lakh with no savings element, while its companion LIC Bima Platinum (Plan 770) is a savings-plus-protection plan with a minimum Basic Sum Assured of Rs 3 lakh. Both are non-linked and non-participating, meaning returns are not tied to markets and policyholders do not share in LIC's surplus.

Q6. Following the InsuranceDekho–RenewBuy merger, what is the combined entity's premium book?

Answer C. Over Rs 6,600 crore

The merged AI-enabled distribution platform runs under the InsuranceDekho brand with Ankit Agrawal as CEO, offering more than 750 products from 52 insurers across motor, health, life, travel and commercial lines. Consolidation among insurance web aggregators and broking platforms is a recurring theme as IRDAI pushes distribution reach deeper into tier-2 and tier-3 markets.

Q7. Japan Credit Rating Agency (JCR) upgraded India's sovereign rating by one notch in early September 2026. The new rating is:

Answer C. A-

JCR moved India from BBB+ to A- and raised the country ceiling to A, citing sustained growth near 7 per cent, GST reforms, Digital Public Infrastructure and healthier bank balance sheets. The country ceiling matters because it caps the rating most domestic borrowers can obtain, so a higher ceiling lowers external borrowing costs for Indian corporates and banks.

Q8. The new national accounts series in MoSPI's National Accounts Statistics 2026 adopts which base year?

Answer D. 2022-23

NAS 2026 carries 60 statistical statements covering GDP, national income, consumption, savings, capital formation, and public-sector and external transactions. The base-year revision is accompanied by new or updated indices including the Producer Price Index, the Index of Industrial Production and a Banking Services Price Index, the last of which helps measure output of financial services more accurately.

Q9. Under the 2022-23 base-year series clarified by MoSPI, India's real GDP growth in Q1 FY27 was:

Answer D. 7.8 per cent

MoSPI issued a clarification because a negative manufacturing deflator had raised doubts about the estimate. A deflator converts nominal values to real ones, so when input and output prices fall, the deflator can turn negative and real growth exceeds nominal growth in that segment. The episode is a useful reminder of the nominal-real-deflator relationship tested in RBI Grade B economics.

Q10. As per AISHE 2023-24 released by the Ministry of Education, the Gender Parity Index in higher education stood at:

Answer D. 1.08

A GPI above 1.0 means women's enrolment exceeds men's relative to the eligible population, and it has now held above 1.0 for the seventh straight year. Over the decade covered by the 13th and 14th AISHE editions, total enrolment rose from 3.42 crore to 4.50 crore (31.5 per cent) while female enrolment rose faster, from 1.57 crore to 2.24 crore (42.2 per cent).

Q11. The "Creating Intergenerational Bonding" initiative, under an MoU between the Department of Social Justice and Empowerment and Ramakrishna Math and Ramakrishna Mission, will be piloted in how many schools?

Answer C. 200 schools

The initiative uses co-learning games, school activities, a bilingual resource platform and teacher certification to strengthen ties across children, parents and grandparents. It complements AVYAY, the umbrella scheme for senior citizens' welfare, and Elderline, the national toll-free helpline for the elderly, both run by the same department.

Q12. UNEP's report "Limiting Overshoot" projects that if every country delivers its national climate plan and net-zero target, peak warming would be about:

Answer B. 1.8 degrees Celsius

This is UNEP's first detailed "overshoot, peak and decline" pathway, which accepts that breaching 1.5 degrees is now unavoidable within a few years and focuses on holding the peak low before returning below the limit by 2100 through net-negative emissions. Current policies point to roughly 2.6 degrees by 2100. UNEP, set up in 1972 after the Stockholm Conference, is headquartered in Nairobi.

Q13. IISc Bengaluru established the Foundation for Quantum Computing Innovation as a thematic hub under the National Quantum Mission. What is the mission's total outlay?

Answer B. Rs 6,003.65 crore

The National Quantum Mission runs from 2023-24 to 2030-31 and targets quantum computers in the 50-1,000 qubit range. FQCI will work across photonic quantum systems, superconducting circuits, semiconductor quantum devices, neutral atoms and trapped ions, the five leading hardware approaches, rather than betting on a single technology.

Q14. Suman Ray took charge as Executive Director of the Reserve Bank of India from 1 September 2026. Which of the following will she oversee?

Answer B. Deposit Insurance and Credit Guarantee Corporation and the Premises Department

Suman Ray was earlier Regional Director for Maharashtra and brings over 30 years of RBI experience across currency management, financial inclusion, payment systems, consumer protection and HR. DICGC is a wholly owned RBI subsidiary that insures bank deposits up to Rs 5 lakh per depositor per bank, a figure frequently asked in banking awareness sections.

QUIZ 4 OF 23

4 September 2026

14 questions · Banking 5 · Sci & Env 3 · Agri & Rural 2 · Schemes 2

Q1

NABARD signed an MoU with the India Meteorological Department to feed agro-meteorological data into the DiCRA platform. What does DiCRA stand for?

- A. Digital Credit for Rural Agriculture
- B. Data in Climate Resilient Agriculture
- C. Directorate of Crop Risk Assessment
- D. Digital Infrastructure for Crop Registry and Advisory
- E. Development Initiative for Climate Responsive Agriculture

Q2

The DiCRA open-source platform is supported by NABARD along with which international organisation?

- A. World Bank
- B. Food and Agriculture Organization
- C. United Nations Development Programme
- D. Asian Development Bank
- E. International Fund for Agricultural Development

Q3

The 5th edition of the Swachh Sagar, Surakshit Sagar campaign, which introduced a new National Ocean Olympiad, is run by which ministry?

- A. Ministry of Environment, Forest and Climate Change
- B. Ministry of Jal Shakti
- C. Ministry of Ports, Shipping and Waterways
- D. Ministry of Earth Sciences
- E. Ministry of Fisheries, Animal Husbandry and Dairying

Q4

IRDAI's proposed Public Insurance Registry (PIR) is conceived as Digital Public Infrastructure under which legislation?

- A. Insurance Act, 1938
- B. IRDA Act, 1999
- C. Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025
- D. Digital Personal Data Protection Act, 2023
- E. Insurance Laws (Amendment) Act, 2015

Q5

Which existing entity is proposed to be transformed into a wholly owned, not-for-profit subsidiary of IRDAI to implement the Public Insurance Registry?

- A. General Insurance Council
- B. Insurance Information Bureau
- C. Insurance Institute of India
- D. National Insurance Academy
- E. Insurance Regulatory Data Centre

Q6

SEBI granted a Category-I merchant banking licence to Zerodha Corporate Advisors. What is the minimum net worth requirement for a Category-I merchant banker?

- A. Rs 5 crore
- B. Rs 10 crore
- C. Rs 25 crore
- D. Rs 50 crore
- E. Rs 100 crore

Q7

Under SEBI's norms, the business of a Category-I merchant banker is capped at how many times its liquid net worth?

- A. 5 times
- B. 10 times
- C. 15 times
- D. 20 times
- E. 25 times

Q8

The RBI approved Carol Kripanayana Furtado as interim MD and CEO of which bank?

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

Q9

At the 26th SCO Council of Heads of State summit in Bishkek, the SCO presidency for 2026-2027 was handed over to which country?

- A. India
- B. Russia
- C. Uzbekistan
- D. Pakistan
- E. Iran

Q10**The SCO's Regional Anti-Terrorist Structure (RATS) is headquartered at:**

- A. Beijing
- B. Bishkek
- C. Tashkent
- D. Astana
- E. Moscow

Q11**MeitY notified the operational framework for the Semicon 2.0 programme. What is its total outlay?**

- A. Rs 76,000 crore
- B. Rs 1,00,000 crore
- C. Rs 1,27,500 crore
- D. Rs 1,50,000 crore
- E. Rs 2,00,000 crore

Q12**Semicon 2.0 is structured across how many pillars and categories respectively?**

- A. 4 pillars and 8 categories
- B. 5 pillars and 12 categories
- C. 6 pillars and 10 categories
- D. 7 pillars and 14 categories
- E. 8 pillars and 16 categories

Q13**ISRO's EOS-05 earth observation satellite, formerly known as GISAT-1A, will be launched aboard which vehicle?**

- A. PSLV-C60
- B. GSLV-F17
- C. LVM3-M5
- D. SSLV-D4
- E. GSLV Mk III-M2

Q14**India and Germany signed a Joint Declaration of Intent on wetland conservation during the 4th Indo-German Environment Forum. When was the IGEF established?**

- A. 2004
- B. 2006
- C. 2008
- D. 2012
- E. 2015

ANSWERS — 4 SEPTEMBER 2026

Q1 B	Q2 C	Q3 D	Q4 C	Q5 B
Q6 D	Q7 D	Q8 C	Q9 D	Q10 C
Q11 C	Q12 C	Q13 B	Q14 C	

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Q1. NABARD signed an MoU with the India Meteorological Department to feed agro-meteorological data into the DiCRA platform. What does DiCRA stand for?

Answer B. Data in Climate Resilient Agriculture

Under the MoU, IMD supplies short, medium and extended-range forecasts, crop-specific agro-advisories, ground-station observations and extreme-event alerts into a dedicated Weather Portal within DiCRA. Delivery is through web portals, mobile interfaces and APIs, the last of which lets banks, insurers and agri-tech firms pull weather data directly into their own credit and claims systems.

Q2. The DiCRA open-source platform is supported by NABARD along with which international organisation?

Answer C. United Nations Development Programme

DiCRA already served as the digital backbone for NABARD's National Climate Stack Innovation Challenge, where SatSure, EXPERIQS and VARSAPRADAYA built village-level climate risk tools on top of it. Adding IMD data turns it from a static geospatial layer into a live weather intelligence service, which matters for crop insurance pricing and climate-resilient lending.

Q3. The 5th edition of the Swachh Sagar, Surakshit Sagar campaign, which introduced a new National Ocean Olympiad, is run by which ministry?

Answer D. Ministry of Earth Sciences

SSSS v5.0 was launched by Dr Jitendra Singh as a week-long ocean conservation drive covering beach clean-ups, conservation pledges and youth programmes. The campaign began in 2022 as a far larger 75-day coastal clean-up across 75 beaches tied to Azadi ka Amrit Mahotsav, and has since settled into an annual week-long format.

Q4. IRDAI's proposed Public Insurance Registry (PIR) is conceived as Digital Public Infrastructure under which legislation?

Answer C. Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025

The PIR consultation paper proposes a population-scale, interoperable and non-exclusionary information exchange layer rather than a central data warehouse. In this federated model data stays with the source institution and is shared only on authorised request, the same architectural idea the RBI used for its Account Aggregator framework.

Q5. Which existing entity is proposed to be transformed into a wholly owned, not-for-profit subsidiary of IRDAI to implement the Public Insurance Registry?

Answer B. Insurance Information Bureau

Participants in the PIR would include insurers, reinsurers, intermediaries, policyholders, financial institutions, government departments and research institutions, with planned integration into vehicle, health, weather, disaster and court databases. IRDAI itself was established under the IRDA Act, 1999 and is headquartered at Hyderabad.

Q6. SEBI granted a Category-I merchant banking licence to Zerodha Corporate Advisors. What is the minimum net worth requirement for a Category-I merchant banker?

Answer D. Rs 50 crore

SEBI raised the Category-I threshold sharply from the earlier Rs 5 crore, while Category-II merchant bankers need Rs 10 crore and cannot manage main-board public issues. Only Category-I bankers may run main-board IPOs and underwrite them, which is why the licence is the gateway for Zerodha's move from broking into equity capital markets.

Q7. Under SEBI's norms, the business of a Category-I merchant banker is capped at how many times its liquid net worth?

Answer D. 20 times

The cap ties underwriting exposure to capital actually available to absorb losses, the same prudential logic behind capital adequacy in banking. Zerodha Corporate Advisors plans to begin with IPOs, follow-on public offers and issuer advisory, extending its low-cost, low-pressure brokerage philosophy into investment banking.

Q8. The RBI approved Carol Kripanayana Furtado as interim MD and CEO of which bank?

Answer C. Ujjivan Small Finance Bank

Her appointment runs for three months or until a permanent successor is named, following the resignation of Sanjeev Nautiyal on 31 August 2026. Interim CEO appointments at banks require prior RBI approval under the Banking Regulation Act, which is why such moves appear in current affairs at all. Furtado earlier headed Ujjivan Financial Services.

Q9. At the 26th SCO Council of Heads of State summit in Bishkek, the SCO presidency for 2026-2027 was handed over to which country?

Answer D. Pakistan

The summit was chaired by President Sadyr Japarov of Kyrgyzstan on the theme "25 Years of the SCO: Together for Sustainable Peace, Development and Prosperity". The Bishkek Declaration condemned cross-border terrorism and terror financing, opposed unilateral strikes on Iran, and backed national-currency trade and discussions on an SCO Development Bank.

Q10. The SCO's Regional Anti-Terrorist Structure (RATS) is headquartered at:

Answer C. Tashkent

The SCO Secretariat sits at Beijing while RATS operates from Tashkent, a split candidates often confuse. The grouping grew out of the Shanghai Five and was founded in 2001 at Shanghai; India and Pakistan joined in 2017, Iran in 2023 and Belarus in 2024, taking membership to ten. The Bishkek Declaration restated that the SCO is not a military-political alliance.

Q11. MeitY notified the operational framework for the Semicon 2.0 programme. What is its total outlay?

Answer C. Rs 1,27,500 crore

That is Rs 1.27 lakh crore, a substantial step up from the first semiconductor mission outlay. The programme covers the entire value chain, from fabless chip design and silicon and compound wafer fabrication to advanced packaging (ATMP/OSAT), equipment, materials, specialty chemicals, R&D and talent development, with the aim of building Indian-owned intellectual property rather than only assembly capacity.

Q12. Semicon 2.0 is structured across how many pillars and categories respectively?

Answer C. 6 pillars and 10 categories

The India Semiconductor Mission (ISM) under MeitY is the nodal agency, with C-DAC as design and technical partner. Structuring incentives by category rather than as a single subsidy lets the government target weak links such as materials and specialty chemicals, where India currently imports almost everything, instead of concentrating support on fabrication alone.

Q13. ISRO's EOS-05 earth observation satellite, formerly known as GISAT-1A, will be launched aboard which vehicle?

Answer B. GSLV-F17

EOS-05 is built on the I-2K platform and will operate in geosynchronous orbit at about 35,786 km, launching from the Second Launch Pad at SDSC-SHAR, Sriharikota. The high orbit matches Earth's rotation, removing the multi-day revisit gaps of Low Earth Orbit satellites and enabling near-continuous monitoring for disaster response, agriculture and border surveillance. It replaces the lost GISAT-1.

Q14. India and Germany signed a Joint Declaration of Intent on wetland conservation during the 4th Indo-German Environment Forum. When was the IGEF established?

Answer C. 2008

IGEF is the highest-level bilateral environmental policy forum between the two countries. The new declaration extends cooperation beyond wetlands to biodiversity, forests, mountains and climate resilience, along with circular economy, sustainable finance and green skills. Wetland cooperation is significant for India given its large and growing list of Ramsar sites.

QUIZ 5 OF 23

5 September 2026

14 questions · Sci & Env 5 · Reports 4 · Banking 3 · International 2

Q1

BIO-NIVESH, a platform connecting biotechnology startups with investors, was launched under which ministry?

- A. Ministry of Commerce and Industry
- B. Ministry of Science and Technology
- C. Ministry of Health and Family Welfare
- D. Ministry of Micro, Small and Medium Enterprises
- E. Ministry of Electronics and Information Technology

Q2

The co-branded Scapia Axis Bank Credit Card was launched on which card networks?

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

Q3

ICICI Bank acquired an additional 2 per cent stake in ICICI Prudential Life Insurance. What was the approximate transaction value?

- A. Rs 760 crore
- B. Rs 1,120 crore
- C. Rs 1,470 crore
- D. Rs 1,980 crore
- E. Rs 2,350 crore

Q4

As per UNEP's "Limiting Overshoot" report, how much of the carbon budget remains for a 50 per cent chance of limiting warming to 1.5 degrees Celsius?

- A. About 60 GtCO₂
- B. About 130 GtCO₂
- C. About 220 GtCO₂
- D. About 400 GtCO₂
- E. About 500 GtCO₂

Q5

According to the UNEP report, human-induced warming is currently around what level, and rising at what rate?

- A. 1.1 degrees Celsius, rising 0.10 degrees per decade
- B. 1.2 degrees Celsius, rising 0.15 degrees per decade
- C. 1.4 degrees Celsius, rising 0.25 degrees per decade
- D. 1.5 degrees Celsius, rising 0.30 degrees per decade
- E. 1.8 degrees Celsius, rising 0.40 degrees per decade

Q6

The WMO estimates what probability that the 2026–2030 average temperature will exceed 1.5 degrees Celsius?

- A. 40 per cent
- B. 55 per cent
- C. 60 per cent
- D. 75 per cent
- E. 90 per cent

Q7

The climate overshoot pathway described by UNEP has four stages. Which is the correct sequence?

- A. Plateau, Exceedance, Decline, Stabilization
- B. Exceedance, Plateau/Peak, Decline, Stabilization
- C. Exceedance, Decline, Plateau/Peak, Stabilization
- D. Stabilization, Exceedance, Peak, Decline
- E. Peak, Exceedance, Stabilization, Decline

Q8

The report warns that every five years of continued high emissions could add about 0.1 degrees Celsius to peak warming, requiring the removal of roughly how much CO2 to return to lower temperatures?

- A. 80 GtCO2
- B. 130 GtCO2
- C. 180 GtCO2
- D. 220 GtCO2
- E. 300 GtCO2

Q9

Without adequate adaptation, by how much could food production decline by 2050, according to the UNEP report?

- A. Up to 5 per cent
- B. Up to 8 per cent
- C. Up to 11 per cent
- D. Up to 14 per cent
- E. Up to 20 per cent

Q10

The RAKSHA document released by the Defence Minister sets out India's defence diplomacy vision for what period?

- A. 3 years
- B. 5 years
- C. 10 years
- D. 15 years
- E. 25 years

Q11

The Odisha State Disaster Management Authority signed an MoU under which UNDP will conduct a Hazard, Risk and Vulnerability Assessment across how many districts?

- A. 12 districts
- B. 18 districts
- C. 24 districts
- D. 30 districts
- E. 36 districts

Q12

ISRO launched EOS-05 aboard GSLV-F17 on 4 September 2026. What is the satellite's approximate mass?

- A. 1,240 kg
- B. 1,850 kg
- C. 2,367 kg
- D. 2,980 kg
- E. 3,420 kg

Q13

The UN General Assembly adopted a resolution on 4 September 2026 declaring which date as the International Day for the Elimination of Child Marriage?

- A. 11 October
- B. 20 November
- C. 25 November
- D. 27 November
- E. 10 December

Q14

The MoU between the Government e-Marketplace and the Textiles Committee aims to build which ecosystem?

- A. Farm-to-Fork ecosystem
- B. Waste-to-Value-to-Market ecosystem
- C. Design-to-Delivery ecosystem
- D. Fibre-to-Fashion ecosystem
- E. Source-to-Store ecosystem

ANSWERS — 5 SEPTEMBER 2026

Q1 B	Q2 D	Q3 C	Q4 B	Q5 C
Q6 D	Q7 B	Q8 D	Q9 D	Q10 C
Q11 D	Q12 C	Q13 D	Q14 B	

Q1. BIO-NIVESH, a platform connecting biotechnology startups with investors, was launched under which ministry?

Answer B. Ministry of Science and Technology

Dr Jitendra Singh launched it at a joint roundtable with startups and investors in New Delhi. Unlike a conventional pitching event, BIO-NIVESH is designed as a two-way mechanism: startups learn what investors expect, while investors gain insight into biotechnology's long scientific, regulatory and clinical development pathways, which is precisely why biotech struggles to attract private capital.

Q2. The co-branded Scapia Axis Bank Credit Card was launched on which card networks?

Answer D. Mastercard and RuPay

The card carries zero joining fee, zero annual fee and zero forex mark-up, targeting digitally native, travel-focused users. Issuing on RuPay alongside an international network matters because RuPay credit cards can be linked to UPI, which has become a major distribution advantage for co-branded cards in India.

Q3. ICICI Bank acquired an additional 2 per cent stake in ICICI Prudential Life Insurance. What was the approximate transaction value?

Answer C. Rs 1,470 crore

The purchase, made through the stock exchange mechanism, raised ICICI Bank's holding to about 52.8 per cent. It was driven by regulatory requirements arising from Prudential's proposed acquisition of Bharti Life Insurance, since a promoter cannot hold controlling interests in two competing life insurers, forcing a rebalancing of shareholding.

Q4. As per UNEP's "Limiting Overshoot" report, how much of the carbon budget remains for a 50 per cent chance of limiting warming to 1.5 degrees Celsius?

Answer B. About 130 GtCO₂

At current emission rates that budget would be exhausted in roughly three years, which is why the report treats overshoot as unavoidable rather than hypothetical. A carbon budget is the cumulative quantity of CO₂ that can still be emitted for a given probability of staying under a temperature limit, so it shrinks every year emissions continue.

Q5. According to the UNEP report, human-induced warming is currently around what level, and rising at what rate?

Answer C. 1.4 degrees Celsius, rising 0.25 degrees per decade

At that rate the remaining gap to 1.5 degrees closes within a few years. Note the distinction between human-induced warming, which strips out natural variability such as El Nino, and observed annual temperature, which can cross 1.5 degrees in a single hot year without meaning the long-term limit has been breached.

Q6. The WMO estimates what probability that the 2026–2030 average temperature will exceed 1.5 degrees Celsius?

Answer D. 75 per cent

The World Meteorological Organization is the UN's specialised agency for weather, climate and water, headquartered at Geneva. A five-year average crossing the threshold is far more significant than a single year doing so, because averaging smooths out short-term natural swings and therefore points to a structural breach of the Paris goal.

Q7. The climate overshoot pathway described by UNEP has four stages. Which is the correct sequence?

Answer B. Exceedance, Plateau/Peak, Decline, Stabilization

The full report title is "Limiting Overshoot: Navigating Exceedance of 1.5 degrees Celsius and Pathways Towards Return". The decline stage is the hard part, because falling below the peak requires net-negative emissions, meaning more CO₂ must be removed from the atmosphere than is emitted, not merely a cut in emissions.

Q8. The report warns that every five years of continued high emissions could add about 0.1 degrees Celsius to peak warming, requiring the removal of roughly how much CO₂ to return to lower temperatures?

Answer D. 220 GtCO₂

This quantifies the cost of delay: waiting makes the eventual clean-up larger than the emissions saved. The report cautions that engineered removal such as DACCS and BECCS demands heavy energy, water and land, while nature-based removal faces saturation and wildfire risk, so removal should supplement rather than substitute for emission cuts.

Q9. Without adequate adaptation, by how much could food production decline by 2050, according to the UNEP report?

Answer D. Up to 14 per cent

The report also flags mountain glaciers losing over 25 per cent of their mass by 2100 and roughly 40 cm of extra sea-level rise by 2300 for each century spent above 1.5 degrees. For agricultural economies, rising humid heat is an additional channel of loss because it directly cuts outdoor labour productivity during peak farm operations.

Q10. The RAKSHA document released by the Defence Minister sets out India's defence diplomacy vision for what period?

Answer C. 10 years

Released at Kartavya Bhawan, RAKSHA rests on four pillars: Strategic Partnerships, Capacity Building, Indigenous Exports and Maritime Security. It was formulated by the Ministry of Defence in coordination with the Ministry of External Affairs and the National Security Council Secretariat, and frames India as a Net Security Provider and First Responder in the Indian Ocean Region.

Q11. The Odisha State Disaster Management Authority signed an MoU under which UNDP will conduct a Hazard, Risk and Vulnerability Assessment across how many districts?

Answer D. 30 districts

A parallel MoU with CivicDataLab covers the IDS-DRR platform, with both focused on floods, coastal flooding and heatwaves. The work underpins Odisha's Zero Casualty approach, which shifted the state from reactive relief to anticipatory evacuation and is widely cited as a national model in disaster management questions.

Q12. ISRO launched EOS-05 aboard GSLV-F17 on 4 September 2026. What is the satellite's approximate mass?

Answer C. 2,367 kg

That makes EOS-05, also known as GISAT-1A, the heaviest payload carried by a GSLV so far, and the mission demonstrated improved reliability of the GSLV Mk II. It is India's first Earth-imaging satellite placed in geosynchronous orbit at about 36,000 km, allowing it to stare continuously at the same region instead of revisiting every few days like LEO satellites.

Q13. The UN General Assembly adopted a resolution on 4 September 2026 declaring which date as the International Day for the Elimination of Child Marriage?

Answer D. 27 November

The observance targets child, early and forced marriage through stronger laws, social awareness and coordinated action, linking to children's rights, education and health. It is distinct from the International Day of the Girl Child on 11 October and the International Day for the Elimination of Violence against Women on 25 November, which are common distractors.

Q14. The MoU between the Government e-Marketplace and the Textiles Committee aims to build which ecosystem?

Answer B. Waste-to-Value-to-Market ecosystem

The Textiles Committee will identify and certify producers and provide standardisation support while GeM handles onboarding, market access and procurement of recycled and upcycled products. Using public procurement to create guaranteed demand is a standard tool for making circular-economy products commercially viable before private markets mature.

QUIZ 6 OF 23

6 & 7 September 2026

14 questions · Schemes 5 · Banking 5 · Appointments 2 · Sci & Env 1

Q1

Which state secured the first position nationally in the third phase of Jal Sanchay Jan Bhagidari (JSJB 3.0)?

- A. Madhya Pradesh
- B. Gujarat
- C. Chhattisgarh
- D. Rajasthan
- E. Maharashtra

Q2

The Jal Shakti Abhiyan: Catch the Rain campaign, under which Jal Sanchay Jan Bhagidari operates, was launched in which year?

- A. 2015
- B. 2017
- C. 2019
- D. 2021
- E. 2024

Q3

The Offline Verification Seeking Entity (OVSE) framework, recently onboarded by PSEB and MDU Rohtak, has been established by which body?

- A. National Payments Corporation of India
- B. Unique Identification Authority of India
- C. National Informatics Centre
- D. Controller of Certifying Authorities
- E. Data Protection Board of India

Q4

The Reserve Bank of India recently approved Life Insurance Corporation of India to acquire a stake in which bank?

- A. HDFC Bank
- B. Axis Bank
- C. ICICI Bank
- D. Kotak Mahindra Bank
- E. IndusInd Bank

Q5

SEBI signed an MoU with ESMA covering Central Counterparties. This agreement replaces an earlier MoU signed in which year?

- A. 2012
- B. 2015
- C. 2017
- D. 2019
- E. 2021

Q6

Razorpay and IndusInd Bank launched 'RAY'. What is it?

- A. A co-branded corporate credit card
- B. An AI-based conversational account manager on WhatsApp
- C. A cross-border remittance corridor
- D. A supply-chain finance marketplace
- E. A merchant point-of-sale terminal

Q7

The Bank of Canada's new CAD 20 banknote features King Charles III on the front. What appears on its reverse side?

- A. Parliament Hill, Ottawa
- B. Niagara Falls
- C. The Vimy Ridge Memorial in France
- D. The Canadian Rockies
- E. The Confederation Bridge

Q8

Ophiopogon japonicus, a medicinal plant recorded in India for the first time, was discovered in which state?

- A. Sikkim
- B. Arunachal Pradesh
- C. Uttarakhand
- D. Meghalaya
- E. Himachal Pradesh

Q9

The Northern Goshawk (Baaq), recently in the news, is the state bird of which state?

- A. Haryana
- B. Himachal Pradesh
- C. Punjab
- D. Jammu and Kashmir
- E. Uttarakhand

Q10

The 9th Rashtriya Poshan Maah 2026 was launched by the Ministry of Women and Child Development from which city?

- A. Bhopal
- B. Lucknow
- C. Varanasi
- D. Patna
- E. Ahmedabad

Q11

Gegeneophis chandgadi, a newly described species found at Buzawade village in Kolhapur district, Maharashtra, belongs to which group of animals?

- A. Legless lizards
- B. Burrowing caecilian amphibians
- C. Blind snakes
- D. Subterranean rodents
- E. Freshwater eels

Q12

The NHAI Green Highways Excellence Awards, whose 2026 winners were announced, were instituted in 2025 under which policy?

- A. National Highways Development Policy, 2010
- B. Green Highways Policy, 2015
- C. Bharatmala Pariyojana, 2017
- D. National Green Corridor Policy, 2018
- E. Highway Landscaping Guidelines, 2020

Q13

The International Day of Charity, observed on 5 September, was designated by the UN General Assembly in which year?

- A. 2005
- B. 2008
- C. 2010
- D. 2012
- E. 2015

Q14

Birkbeck, University of London received UGC approval for a Bengaluru campus under which regulatory framework?

- A. The Foreign Educational Institutions Bill, 2010
- B. The IFSCA (Setting up of International Branch Campuses) Regulations, 2022
- C. India's 2023 Foreign Higher Educational Institutions regulations
- D. The UGC (Twinning Programmes) Regulations, 2016
- E. The National Higher Education Qualifications Framework, 2021

ANSWERS — 6 & 7 SEPTEMBER 2026

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

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Q11 B	Q12 B	Q13 D	Q14 C	
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Q1. Which state secured the first position nationally in the third phase of Jal Sanchay Jan Bhagidari (JSJB 3.0)?

Answer C. Chhattisgarh

The state completed 77,719 of its 79,775 registered water conservation structures, moving up from second place in both JSJB 1.0 and JSJB 2.0. Chief Minister Vishnu Deo Sai presented the model at a national summit in New Delhi in the presence of the Prime Minister. Completion rate, not merely the number registered, is what the ranking rewards.

Q2. The Jal Shakti Abhiyan: Catch the Rain campaign, under which Jal Sanchay Jan Bhagidari operates, was launched in which year?

Answer C. 2019

The campaign runs under the Ministry of Jal Shakti with the theme "Catch the rain, where it falls, when it falls", targeting water-stressed blocks and districts through rainwater harvesting, renovation of traditional water bodies, watershed development, recharge structures and afforestation. Jal Sanchay Jan Bhagidari, its community-participation component, was launched separately from Gujarat in 2024.

Q3. The Offline Verification Seeking Entity (OVSE) framework, recently onboarded by PSEB and MDU Rohtak, has been established by which body?

Answer B. Unique Identification Authority of India

The Punjab School Education Board became India's first school education board and Maharishi Dayanand University, Rohtak the first university to onboard the framework. OVSE allows verification using verifiable digital credentials held locally rather than querying central identity databases, which keeps the process tamper-evident and privacy-preserving. UIDAI functions under MeitY.

Q4. The Reserve Bank of India recently approved Life Insurance Corporation of India to acquire a stake in which bank?

Answer C. ICICI Bank

RBI prior approval is mandatory before any entity acquires a significant shareholding in a private sector bank, which is why such approvals become news. The clearance lets LIC raise its holding within permitted regulatory limits and remains subject to applicable RBI conditions. As the country's largest institutional investor, LIC's bank shareholdings are closely tracked by markets.

Q5. SEBI signed an MoU with ESMA covering Central Counterparties. This agreement replaces an earlier MoU signed in which year?

Answer C. 2017

A Central Counterparty sits between buyer and seller in a trade, becoming the buyer to every seller and the seller to every buyer, thereby absorbing counterparty risk. The new MoU with the European Securities and Markets Authority restores supervisory cooperation and information sharing, allowing Indian CCPs to re-apply for recognition under the European EMIR framework.

Q6. Razorpay and IndusInd Bank launched 'RAY'. What is it?

Answer B. An AI-based conversational account manager on WhatsApp

RAY lets businesses and MSMEs handle payments, transactions, settlements and refunds through chat, supplying payment insights, alerts and recommendations without a traditional dashboard. It has already recorded more than 20,000 conversations. For small merchants, removing the dashboard barrier is significant because many operate entirely on a phone.

Q7. The Bank of Canada's new CAD 20 banknote features King Charles III on the front. What appears on its reverse side?

Answer C. The Vimy Ridge Memorial in France

King Charles III becomes the first British monarch on Canadian currency in more than seven decades, reflecting Canada's status as a Commonwealth realm with the monarch as head of state. The note uses a vertical orientation like the CAD 10 note and is expected to enter general circulation in early 2027.

Q8. Ophiopogon japonicus, a medicinal plant recorded in India for the first time, was discovered in which state?

Answer B. Arunachal Pradesh

It was recorded at 2,185 metres in West Kameng district by researchers from the Wildlife Institute of India, Dehradun and the Uluberia Botanical Institute Herbarium, West Bengal. Known as dwarf lilyturf or mondo grass and belonging to family Asparagaceae, its tuberous roots are the medicinally used part. It is native to China, Japan, Korea, Nepal and Vietnam.

Q9. The Northern Goshawk (Baaj), recently in the news, is the state bird of which state?

Answer C. Punjab

A medium-to-large raptor of the family Accipitridae, historically Accipiter gentilis and recently reclassified as Astur gentilis, it is a classic falconry bird valued for speed and manoeuvrability. It inhabits mature temperate and boreal woodlands across Eurasia and North America and is listed as Least Concern on the IUCN Red List.

Q10. The 9th Rashtriya Poshan Maah 2026 was launched by the Ministry of Women and Child Development from which city?

Answer C. Varanasi

The campaign draws on the revised Supplementary Nutrition Programme guidelines and is linked with Mission Saksham Anganwadi and Poshan 2.0, delivering nutrition and child development interventions through the Anganwadi network. Poshan Maah is observed through September each year and follows National Nutrition Week, held from 1 to 7 September.

Q11. Gegeneophis chandgadi, a newly described species found at Buzawade village in Kolhapur district, Maharashtra, belongs to which group of animals?

Answer B. Burrowing caecilian amphibians

Caecilians are limbless, soil-dwelling amphibians, a third amphibian order alongside frogs and salamanders, and in India are largely confined to the Western Ghats. Their discovery rate remains high precisely because they live underground and are rarely seen, reinforcing the Western Ghats' standing as a global biodiversity hotspot.

Q12. The NHAI Green Highways Excellence Awards, whose 2026 winners were announced, were instituted in 2025 under which policy?

Answer B. Green Highways Policy, 2015

The awards cover avenue plantations, median plantations and plantation in land parcels, recognising best practices in highway landscaping and plantation management. Roadside plantation along national highways serves more than aesthetics: it reduces dust and noise, stabilises embankments and contributes to carbon sequestration targets.

Q13. The International Day of Charity, observed on 5 September, was designated by the UN General Assembly in which year?

Answer D. 2012

The date marks the death anniversary of Mother Teresa and links charitable and humanitarian effort to the Sustainable Development Goals on poverty and inequality. The same date is National Teachers' Day in India, marking the birth anniversary of Dr Sarvepalli Radhakrishnan, India's second President and first Vice-President, first celebrated in 1962.

Q14. Birkbeck, University of London received UGC approval for a Bengaluru campus under which regulatory framework?

Answer C. India's 2023 Foreign Higher Educational Institutions regulations

The campus will start with business-related undergraduate and postgraduate programmes, with degrees awarded by the University of London under Birkbeck's academic oversight. The 2023 regulations operationalise an NEP 2020 commitment by letting reputed foreign universities set up full campuses in India rather than only twinning or franchise arrangements.

QUIZ 7 OF 23

8 September 2026

14 questions · Agri & Rural 3 · Reports 3 · Banking 3 · Sci & Env 2

Q1

The Action Plan for strengthening Krishi Vigyan Kendras was reviewed in a meeting chaired by the Union Minister for Agriculture and Farmers' Welfare. Where was India's first Krishi Vigyan Kendra established, and in which year?

- A. Coimbatore, 1972
- B. Puducherry, 1974
- C. Pusa, 1976
- D. Hyderabad, 1971
- E. Ludhiana, 1978

Q2

Krishi Vigyan Kendras are coordinated at the regional level through which institutional mechanism?

- A. ATMA — Agricultural Technology Management Agency
- B. ATARI — Agricultural Technology Application Research Institutes
- C. NAARM — National Academy of Agricultural Research Management
- D. SAMETI — State Agricultural Management and Extension Training Institutes
- E. NIAM — National Institute of Agricultural Marketing

Q3

Recirculatory Aquaculture Systems (RAS), being promoted under PMMSY, can recycle approximately what proportion of the water used?

- A. 40–50 per cent
- B. 55–65 per cent
- C. 70–80 per cent
- D. 90–95 per cent
- E. 99 per cent and above

Q4

Which statement correctly describes India's standing in global fisheries as noted in the PIB feature on next-generation aquaculture?

- A. Largest fish producer and largest aquaculture producer
- B. Second-largest fish producer with about 8 per cent of global fish production, and the largest producer and exporter of shrimp
- C. Third-largest fish producer and second-largest exporter of shrimp
- D. Second-largest fish producer with about 20 per cent of global output, and largest in capture fisheries
- E. Largest in capture fisheries and second-largest exporter of shrimp

Q5**What essentially distinguishes Biofloc technology from a Recirculatory Aquaculture System?**

- A. Biofloc relies on beneficial microorganisms to manage waste and water quality, whereas RAS relies mainly on mechanical and biological filtration with recirculation
- B. Biofloc is used only in marine waters, while RAS is used only in freshwater
- C. Biofloc requires complete daily water exchange, while RAS requires none
- D. Biofloc is applicable only to ornamental fish, while RAS is for food fish
- E. Biofloc uses chemical disinfectants, while RAS uses antibiotics

Q6**Osbeckia ulotricha, recently discovered by the Botanical Survey of India, belongs to which family and was found in which biosphere reserve?**

- A. Orchidaceae; Nilgiri Biosphere Reserve
- B. Melastomataceae; Agasthyamala Biosphere Reserve
- C. Asteraceae; Nokrek Biosphere Reserve
- D. Melastomataceae; Great Nicobar Biosphere Reserve
- E. Fabaceae; Simlipal Biosphere Reserve

Q7**According to the IMF's latest report on Strong, Sustainable, Balanced and Inclusive Growth (SSBIG), medium-term G20 growth is estimated at about:**

- A. 2 per cent
- B. 3 per cent
- C. 4.5 per cent
- D. 5.2 per cent
- E. 6 per cent

Q8**The Platform for Aggregating Clean Transport (PACT) was launched at the 5th e-FAST India Summit 2026. Which body's Member launched it, and what is its core function?**

- A. NITI Aayog; aggregating freight demand to create deployment opportunities for zero-emission trucks
- B. Ministry of Road Transport; issuing permits for electric buses
- C. NITI Aayog; financing charging stations for two-wheelers
- D. Ministry of Heavy Industries; subsidising battery manufacturing
- E. Bureau of Energy Efficiency; certifying fuel-efficiency standards for trucks

Q9**The FATF report on underground banking found that new technologies are used in hawala-type networks in what proportion of surveyed jurisdictions, giving rise to the term "digital hawala"?**

- A. About 25 per cent
- B. About 40 per cent
- C. About 55 per cent
- D. Nearly 70 per cent
- E. Nearly 90 per cent

Q10

The RBI approved LIC acquiring up to what percentage of the paid-up share capital or voting rights of ICICI Bank, and by when must the stake be acquired?

- A. 4.99 per cent; within six months of September 4, 2026
- B. 9.99 per cent; within one year from September 4, 2026
- C. 9.99 per cent; within two years from September 4, 2026
- D. 14.99 per cent; within one year from September 4, 2026
- E. 5.00 per cent; within one year from September 4, 2026

Q11

In the 'POWER' framework proposed for Greater BRICS ahead of the 18th BRICS Summit in New Delhi, the pillar 'O – Openness' primarily concerns:

- A. Sovereign equality and non-interference
- B. Protecting WTO rules and MFN treatment while resisting protectionist tariff barriers
- C. Local-currency settlement and cross-border payment interoperability
- D. Cooperation in digital public infrastructure and smart manufacturing
- E. Reform of Bretton Woods institutions and the UN Security Council

Q12

India's Carbon Credit Trading Scheme (CCTS), now recognised by the UK for CBAM pricing relief, is administered by which body and under which law?

- A. Central Electricity Regulatory Commission; Electricity Act, 2003
- B. Bureau of Energy Efficiency under the Ministry of Power; Energy Conservation (Amendment) Act, 2022
- C. Central Pollution Control Board; Environment (Protection) Act, 1986
- D. Ministry of Environment, Forest and Climate Change; Climate Change Act, 2023
- E. SEBI; Securities Contracts (Regulation) Act, 1956

Q13

The UN General Assembly adopted a resolution declaring which date as the International Day for the Elimination of Child, Early and Forced Marriage?

- A. 11 October
- B. 25 November
- C. 27 November
- D. 10 December
- E. 8 March

Q14

WhatsApp's newly launched native Bill Payments facility in India operates through which network, and covers how many billers?

- A. NPCI's NETC network; 12,500 billers across 18 categories
- B. Bharat Connect; 22,722 billers across 30 categories
- C. Bharat Connect; 8,400 billers across 12 categories
- D. Bharat BillPay Cross-Border; 22,722 billers across 12 categories
- E. RuPay Connect; 30,000 billers across 22 categories

ANSWERS — 8 SEPTEMBER 2026

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

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Q11 B	Q12 B	Q13 C	Q14 B	
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Q1. The Action Plan for strengthening Krishi Vigyan Kendras was reviewed in a meeting chaired by the Union Minister for Agriculture and Farmers' Welfare. Where was India's first Krishi Vigyan Kendra established, and in which year?

Answer B. Puducherry, 1974

KVKs are district-level farm science centres funded by ICAR and hosted by State Agricultural Universities, ICAR institutes, NGOs and state departments. The first one at Puducherry in 1974 established the model of taking laboratory research directly to the farmer's field. The current review focuses on greater State participation, following recommendations of the 5th Chief Secretaries' Conference 2025.

Q2. Krishi Vigyan Kendras are coordinated at the regional level through which institutional mechanism?

Answer B. ATARI — Agricultural Technology Application Research Institutes

ATARIs sit between ICAR at the national level and the individual KVKs at the district level, supervising and monitoring KVK activities within their zone. The KVK mandate covers on-farm testing, frontline demonstrations, capacity building of farmers and extension personnel, and functioning as knowledge and resource centres for the district.

Q3. Recirculatory Aquaculture Systems (RAS), being promoted under PMMSY, can recycle approximately what proportion of the water used?

Answer D. 90–95 per cent

In RAS, fish are raised in a controlled environment where water is continuously filtered, treated and reused, cutting freshwater dependence dramatically. This makes intensive fish farming viable in water-scarce and landlocked regions. RAS is being supported under the Pradhan Mantri Matsya Sampada Yojana as part of the Blue Economy push.

Q4. Which statement correctly describes India's standing in global fisheries as noted in the PIB feature on next-generation aquaculture?

Answer B. Second-largest fish producer with about 8 per cent of global fish production, and the largest producer and exporter of shrimp

India is second-largest in fish production, aquaculture and capture fisheries, but ranks first in shrimp, which dominates its seafood export basket. The sector supports the livelihoods of nearly three crore fishers and fish farmers, making technology upgrades in aquaculture a rural-livelihood question as much as an export one.

Q5. What essentially distinguishes Biofloc technology from a Recirculatory Aquaculture System?

Answer A. Biofloc relies on beneficial microorganisms to manage waste and water quality, whereas RAS relies mainly on mechanical and biological filtration with recirculation

In Biofloc, microbes convert fish waste and excess nutrients into microbial biomass, which doubles as a supplementary feed source for the fish. This cuts both feed cost and water exchange. RAS achieves similar water savings but through engineered filtration rather than a managed microbial community.

Q6. *Osbeckia ulotricha*, recently discovered by the Botanical Survey of India, belongs to which family and was found in which biosphere reserve?

Answer B. Melastomataceae; Agasthyamala Biosphere Reserve

The species occurs in shola grasslands and montane ecosystems spanning Kerala and Tamil Nadu at roughly 1,200–1,500 metres elevation. Shola-grassland mosaics are among the most restricted and threatened habitats of the Western Ghats, and such discoveries strengthen the conservation case for this global biodiversity hotspot.

Q7. According to the IMF's latest report on Strong, Sustainable, Balanced and Inclusive Growth (SSBIG), medium-term G20 growth is estimated at about:

Answer B. 3 per cent

This is close to the weakest level since the SSBIG framework began in 2009. The IMF attributes much of the weakness to regulatory drag: about half of G20 advanced economies and nearly three-fourths of emerging-market members face restrictive labour, product or consumer-market regulation that deters private investment.

Q8. The Platform for Aggregating Clean Transport (PACT) was launched at the 5th e-FAST India Summit 2026. Which body's Member launched it, and what is its core function?

Answer A. NITI Aayog; aggregating freight demand to create deployment opportunities for zero-emission trucks

PACT was launched by NITI Aayog Member Rajiv Gauba. Demand aggregation matters because individual shippers rarely have volumes large enough to justify electric-truck fleets or corridor charging infrastructure. The summit also introduced a ZET Marketplace linking vehicle manufacturers, financiers, charging operators and freight stakeholders.

Q9. The FATF report on underground banking found that new technologies are used in hawala-type networks in what proportion of surveyed jurisdictions, giving rise to the term "digital hawala"?

Answer D. Nearly 70 per cent

FATF, the global standard-setter on anti-money-laundering and counter-terror financing, warns that the marriage of virtual assets with traditional hawala settlement makes value transfer faster and harder to trace. Its recommendations centre on stronger investigation, supervision and international cooperation against professional money-laundering networks.

Q10. The RBI approved LIC acquiring up to what percentage of the paid-up share capital or voting rights of ICICI Bank, and by when must the stake be acquired?

Answer B. 9.99 per cent; within one year from September 4, 2026

LIC already held around 4.35 per cent of ICICI Bank as of Q1 FY27, so the approval creates headroom to roughly double the holding. RBI approval is required because acquiring 5 per cent or more in a private bank crosses the major-shareholding threshold, and such approvals carry a time limit after which they lapse.

Q11. In the 'POWER' framework proposed for Greater BRICS ahead of the 18th BRICS Summit in New Delhi, the pillar 'O — Openness' primarily concerns:

Answer B. Protecting WTO rules and MFN treatment while resisting protectionist tariff barriers

The five pillars are Principle, Openness, Win-Win, Engine and Responsibility. The framework is pitched to span India's 2026 chairship and China's 2027 presidency. Greater BRICS now covers nearly half the world's population, about 30 per cent of global GDP and a fifth of global trade turnover.

Q12. India's Carbon Credit Trading Scheme (CCTS), now recognised by the UK for CBAM pricing relief, is administered by which body and under which law?

Answer B. Bureau of Energy Efficiency under the Ministry of Power; Energy Conservation (Amendment) Act, 2022

The CCTS was notified in 2023 and succeeds the earlier PAT scheme, with a compliance mechanism for energy-intensive obligated entities and an offset mechanism for voluntary projects. Credits trade on power exchanges, with the Grid Controller of India as registry and CERC as regulator. UK recognition means carbon already priced at home is deducted from CBAM liability, sparing exporters double payment.

Q13. The UN General Assembly adopted a resolution declaring which date as the International Day for the Elimination of Child, Early and Forced Marriage?

Answer C. 27 November

India was among the 70 co-sponsors and the resolution was adopted without a vote, signalling broad consensus. The first observance falls on 27 November 2026. Member states are urged to frame multisectoral national strategies, action plans, laws and policies — a framing relevant to rural development and social-sector questions.

Q14. WhatsApp's newly launched native Bill Payments facility in India operates through which network, and covers how many billers?

Answer B. Bharat Connect; 22,722 billers across 30 categories

Users can settle electricity, gas, water, FASTag, insurance, credit-card and loan bills using UPI, debit cards or credit cards. Bharat Connect is the rebranded Bharat Bill Payment System operated under NPCI, and embedding it in a widely used messaging app pushes recurring bill payments deeper into semi-urban and rural user bases.

QUIZ 8 OF 23

9 September 2026

14 questions · Banking 4 · Reports 3 · Sci & Env 3 · International 3

Q1

According to the Asia Research and Engagement (ARE) report prepared with FICCI, India's per capita annual protein consumption is projected to move from what level in 2025 to what level in 2070?

- A. 5 kg to 18 kg
- B. 9.5 kg to 30 kg
- C. 12 kg to 25 kg
- D. 9.5 kg to 45 kg
- E. 15 kg to 60 kg

Q2

The same report notes that protein-related emissions under business-as-usual would reach 1.92 Gt CO₂e against a climate-safe threshold of:

- A. 0.10 Gt CO₂e
- B. 0.25 Gt CO₂e
- C. 0.50 Gt CO₂e
- D. 0.95 Gt CO₂e
- E. 1.20 Gt CO₂e

Q3

Which of the following statements from the ARE-FICCI protein report is correct?

- A. India imports about 90 per cent of processed plant-protein isolates and is the world's largest milk producer with about 24 per cent of global output
- B. India exports about 90 per cent of its plant-protein isolates and is the second-largest milk producer
- C. India is self-sufficient in protein isolates and accounts for about 10 per cent of global milk output
- D. Red meat is projected to become India's largest protein source by 2070
- E. Pulses require more fertiliser than animal protein systems because of their nitrogen demand

Q4

Five juvenile orangutans were rescued in Odisha's Balasore district. Which body was handed the smuggling investigation, and under which law was it established?

- A. CBI; Prevention of Corruption Act, 1988
- B. Wildlife Crime Control Bureau; Wildlife (Protection) Act, 1972
- C. National Tiger Conservation Authority; Biological Diversity Act, 2002
- D. Directorate of Revenue Intelligence; Customs Act, 1962
- E. Central Zoo Authority; Environment (Protection) Act, 1986

Q5**Which of the following about apes is correct?**

- A. Orangutans are native to India's Northeast and are classified as lesser apes
- B. Orangutans are Asia's only great apes, native only to Borneo and Sumatra, while India's only ape is the Hoolock gibbon, a lesser ape
- C. The Hoolock gibbon is a great ape found in the Western Ghats
- D. All three orangutan species are listed as Vulnerable by the IUCN
- E. The Tapanuli orangutan, described in 2017, is the world's most abundant great ape

Q6**Four new Indian cultural sites were added to the UNESCO Tentative List. What is India's revised Tentative List total, and how many sites does India have inscribed on the World Heritage List?**

- A. 62 on the Tentative List; 42 inscribed
- B. 73 on the Tentative List; 44 inscribed
- C. 73 on the Tentative List; 40 inscribed
- D. 69 on the Tentative List; 44 inscribed
- E. 80 on the Tentative List; 46 inscribed

Q7**The Painted Haveli Towns added to the UNESCO Tentative List lie in the semi-arid Shekhawati region, spanning which districts?**

- A. Bikaner, Nagaur and Barmer
- B. Sikar, Jhunjhunu and Churu
- C. Alwar, Bharatpur and Dholpur
- D. Jaisalmer, Jodhpur and Pali
- E. Kota, Bundi and Baran

Q8**The RBI included Coastal Local Area Bank Limited in the Second Schedule of the RBI Act, 1934. Which statement is correct?**

- A. The bank must now convert into a small finance bank within one year
- B. It becomes a Scheduled Bank with access to RBI liquidity facilities and money-market operations, while continuing to operate as a Local Area Bank
- C. It loses its Local Area Bank licence on attaining scheduled status
- D. Scheduled status is conferred under the Banking Regulation Act, 1949
- E. It becomes India's first Payments Bank to attain scheduled status

Q9**The Asian Development Bank signed its first Transaction Advisory Services mandate in India. With which state government, and for what purpose?**

- A. Maharashtra; urban metro rail financing
- B. Madhya Pradesh; developing renewable-energy projects through Public-Private Partnerships
- C. Gujarat; port modernisation under PPP
- D. Rajasthan; irrigation canal rehabilitation
- E. Odisha; industrial corridor development

Q10

The Ministry of Finance secured US\$1 billion from the International Finance Corporation for MSME credit. Which statement about the arrangement is correct?

- A. The entire amount went to NABARD for rural MSME lending
- B. US\$500 million went to SIDBI and another US\$500 million will come through a lender syndicate, with funds converted into rupees via the RBI's special swap window
- C. The funds were routed through the World Bank's IBRD window in dollars only
- D. SIDBI can on-lend only for up to three years under the facility
- E. The facility is restricted to the handicrafts and handloom sectors

Q11

Bandhan Bank launched a four-tier credit card portfolio in partnership with Mastercard. The four variants are:

- A. Sparks, Ignite, Flare and Lumina
- B. Select, Prime, Elite and Infinite
- C. Ignite, Blaze, Aura and Zenith
- D. Sparks, Surge, Flare and Crest
- E. Classic, Gold, Platinum and Signature

Q12

The National Commission for Safai Karamcharis (NCSK), which received a new Chairperson in Bhagwat Prasad Makwana, is:

- A. A constitutional body under Article 338B
- B. A non-statutory body under the Ministry of Social Justice and Empowerment
- C. A statutory body under the Ministry of Housing and Urban Affairs
- D. A statutory tribunal under the Ministry of Labour and Employment
- E. An autonomous body under NITI Aayog

Q13

Seven core OPEC+ nations kept October crude output targets unchanged. Which pair of facts about OPEC and OPEC+ is correct?

- A. OPEC was founded in 1960 at the Baghdad Conference; OPEC+ was formed in late 2016 through the Declaration of Cooperation signed at Vienna
- B. OPEC was founded in 1973 at Vienna; OPEC+ was formed in 2008 at Riyadh
- C. OPEC was founded in 1960 at Vienna; OPEC+ was formed in 2020 through the Abu Dhabi Accord
- D. OPEC was founded in 1949 at Tehran; OPEC+ was formed in 2016 at Doha
- E. OPEC was founded in 1960 at Caracas; OPEC+ was formed in 2014 at Moscow

Q14

Under India's 2026 BRICS Presidency, which event was hosted at which venue?

- A. BRICS Chief Justices' Forum — Chennai; Academic Forum — Goa
- B. BRICS Chief Justices' Forum — New Delhi; 14th Science Ministerial — Chennai; 18th Academic Forum — Lucknow
- C. Science Ministerial — Visakhapatnam; Sports Ministers' Meeting — Chennai
- D. Ocean and Polar Science Working Group — Lucknow; Academic Forum — Goa
- E. Chief Justices' Forum — Mumbai; Science Ministerial — New Delhi

ANSWERS — 9 SEPTEMBER 2026

Q1 B	Q2 B	Q3 A	Q4 B	Q5 B
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Q6 B	Q7 B	Q8 B	Q9 B	Q10 B
Q11 A	Q12 B	Q13 A	Q14 B	

Q1. According to the Asia Research and Engagement (ARE) report prepared with FICCI, India's per capita annual protein consumption is projected to move from what level in 2025 to what level in 2070?

Answer B. 9.5 kg to 30 kg

The drivers are population growth, rising incomes, urbanisation, public nutrition programmes and changing dietary preferences. The report's uncomfortable finding is that even after tripling, India stays protein insecure with sharp dietary inequality — so the challenge is distribution and source-mix, not merely volume.

Q2. The same report notes that protein-related emissions under business-as-usual would reach 1.92 Gt CO₂e against a climate-safe threshold of:

Answer B. 0.25 Gt CO₂e

That is a gap of more than seven times. A combined mitigation approach still lands at 0.30 Gt CO₂e, so the report argues that dietary source-mix and livestock productivity gains must both be pursued. Enteric fermentation in ruminants is the single largest agricultural methane source in India.

Q3. Which of the following statements from the ARE-FICCI protein report is correct?

Answer A. India imports about 90 per cent of processed plant-protein isolates and is the world's largest milk producer with about 24 per cent of global output

A protein isolate is protein extracted and concentrated from a plant source such as soy or pea, and the near-total import dependence is a clear gap for domestic food processing. Pulses actually fix atmospheric nitrogen and need far less fertiliser, while dairy and pulses are expected to remain India's main protein sources with red meat staying small.

Q4. Five juvenile orangutans were rescued in Odisha's Balasore district. Which body was handed the smuggling investigation, and under which law was it established?

Answer B. Wildlife Crime Control Bureau; Wildlife (Protection) Act, 1972

The WCCB is a statutory body under MoEFCC established in 2007. Since the 2022 amendment giving effect to CITES, exotic species fall under Schedule IV of the Act. Orangutans are in CITES Appendix I, barring commercial international trade, and the rescued juveniles are being quarantined at Nandankanan Zoological Park, Bhubaneswar.

Q5. Which of the following about apes is correct?

Answer B. Orangutans are Asia's only great apes, native only to Borneo and Sumatra, while India's only ape is the Hoolock gibbon, a lesser ape

The three orangutan species — Bornean, Sumatran and Tapanuli — are all Critically Endangered, with the Tapanuli described only in 2017 and now the world's rarest great ape. The great apes are orangutan, gorilla, chimpanzee, bonobo and human. Because orangutans are not native to India, their presence in an Odisha forest points to international trafficking.

Q6. Four new Indian cultural sites were added to the UNESCO Tentative List. What is India's revised Tentative List total, and how many sites does India have inscribed on the World Heritage List?

Answer B. 73 on the Tentative List; 44 inscribed

Of the 44 inscribed sites, 36 are cultural, 7 natural and 1 mixed — Khangchendzonga. A site must remain on the Tentative List for at least one year before it can be nominated for inscription. India's most recent inscriptions are the Moidams of the Ahom Dynasty in 2024 and the Maratha Military Landscapes in 2025.

Q7. The Painted Haveli Towns added to the UNESCO Tentative List lie in the semi-arid Shekhawati region, spanning which districts?

Answer B. Sikar, Jhunjhunu and Churu

Shekhawati havelis are famed for painted frescoes commissioned by Marwari merchant families. The other three additions are the Rangpur–Sivasagar Historic Ensemble in Assam, the Colonial Penal Settlement in the Andamans and Nicobarese Cultural Continuity in the Nancowry group. All four are cultural properties, nominated through the Archaeological Survey of India.

Q8. The RBI included Coastal Local Area Bank Limited in the Second Schedule of the RBI Act, 1934. Which statement is correct?

Answer B. It becomes a Scheduled Bank with access to RBI liquidity facilities and money-market operations, while continuing to operate as a Local Area Bank

Vijayawada-based Coastal Local Area Bank was India's first Local Area Bank. LABs were conceived as small, private, locally focused banks serving a few contiguous districts. Scheduled status is a listing in the Second Schedule of the RBI Act, 1934, and it improves the bank's funding options without changing its licensing category.

Q9. The Asian Development Bank signed its first Transaction Advisory Services mandate in India. With which state government, and for what purpose?

Answer B. Madhya Pradesh; developing renewable-energy projects through Public-Private Partnerships

Signed on 7 September 2026, the mandate could attract up to US\$1 billion in private investment. ADB will assist with project preparation, financial structuring, procurement and tender development. A solar facility with a Battery Energy Storage System at Shajapur is among the projects, addressing the intermittency problem that limits solar's grid value.

Q10. The Ministry of Finance secured US\$1 billion from the International Finance Corporation for MSME credit. Which statement about the arrangement is correct?

Answer B. US\$500 million went to SIDBI and another US\$500 million will come through a lender syndicate, with funds converted into rupees via the RBI's special swap window

The rupee conversion through the swap window removes exchange-rate risk for the borrower, which is what makes long-tenure lending workable. SIDBI can on-lend for up to seven years, and the key beneficiary sectors are automobiles, engineering, electronics, textiles and food processing. The IFC is the private-sector arm of the World Bank Group.

Q11. Bandhan Bank launched a four-tier credit card portfolio in partnership with Mastercard. The four variants are:

Answer A. Sparks, Ignite, Flare and Lumina

The cards offer benefits across grocery, apparel, travel, dining, entertainment and international spending, and can be applied for digitally or at branches. For a bank with microfinance roots, a tiered credit-card ladder is a way of moving existing customers up the retail-credit curve as their incomes grow.

Q12. The National Commission for Safai Karamcharis (NCSK), which received a new Chairperson in Bhagwat Prasad Makwana, is:

Answer B. A non-statutory body under the Ministry of Social Justice and Empowerment

The NCSK's mandate covers welfare, dignity, socioeconomic rehabilitation and rights of Safai Karamcharis and manual scavengers, including abolition of hazardous manual scavenging, statutory compensation and safety gear. The new appointments, including Kaishab Bihari as Vice-Chairperson, run until 31 March 2028, completing the tenure of the 10th Commission.

Q13. Seven core OPEC+ nations kept October crude output targets unchanged. Which pair of facts about OPEC and OPEC+ is correct?

Answer A. OPEC was founded in 1960 at the Baghdad Conference; OPEC+ was formed in late 2016 through the Declaration of Cooperation signed at Vienna

OPEC's founding five were Iran, Iraq, Kuwait, Saudi Arabia and Venezuela, and it is headquartered at Vienna. OPEC+ emerged after the 2014–16 US shale surge crashed prices, bringing in Russia and others; compliance is reviewed by the JMMC. The decision came amid disruptions around the Strait of Hormuz, through which roughly a fifth of global oil moves — directly relevant to India, which imports over 85 per cent of its crude.

Q14. Under India's 2026 BRICS Presidency, which event was hosted at which venue?

Answer B. BRICS Chief Justices' Forum — New Delhi; 14th Science Ministerial — Chennai; 18th Academic Forum — Lucknow

The Supreme Court of India hosted the Chief Justices' Forum from 4 to 6 September 2026. Other venues were Visakhapatnam for the Sports Ministers' Meeting and Friendship Cycling event, and Goa for the Ocean and Polar Science Working Group. The Academic Forum's theme was "Building for Resilience, Innovation, Cooperation and Sustainability", and the 18th BRICS Summit is to be held in New Delhi.

QUIZ 9 OF 23

10 September 2026

14 questions · Agri & Rural 6 · Reports 2 · Banking 2 · Economy 1

Q1

In the context of the Union Budget 2026–27 push for high-productivity crop diversification, horticulture accounts for what share of the crop sub-sector's gross value output, and what was 2024–25 horticulture production?

- A. 22 per cent; 290.50 million tonnes
- B. 37 per cent; 370.74 million tonnes
- C. 45 per cent; 415.60 million tonnes
- D. 30 per cent; 370.74 million tonnes
- E. 37 per cent; 217.80 million tonnes

Q2

Which of the following about India's horticulture position is correct?

- A. India ranks first globally in fruits and vegetables, and horticulture output has exceeded foodgrain output since 2020–21
- B. India ranks second globally in fruits and vegetables and first in onions and shallots, and horticulture output has exceeded foodgrain output since 2012–13
- C. India ranks third in fruits and vegetables and second in onions
- D. Horticulture output first exceeded foodgrain output in 2024–25
- E. India ranks second in onions and shallots with a 22.42 per cent share

Q3

For coconut in India, which combination of leading states is correct?

- A. Kerala — largest area; Tamil Nadu — highest production; Andhra Pradesh — highest yield
- B. Tamil Nadu — largest area; Kerala — highest production; Karnataka — highest yield
- C. Andhra Pradesh — largest area; Kerala — highest production; Tamil Nadu — highest yield
- D. Karnataka — largest area; Andhra Pradesh — highest production; Kerala — highest yield
- E. Kerala — largest area; Karnataka — highest production; Tamil Nadu — highest yield

Q4

Agarwood, highlighted as a high-value plantation crop, is obtained from which genus and is regulated under which CITES appendix?

- A. Santalum; CITES Appendix I
- B. Aquilaria; CITES Appendix II
- C. Dalbergia; CITES Appendix III
- D. Aquilaria; CITES Appendix I
- E. Pterocarpus; CITES Appendix II

Q5

PM-KUSUM, under which a second phase is likely to be announced, has three components. Which pairing is correct?

- A. Component A — standalone solar pumps; Component B — feeder solarisation
- B. Component A — decentralised ground-mounted grid-connected solar plants up to 2 MW on barren or fallow farmland; Component B — standalone solar pumps replacing diesel pumps; Component C — solarisation of existing grid-connected agriculture pumps
- C. Component A — rooftop solar for farmhouses; Component C — solar cold storage
- D. Component B — grid-connected plants up to 5 MW; Component C — solar fencing
- E. Component A — agrivoltaics; Component B — biogas plants; Component C — solar dryers

Q6

Agrivoltaics, to be added as a dedicated component under PM-KUSUM 2.0, refers to:

- A. Floating solar panels installed on irrigation reservoirs
- B. Combining agricultural activity and solar generation on the same land, with panels raised or spaced so crops grow beneath or between them
- C. Using solar energy exclusively to power cold-chain infrastructure
- D. Converting agricultural residue into biomass electricity
- E. Installing rooftop solar on farm storage sheds and godowns

Q7

The 9th AIMMAF, held in New Delhi on 9 September 2026, is a ministerial meeting between India and which grouping, covering which subjects?

- A. BIMSTEC; fisheries and blue economy
- B. ASEAN; agriculture and forestry, with a focus on food security
- C. SAARC; agricultural trade and tariffs
- D. African Union; agricultural mechanisation
- E. Indian Ocean Rim Association; coastal agriculture

Q8

The 5th National Steering Committee under PM-SETU approved Rs 735.70 crore for three ITI clusters. Where are they located, and what is the cumulative sanctioned investment under PM-SETU?

- A. Bhiwadi, Medchal and Meerut; Rs 2,171 crore across 9 ITI clusters
- B. Bhiwadi, Medchal and Meerut; Rs 1,435 crore across 6 ITI clusters
- C. Pune, Coimbatore and Kanpur; Rs 2,171 crore across 12 ITI clusters
- D. Bhiwadi, Medchal and Meerut; Rs 3,000 crore across 15 ITI clusters
- E. Indore, Nashik and Ludhiana; Rs 2,171 crore across 9 ITI clusters

Q9

The MoU signed between the Department of Food and Public Distribution and the Food Corporation of India for FY 2026–27 primarily sets performance targets in which areas?

- A. Minimum support price fixation and procurement pricing
- B. Storage, logistics, quality control and technology adoption, with capacity building of FCI employees
- C. Ration card digitisation and beneficiary identification
- D. Fertiliser subsidy disbursal and urea distribution
- E. Export licensing of rice and wheat

Q10

The RBI approved ICICI Prudential Asset Management Company acquiring up to what percentage of the paid-up share capital or voting rights of which bank?

- A. 9.95 per cent of CSB Bank
- B. 9.99 per cent of Karur Vysya Bank
- C. 4.99 per cent of CSB Bank
- D. 9.95 per cent of DCB Bank
- E. 14.95 per cent of CSB Bank

Q11

Fintech platform Niyo received a Payment Service Provider licence to operate from GIFT City. Which regulator issued it?

- A. RBI
- B. IFSCA
- C. SEBI
- D. NPCI
- E. IRDAI

Q12

The Asian-Pacific Postal Union, whose Secretary-General was re-elected for 2027-2030, is best described as:

- A. A specialised agency of the United Nations headquartered at Berne
- B. A Restricted Union of 32 member countries under Article 8 of the UPU Constitution, headquartered at Bangkok
- C. An ASEAN subsidiary body headquartered at Jakarta
- D. A Restricted Union of 48 member countries headquartered at Manila
- E. An autonomous body of the World Trade Organization

Q13

Mount Anak Krakatau, whose eruptions disrupted flights at Jakarta, is situated in which strait and emerged from the caldera of which eruption?

- A. Strait of Malacca; the 1815 Tambora eruption
- B. Sunda Strait; the 1883 Krakatoa eruption, rated VEI-6
- C. Sunda Strait; the 1815 Tambora eruption, rated VEI-7
- D. Lombok Strait; the 1883 Krakatoa eruption
- E. Makassar Strait; the 1963 Agung eruption

Q14

The Union Cabinet approved eight railway multitracking projects at an estimated cost of:

- A. Rs 12,400 crore across six States
- B. Rs 20,804 crore across nine States
- C. Rs 20,804 crore across four States
- D. Rs 35,600 crore across nine States
- E. Rs 7,877 crore across nine States

ANSWERS — 10 SEPTEMBER 2026

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

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Q11 B	Q12 B	Q13 B	Q14 B	
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Q1. In the context of the Union Budget 2026-27 push for high-productivity crop diversification, horticulture accounts for what share of the crop sub-sector's gross value output, and what was 2024-25 horticulture production?

Answer B. 37 per cent; 370.74 million tonnes

Within that total, vegetables were 217.80 mt, fruits 117.65 mt and other categories 35.29 mt. Horticulture is the cornerstone of the diversification argument because it generates higher gross value added per unit of land and uses water more efficiently than the paddy-wheat rotation it is meant to displace. Decadal agricultural growth stands at 4.45 per cent.

Q2. Which of the following about India's horticulture position is correct?

Answer B. India ranks second globally in fruits and vegetables and first in onions and shallots, and horticulture output has exceeded foodgrain output since 2012-13

India's share in onions and shallots is 22.42 per cent. That horticulture has outstripped foodgrains for over a decade is a favourite exam fact, and it explains why schemes such as MIDH — the Mission for Integrated Development of Horticulture — carry disproportionate policy weight relative to their budget size.

Q3. For coconut in India, which combination of leading states is correct?

Answer A. Kerala — largest area; Tamil Nadu — highest production; Andhra Pradesh — highest yield

The pattern shows that area does not equal output: Kerala's ageing palms drag its yield below Tamil Nadu's and Andhra Pradesh's. India produces 13.97 mt across 2.19 million hectares at a yield of 6.36 tonnes per hectare, ranking second in output with 22.44 per cent and third in area. The Coconut Development Board is headquartered at Kochi under the Ministry of Agriculture.

Q4. Agarwood, highlighted as a high-value plantation crop, is obtained from which genus and is regulated under which CITES appendix?

Answer B. Aquilaria; CITES Appendix II

Agarwood yields oud oil, one of the costliest natural perfume raw materials. India has nearly 150 million trees, over 90 per cent of them in the Northeast, making agarwood a genuine agroforestry income opportunity for the region. Appendix II covers species not necessarily threatened with extinction but whose trade must be controlled.

Q5. PM-KUSUM, under which a second phase is likely to be announced, has three components. Which pairing is correct?

Answer B. Component A — decentralised ground-mounted grid-connected solar plants up to 2 MW on barren or fallow farmland; Component B — standalone solar pumps replacing diesel pumps; Component C — solarisation of existing grid-connected agriculture pumps

PM-KUSUM stands for Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan, launched in 2019 under the Ministry of New and Renewable Energy. Component C includes feeder-level solarisation. Since agriculture takes a large share of India's subsidised power, solar pumps cut both the state subsidy burden and diesel consumption at the same time.

Q6. Agrivoltaics, to be added as a dedicated component under PM-KUSUM 2.0, refers to:

Answer B. Combining agricultural activity and solar generation on the same land, with panels raised or spaced so crops grow beneath or between them

The announcement came from Union Minister for New and Renewable Energy Pralhad Joshi at the curtain raiser for the 7th Agrivoltaics World Conference 2026. The appeal of agrivoltaics is that it avoids the land-use trade-off between food and energy. India's solar capacity has risen from about 3 GW in 2016 to over 160 GW by mid-2026.

Q7. The 9th AIMMAF, held in New Delhi on 9 September 2026, is a ministerial meeting between India and which grouping, covering which subjects?

Answer B. ASEAN; agriculture and forestry, with a focus on food security

AIMMAF is the ASEAN-India Ministerial Meeting on Agriculture and Forestry. The 2026 edition was co-chaired by Francisco P. Tiu Laurel, Secretary of Agriculture of the Philippines, alongside India's representative. Such platforms matter for coordinating on sustainable agriculture and regional food-security buffers.

Q8. The 5th National Steering Committee under PM-SETU approved Rs 735.70 crore for three ITI clusters. Where are they located, and what is the cumulative sanctioned investment under PM-SETU?

Answer A. Bhiwadi, Medchal and Meerut; Rs 2,171 crore across 9 ITI clusters

The clusters lie in Rajasthan, Telangana and Uttar Pradesh respectively, with allocations of Rs 241 crore, Rs 254.30 crore and Rs 240.40 crore. The hub-and-spoke ITI cluster model is meant to upgrade industrial training capacity around existing manufacturing concentrations rather than spreading investment thinly.

Q9. The MoU signed between the Department of Food and Public Distribution and the Food Corporation of India for FY 2026-27 primarily sets performance targets in which areas?

Answer B. Storage, logistics, quality control and technology adoption, with capacity building of FCI employees

The MoU targets reduction of storage losses, better supply-chain management and optimised storage capacity. Grain lost in storage and transit is a direct fiscal cost on the food subsidy bill, which is why such performance agreements focus on the physical handling chain rather than pricing policy.

Q10. The RBI approved ICICI Prudential Asset Management Company acquiring up to what percentage of the paid-up share capital or voting rights of which bank?

Answer A. 9.95 per cent of CSB Bank

Any acquisition of 5 per cent or more in a private bank needs prior RBI approval under its major-shareholding norms, and mutual funds routinely seek such headroom for scheme portfolios. The same set of approvals gave RNFI Services in-principle authorisation as a Payment Aggregator-Physical, and PB Pay, a PB Fintech subsidiary, began commercial operations as a Payment Aggregator.

Q11. Fintech platform Niyo received a Payment Service Provider licence to operate from GIFT City. Which regulator issued it?

Answer B. IFSCA

The International Financial Services Centres Authority is the unified regulator for GIFT City, exercising powers that RBI, SEBI, IRDAI and PFRDA hold in the domestic market. The licence gives Niyo a regulated base for cross-border services covering overseas education, employment, global spending and money movement, blending digital delivery with physical branches.

Q12. The Asian-Pacific Postal Union, whose Secretary-General was re-elected for 2027-2030, is best described as:

Answer B. A Restricted Union of 32 member countries under Article 8 of the UPU Constitution, headquartered at Bangkok

APPU was founded on 1 April 1962 as the Asian-Oceanic Postal Union and renamed through the Asian-Pacific Postal Convention at Yogyakarta in 1981; its headquarters moved from Manila to Bangkok in 2002. The parent UPU, founded in 1874 by the Treaty of Bern, is the second-oldest international organisation and became a UN specialised agency in 1948. India joined the UPU in 1876.

Q13. Mount Anak Krakatau, whose eruptions disrupted flights at Jakarta, is situated in which strait and emerged from the caldera of which eruption?

Answer B. Sunda Strait; the 1883 Krakatoa eruption, rated VEI-6

The Sunda Strait separates Java and Sumatra, and the volcano rose permanently above sea level on 11 August 1930 after submarine activity from 1927. It sits on the Pacific Ring of Fire where the Indo-Australian Plate subducts beneath the Sunda Plate. Its 2018 flank collapse caused a volcanogenic tsunami, which is why no earthquake warning preceded it.

Q14. The Union Cabinet approved eight railway multitracking projects at an estimated cost of:

Answer B. Rs 20,804 crore across nine States

The projects involve additional lines and doubling of existing ones, including Arakkonam-Renigunta, Whitefield-Bangarapet, Hosur-Omalur and Salem-Karur-Dindigul. Multitracking relieves saturated corridors where passenger and freight trains compete for the same path, and is expected to aid freight movement, employment and regional economic development.

QUIZ 10 OF 23

11 September 2026

14 questions · Schemes 3 · International 2 · Economy 2 · Banking 2

Q1

UNCCD COP17 concluded at which venue, and under what theme?

- A. Riyadh, Saudi Arabia; "Our Land, Our Future"
- B. Ulaanbaatar, Mongolia; "Restoring Land, Restoring Hope"
- C. Abidjan, Cote d'Ivoire; "Land, Life, Legacy"
- D. New Delhi, India; "Restoring Land, Restoring Hope"
- E. Nairobi, Kenya; "Land for Life"

Q2

Which statement about the UNCCD is correct?

- A. It was adopted at Rio in 1992 and has 154 Parties
- B. It was adopted at Paris on 17 June 1994, is one of the three Rio Conventions along with the UNFCCC and CBD, and is the only legally binding international agreement on land management
- C. It is a non-binding declaration administered by UNEP
- D. It was adopted at Kyoto in 1997 and its finance arm is the Green Climate Fund
- E. It is legally binding only on developed country Parties

Q3

Which of the following outcomes or facts associated with UNCCD COP17 is correct?

- A. Drought becomes a standalone agenda item from COP18, and the Drought Resilience Investment Facility was co-launched with Luxembourg
- B. A binding global drought treaty was adopted by consensus
- C. The Drought Resilience Index was abandoned in favour of a rainfall index
- D. Drought was removed from the COP agenda entirely
- E. The Drought Resilience Investment Facility was co-launched with Norway

Q4

The 9th Rashtriya Poshan Maah 2026 was launched at Varanasi. What are its observance period and central theme?

- A. 1 to 30 September 2026; "Sahi Poshan Desh Roshan"
- B. 9 September to 8 October 2026; "Hamari Anganwadi Hamari Jimmedari"
- C. 1 September to 30 September 2026; "Hamari Anganwadi Hamari Jimmedari"
- D. 9 September to 8 October 2026; "Poshan Bhi Padhai Bhi"
- E. 15 September to 14 October 2026; "Suposhit Bharat"

Q5

The proposed Article 371(K) for Ladakh would be inserted as a chapter under which Part of the Constitution, and what would it create?

- A. Part IX; a three-tier panchayati raj structure for Ladakh
- B. Part XXI — Temporary, Transitional and Special Provisions; a directly elected Union Territory-level governing body with legislative authority over specified subjects
- C. Part VI; a full-fledged State legislature for Ladakh
- D. Part X; Sixth Schedule autonomous district councils
- E. Part XI; an expanded role for the Lieutenant Governor

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Q6

Project CHAYANKAN, for which an MoU was signed by NIT Rourkela, ISRO–NRSC and the Tea Board of India, relates to:

- A. Coffee plantation soil mapping in the Western Ghats
- B. AI-based geospatial data analytics for tea plantation monitoring, including yield estimation and pest and disease forecasting
- C. Satellite tracking of tea exports and shipping consignments
- D. Cloud seeding over tea-growing districts of Assam
- E. Genetic improvement of tea clones through tissue culture

Q7

Bihar signed an MoU with which foreign entity to establish a dedicated food processing park?

- A. Singapore's Temasek Holdings
- B. UAE-based AIM Global Foundation
- C. Japan's JICA
- D. Israel's MASHAV
- E. Netherlands' Wageningen Foundation

Q8

The CCEA approved eight railway multitracking projects worth Rs 20,804 crore. Which detail is correct?

- A. The projects cover 31 districts across nine states, with three projects worth Rs 10,783 crore adding about 656 km to the network
- B. The projects cover 12 districts across four states
- C. Five projects worth Rs 10,021 crore cover West Bengal, Jharkhand and Odisha
- D. The projects add about 1,200 km to the railway network
- E. All eight projects are confined to the southern states

Q9

The Quarterly Progress Report (QPR) Portal on Data Harmonisation was launched by which ministry, and for what purpose?

- A. MeitY; harmonising digital identity databases
- B. MoSPI; improving identification, standardisation and quality of administrative datasets across Central Ministries and Departments
- C. Ministry of Finance; consolidating state fiscal accounts
- D. NITI Aayog; tracking SDG index scores
- E. Ministry of Home Affairs; standardising crime statistics

Q10

The first sector-specific CSR Framework for Indian coal companies was launched by the Ministry of Coal with Coal India Limited. Which body developed it?

- A. Indian Institute of Corporate Affairs, under the Ministry of Corporate Affairs
- B. NITI Aayog
- C. Central Mine Planning and Design Institute
- D. Indian Bureau of Mines
- E. National Institute of Rural Development and Panchayati Raj

Q11**SEBI's Demat 2.0, launched at the Global Fintech Fest, is a pilot project for:**

- A. Dematerialisation of remaining physical equity shares
- B. Tokenisation of corporate bonds using distributed ledger technology, with digital money settlement
- C. Same-day settlement of equity trades
- D. A unified KYC registry for demat account holders
- E. Migration of mutual fund units to a blockchain registry

Q12**NPCI International Payments Limited (NIPL) partnered with which firm to enable UPI QR acceptance for merchants in Singapore?**

- A. Liquid Group
- B. FOMO Pay
- C. NETS Singapore
- D. Grab Financial
- E. PayNow Holdings

Q13**Under the ChipIN Centre initiative, which state leads, and which body launched the centre?**

- A. Tamil Nadu, with 79 organisations; launched by DRDO
- B. Karnataka, with 81 organisations and 73 chip tape-outs; launched by MeitY in 2023 at C-DAC
- C. Telangana, with 42 organisations; launched by MeitY at C-DOT
- D. Karnataka, with 81 organisations; launched by the Department of Science and Technology
- E. Gujarat, with 73 tape-outs; launched by the India Semiconductor Mission

Q14**ONGC announced an Alternative Investment Fund for deep-tech energy startups, alongside an MoU involving IIT Bombay and SINE. What is the fund size and the per-startup ceiling?**

- A. Rs 1,000 crore fund; up to Rs 5 crore each
- B. Rs 2,000 crore fund; up to Rs 2 crore each through convertible and milestone-based funding
- C. Rs 500 crore fund; up to Rs 2 crore each
- D. Rs 2,000 crore fund; up to Rs 10 crore each
- E. Rs 5,000 crore fund; up to Rs 20 crore each

ANSWERS — 11 SEPTEMBER 2026

Q1 B	Q2 B	Q3 A	Q4 B	Q5 B
Q6 B	Q7 B	Q8 A	Q9 B	Q10 A
Q11 B	Q12 B	Q13 B	Q14 B	

Q1. UNCCD COP17 concluded at which venue, and under what theme?**Answer** B. Ulaanbaatar, Mongolia; "Restoring Land, Restoring Hope"

The session focused on rangeland conservation, drought financing and community-led restoration, though it deadlocked over a binding global drought treaty. Holding it in Mongolia was symbolically apt — 77 per cent of Mongolian land is degraded, against 40 per cent globally. India hosted COP14 at New Delhi in 2019.

Q2. Which statement about the UNCCD is correct?

Answer B. It was adopted at Paris on 17 June 1994, is one of the three Rio Conventions along with the UNFCCC and CBD, and is the only legally binding international agreement on land management. The Convention emerged from the 1992 Rio Earth Summit and now has 197 Parties. Its finance arm is the Global Mechanism. The central goal, Land Degradation Neutrality, corresponds directly to SDG target 15.3, which is how land restoration links to the wider development agenda.

Q3. Which of the following outcomes or facts associated with UNCCD COP17 is correct?

Answer A. Drought becomes a standalone agenda item from COP18, and the Drought Resilience Investment Facility was co-launched with Luxembourg.

Parties could not agree on a binding drought protocol, so elevating drought to a standalone agenda item is the compromise outcome. The Drought Resilience Index and the DRIF are the operational instruments. COP17 coincided with the International Year of Rangelands and Pastoralists in 2026, and about 30 per cent of India's land is degraded per the SAC-ISRO Atlas.

Q4. The 9th Rashtriya Poshan Maah 2026 was launched at Varanasi. What are its observance period and central theme?

Answer B. 9 September to 8 October 2026; "Hamari Anganwadi Hamari Jimmedari"

Union Minister Annapurna Devi of the Ministry of Women and Child Development launched it at the Rudraksh International Cooperation and Convention Centre. The theme calls for shared community ownership of Anganwadi centres. Focus areas are dietary diversity and adequate protein, fresh hot cooked meals, community accountability, and linking nutrition with early childhood development.

Q5. The proposed Article 371(K) for Ladakh would be inserted as a chapter under which Part of the Constitution, and what would it create?

Answer B. Part XXI — Temporary, Transitional and Special Provisions; a directly elected Union Territory-level governing body with legislative authority over specified subjects.

Under the J&K Reorganisation Act, 2019, Ladakh became a Union Territory without a legislative assembly, leaving governance largely with the Lieutenant Governor and bureaucracy while the LAHDC councils of Leh and Kargil were sidelined. The Leh Apex Body and Kargil Democratic Alliance pressed for statehood and Sixth Schedule status; this proposal offers a sui generis middle path without granting either.

Q6. Project CHAYANKAN, for which an MoU was signed by NIT Rourkela, ISRO-NRSC and the Tea Board of India, relates to:

Answer B. AI-based geospatial data analytics for tea plantation monitoring, including yield estimation and pest and disease forecasting.

CHAYANKAN stands for Comprehensive AI-based Geospatial Data Analytics for Tea Plantation Monitoring, and runs from April 2026 to March 2029. It combines satellite imagery, UAV hyperspectral data, ground observations and AI. Early pest and disease forecasting matters commercially because tea quality and price collapse quickly once an outbreak spreads through a garden.

Q7. Bihar signed an MoU with which foreign entity to establish a dedicated food processing park?

Answer B. UAE-based AIM Global Foundation

The aim is to draw UAE and Gulf investment into Bihar's agro-food sector and promote value addition, processing, exports and employment. For a state with high agricultural output but thin processing capacity, the more significant gain may be linking local farmers and processors to international food supply chains.

Q8. The CCEA approved eight railway multitracking projects worth Rs 20,804 crore. Which detail is correct?

Answer A. The projects cover 31 districts across nine states, with three projects worth Rs 10,783 crore adding about 656 km to the network

The five southern projects worth Rs 10,021 crore span Tamil Nadu, Andhra Pradesh, Karnataka and Telangana, while the three eastern and central projects cover West Bengal, Jharkhand, Odisha, Madhya Pradesh and Chhattisgarh. The eastern corridors carry heavy mineral and coal freight, which is why capacity augmentation there has an outsized effect on logistics cost.

Q9. The Quarterly Progress Report (QPR) Portal on Data Harmonisation was launched by which ministry, and for what purpose?

Answer B. MoSPI; improving identification, standardisation and quality of administrative datasets across Central Ministries and Departments

Administrative data generated during routine governance is potentially far richer and more frequent than survey data, but is unusable if definitions and formats differ across departments. The portal supports automated validation, dashboards and cross-verification with the National Metadata Structures portal, strengthening India's National Data System.

Q10. The first sector-specific CSR Framework for Indian coal companies was launched by the Ministry of Coal with Coal India Limited. Which body developed it?

Answer A. Indian Institute of Corporate Affairs, under the Ministry of Corporate Affairs

The framework seeks to make CSR spending in the coal sector transparent, measurable and outcome-oriented rather than scattered across one-off activities. Coal-bearing districts bear concentrated environmental and displacement costs, so directing CSR outlays toward those host communities is the framework's central purpose.

Q11. SEBI's Demat 2.0, launched at the Global Fintech Fest, is a pilot project for:

Answer B. Tokenisation of corporate bonds using distributed ledger technology, with digital money settlement

If Demat 1.0, introduced in 1996, converted paper shares into electronic records, Demat 2.0 converts digital bonds into tokens on a shared ledger owned by the depositories and maintained by market infrastructure institutions. It was launched jointly by RBI Governor Sanjay Malhotra and SEBI Chairman Tuhin Kanta Pandey — a joint appearance that signals coordination on the settlement leg.

Q12. NPCI International Payments Limited (NIPL) partnered with which firm to enable UPI QR acceptance for merchants in Singapore?

Answer B. FOMO Pay

Indian travellers can pay in rupees through their UPI apps while Singapore merchants receive settlement in Singapore dollars, with the currency conversion handled in the background. Resorts World Sentosa is among the first merchant partners. Merchant-acceptance tie-ups like this are how UPI internationalisation actually scales beyond person-to-person remittance corridors.

Q13. Under the ChipIN Centre initiative, which state leads, and which body launched the centre?

Answer B. Karnataka, with 81 organisations and 73 chip tape-outs; launched by MeitY in 2023 at C-DAC

Karnataka also recorded about 88 lakh hours of Electronic Design Automation tool usage, followed by Tamil Nadu with 79 organisations and 33 tape-outs, and Telangana with 42 organisations and 28 tape-outs. The ChipIN Centre lowers the entry barrier for startups by pooling expensive EDA licences and design infrastructure. A tape-out is the point at which a finished chip design is sent for fabrication.

Q14. ONGC announced an Alternative Investment Fund for deep-tech energy startups, alongside an MoU involving IIT Bombay and SINE. What is the fund size and the per-startup ceiling?

Answer B. Rs 2,000 crore fund; up to Rs 2 crore each through convertible and milestone-based funding

Focus areas include AI-driven subsurface intelligence, drilling, hydrogen, mobility, bioenergy, refinery technology and digital asset management. Milestone-based tranches let a public-sector investor manage risk in early-stage deep tech, where failure rates are high and technical validation takes years. SINE is IIT Bombay's incubator.

QUIZ 11 OF 23

12 September 2026

14 questions · Agri & Rural 4 · International 2 · Reports 2 · Economy 2

Q1

The Operational Guidelines for DILRMP 3.0, launched by the Ministry of Rural Development, provide for a Central Sector Scheme with an outlay of how much for the period 2026–2031?

- A. Rs 365.50 crore
- B. Rs 465.50 crore
- C. Rs 565.50 crore
- D. Rs 765.50 crore
- E. Rs 1,565.50 crore

Q2

Under DILRMP 3.0, the Bhū-Aadhaar or Unique Land Parcel Identification Number (ULPIN) assigned to every land parcel in the country consists of how many digits?

- A. 10 digits
- B. 12 digits
- C. 14 digits
- D. 16 digits
- E. 18 digits

Q3

The Registration Seva Kendras (RSKs) component of DILRMP 3.0 involves upgrading 75 high-footfall Sub-Registrar Offices on the model of which existing citizen-service facility?

- A. Common Service Centres
- B. Passport Seva Kendras
- C. Aadhaar Seva Kendras
- D. Bank Mitra outlets
- E. Krishi Vigyan Kendras

Q4

The NAKSHA component under DILRMP 3.0 relates to which of the following?

- A. GIS-based land survey of urban habitations and issue of Urban Property Cards
- B. Digitisation of forest boundary maps in tribal districts
- C. Drone mapping of village abadi land under SVAMITVA
- D. Consolidation of agricultural landholdings in eastern States
- E. Mapping of coastal regulation zones along the Indian coastline

Q5

The report "Unincorporated Sector at the District Level: Insights from ASUSE 2025" was released by which organisation?

- A. Reserve Bank of India
- B. NITI Aayog
- C. National Statistical Office under MoSPI
- D. Ministry of Micro, Small and Medium Enterprises
- E. Central Statistics Office of the Ministry of Finance

Q6

As per the district-level ASUSE 2025 estimates, which district accounted for the highest share within Telangana?

- A. Hyderabad
- B. Rangareddy
- C. Warangal
- D. Karimnagar
- E. Nizamabad

Q7

Shalimar Sugandh, also called Kashur Basmat, is a newly developed variety of which crop?

- A. Wheat
- B. Maize
- C. Rice
- D. Saffron
- E. Mustard

Q8

The Geographical Indication tag for Basmati rice, registered in 2016, is held by which body?

- A. Indian Council of Agricultural Research
- B. APEDA
- C. Food Corporation of India
- D. National Seeds Corporation
- E. Ministry of Commerce and Industry directly

Q9

In the Ladakh glacial water initiative at Chuchot and nearby villages, the nallah tapped for irrigation is fed by which glacier?

- A. Siachen Glacier
- B. Drang-Drung Glacier
- C. Stok Kangri Glacier
- D. Gangotri Glacier
- E. Pensilungpa Glacier

Q10

Project CHAYANKAN, taken up by NIT Rourkela with ISRO-NRSC and the Tea Board, uses AI and geospatial technology for which purpose?

- A. Monitoring of tea plantations
- B. Forecasting of coffee berry borer outbreaks
- C. Mapping of rubber plantations in the North East
- D. Estimating spice acreage in the Western Ghats
- E. Tracking cardamom exports from Kerala

Q11

Under the agreement signed by the Digital Bharat Nidhi with Jharkhand for the Amended BharatNet Programme, how many Gram Panchayats will be covered?

- A. 2,395 Gram Panchayats
- B. 3,495 Gram Panchayats
- C. 4,395 Gram Panchayats
- D. 5,395 Gram Panchayats
- E. 6,777 Gram Panchayats

Q12

The RBI recently authorised Pluxee India to operate as which of the following?

- A. Small Finance Bank
- B. Payment Aggregator for online and physical transactions
- C. Account Aggregator
- D. Non-Banking Financial Company – Factor
- E. Payments Bank

Q13

The 18th BRICS Summit hosted by India in New Delhi on 12–13 September 2026 was held under which theme?

- A. "Strengthening Multilateralism for Just Global Development"
- B. "Building for Resilience, Innovation, Cooperation and Sustainability"
- C. "Partnership for Equitable Growth and Shared Prosperity"
- D. "BRICS and Africa: Partnership for Mutually Accelerated Growth"
- E. "Inclusive Globalisation for Common Development"

Q14

India and Russia have set a bilateral trade target of how much, to be achieved by 2030?

- A. \$60 billion
- B. \$75 billion
- C. \$100 billion
- D. \$150 billion
- E. \$200 billion

ANSWERS — 12 SEPTEMBER 2026

Q1 C	Q2 C	Q3 B	Q4 A	Q5 C
Q6 B	Q7 C	Q8 B	Q9 C	Q10 A
Q11 C	Q12 B	Q13 B	Q14 C	

Q1. The Operational Guidelines for DILRMP 3.0, launched by the Ministry of Rural Development, provide for a Central Sector Scheme with an outlay of how much for the period 2026–2031?

Answer C. Rs 565.50 crore

DILRMP 3.0 was launched by Union Minister Shivraj Singh Chouhan at Krishi Bhawan, New Delhi. Being a Central Sector Scheme, the entire outlay is borne by the Centre rather than shared with States. Its aim is an integrated GIS-based digital land records ecosystem that improves citizen access to land-related services.

Q2. Under DILRMP 3.0, the Bhu-Aadhaar or Unique Land Parcel Identification Number (ULPIN) assigned to every land parcel in the country consists of how many digits?

Answer C. 14 digits

Bhu-Aadhaar works like a permanent address for land, so that a parcel can be tracked across sale, partition and mutation without ambiguity. A single identifier lets revenue records, registration data and survey maps be linked together, which is the core idea behind the digital land records ecosystem.

Q3. The Registration Seva Kendras (RSKs) component of DILRMP 3.0 involves upgrading 75 high-footfall Sub-Registrar Offices on the model of which existing citizen-service facility?

Answer B. Passport Seva Kendras

Sub-Registrar Offices handle property registration and are among the most crowded revenue offices. Modelling them on Passport Seva Kendras brings appointment systems, queue management and a front-office/back-office split. The other two components are the Revenue Court Case Management System and NAKSHA for urban survey.

Q4. The NAKSHA component under DILRMP 3.0 relates to which of the following?

Answer A. GIS-based land survey of urban habitations and issue of Urban Property Cards

NAKSHA stands for National Geospatial Knowledge-based Land Survey of Urban Habitations. Urban land records in India have historically been weaker than rural revenue records, so the pilot is being accelerated to create accurate urban maps and issue UrPro Cards to property holders.

Q5. The report "Unincorporated Sector at the District Level: Insights from ASUSE 2025" was released by which organisation?

Answer C. National Statistical Office under MoSPI

This is the first time India has received estimates of the unincorporated non-agricultural sector at the district level. ASUSE covers the survey period January to December 2025 and captures small shops, street vendors, repair units and household enterprises that are not registered as companies under the Companies Act.

Q6. As per the district-level ASUSE 2025 estimates, which district accounted for the highest share within Telangana?

Answer B. Rangareddy

Rangareddy topped Telangana with 23.53 per cent, the highest single-district share among the States listed. Other State toppers include Surat in Gujarat at 19.43 per cent, North 24 Parganas in West Bengal at 15.99 per cent and Ludhiana in Punjab at 14.74 per cent, showing how activity clusters around industrial and peri-urban districts.

Q7. Shalimar Sugandh, also called Kashur Basmat, is a newly developed variety of which crop?

Answer C. Rice

It is a fine grain aromatic rice variety developed at the Mountain Research Centre for Field Crops, Khudwani, under SKUAST-Kashmir. Development began in 2021 and certified seed reached farmers in 2024. An aromatic variety lets Valley farmers diversify from ordinary paddy into a higher-value crop.

Q8. The Geographical Indication tag for Basmati rice, registered in 2016, is held by which body?

Answer B. APEDA

The Agricultural and Processed Food Products Export Development Authority regulates Basmati exports and holds the GI. The GI area covers Punjab, Haryana, Himachal Pradesh, Uttarakhand, Delhi, 30 districts of western Uttar Pradesh and Jammu, Kathua and Samba in J&K. Pakistan has contested India's claim in the European Union.

Q9. In the Ladakh glacial water initiative at Chuchot and nearby villages, the nallah tapped for irrigation is fed by which glacier?

Answer C. Stok Kangri Glacier

The Stok village nallah carries nearly 90 million litres daily, which was flowing unused into the Indus while fields nearby went short of water. Instead of building costly new infrastructure, basic earthwork linked the stream to existing canals, now irrigating over 1,000 acres across 12 villages.

Q10. Project CHAYANKAN, taken up by NIT Rourkela with ISRO–NRSC and the Tea Board, uses AI and geospatial technology for which purpose?

Answer A. Monitoring of tea plantations

CHAYANKAN combines satellite imagery, UAV-based hyperspectral data and ground observations for plantation mapping, yield estimation, crop-health assessment and pest and disease forecasting. The three-year project runs from April 2026 to March 2029, an example of remote sensing being applied to plantation crop management.

Q11. Under the agreement signed by the Digital Bharat Nidhi with Jharkhand for the Amended BharatNet Programme, how many Gram Panchayats will be covered?

Answer C. 4,395 Gram Panchayats

The Centre has approved Rs 1,684 crore for the state-led model in Jharkhand, with demand-based connectivity to around 26,777 villages. Rural broadband underpins e-governance, online education, telemedicine and digital payments, which is why BharatNet is treated as rural development infrastructure rather than merely a telecom project.

Q12. The RBI recently authorised Pluxee India to operate as which of the following?

Answer B. Payment Aggregator for online and physical transactions

The PA-O and PA-P licence lets Pluxee onboard merchants, collect payments, settle funds and manage refunds across cards, QR codes, NFC and online modes. Pluxee already holds a Prepaid Payment Instrument licence issued in 2009, so this authorisation widens its role from issuing instruments to acquiring merchants.

Q13. The 18th BRICS Summit hosted by India in New Delhi on 12–13 September 2026 was held under which theme?

Answer B. "Building for Resilience, Innovation, Cooperation and Sustainability"

This is India's fourth Chairship and the summit culminated over 350 meetings across 25 cities. BRICS now has 11 full members after Indonesia joined in January 2025, plus 10 partner countries. Its financial agenda covers IMF and World Bank quota reform, the NDB and CRA, and local-currency settlement.

Q14. India and Russia have set a bilateral trade target of how much, to be achieved by 2030?

Answer C. \$100 billion

Current bilateral trade stands at around \$60 billion, so the target implies a substantial expansion over the rest of the decade. The trade is heavily skewed by Indian crude oil imports, which makes diversification of the basket and payment settlement arrangements central to reaching the goal.

QUIZ 12 OF 23

13 & 14 September 2026

14 questions · Agri & Rural 4 · Sci & Env 3 · Banking 3 · Schemes 2

Q1

GANGA, India's first cloned cattle produced in 2025 at ICAR-NDRI, belongs to which indigenous breed?

- A. Sahiwal
- B. Gir
- C. Tharparkar
- D. Red Sindhi
- E. Kankrej

Q2

In 2009, ICAR-NDRI, Karnal achieved which of the following world firsts in animal biotechnology?

- A. World's first cloned goat using embryonic cells
- B. World's first buffalo calf cloned using the Hand-guided Cloning Technique
- C. World's first sex-sorted semen production unit
- D. World's first transgenic dairy cow
- E. World's first camel produced through embryo transfer

Q3

The Rashtriya Gokul Mission, meant for development and conservation of indigenous bovine breeds, was launched in which year?

- A. December 2012
- B. February 2014
- C. December 2014
- D. April 2016
- E. March 2021

Q4

Badri cattle, whose elite high-producing animals are being explored for cloning, are indigenous to and recognised as the state animal of which State?

- A. Himachal Pradesh
- B. Uttarakhand
- C. Sikkim
- D. Arunachal Pradesh
- E. Jammu and Kashmir

Q5

ICAR-IVRI, Izatnagar recently produced indigenous calves through OPU-IVF-ET for the first time at the institute. Which breed were these calves?

- A. Gir
- B. Murrah
- C. Sahiwal
- D. Tharparkar
- E. Ongole

Q6**Moth bean, the drought-hardy pulse in the news, has which botanical name?**

- A. Vigna radiata
- B. Vigna mungo
- C. Vigna unguiculata
- D. Vigna aconitifolia
- E. Cajanus cajan

Q7**The moth bean varieties CAZRI Moth-4, 5, 6 and 7 demonstrated resilience in Kharif 2026 by surviving a dry spell of what duration?**

- A. 15 days
- B. 20 days
- C. 25 days
- D. 30 days
- E. 35 days

Q8**Moth bean is cultivated most extensively in which region of India?**

- A. Thar Desert region of western Rajasthan
- B. Vidarbha region of Maharashtra
- C. Telangana plateau
- D. Bundelkhand region of Uttar Pradesh
- E. Terai belt of Bihar

Q9**Schizopygopsis waddellii, recorded in India for the first time, was found in which water body?**

- A. Tso Moriri in Ladakh
- B. Yamdok Lake in Tibet
- C. Pangkang Teng Tso Lake in Tawang district
- D. Loktak Lake in Manipur
- E. Gurudongmar Lake in Sikkim

Q10**The Bankers' Books Evidence Act, 2026, notified to come into force from 1 October 2026, replaces a law enacted in which year?**

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

Q11**Which of the following is a feature of the Bankers' Books Evidence Act, 2026?**

- A. It applies only to public sector banks and excludes private banks
- B. It empowers the Central Government to extend the Act to NBFCs and fintechs by notification
- C. It makes production of original physical ledgers compulsory in all civil suits
- D. It removes Post Office Savings Banks from its coverage
- E. It requires certification exclusively through manual signatures

Q12

In SEBI's consultation paper on the Closing Auction Session framework, which of the following was proposed regarding order cancellation?

- A. All orders entered during CAS may be freely cancelled
- B. No order may be cancelled or modified once CAS begins
- C. Orders within plus or minus 1 per cent of the reference price can be cancelled, while those beyond 1 per cent and up to 3 per cent cannot be cancelled but can be modified to improve price
- D. Only institutional investors may cancel orders during CAS
- E. Cancellation is permitted only in the last one minute of CAS

Q13

According to the Government of India, the 11 full members of BRICS together account for approximately what share of global GDP?

- A. 26 per cent
- B. 32 per cent
- C. 40 per cent
- D. 49.5 per cent
- E. 55 per cent

Q14

The Rishikesh–Karnaprayag rail project, which completed its 41st tunnel breakthrough, is being developed by which organisation?

- A. National High Speed Rail Corporation Limited
- B. Rail Vikas Nigam Limited
- C. IRCON International
- D. Konkan Railway Corporation Limited
- E. RITES Limited

ANSWERS — 13 & 14 SEPTEMBER 2026

Q1 B	Q2 B	Q3 C	Q4 B	Q5 C
Q6 D	Q7 E	Q8 A	Q9 C	Q10 C
Q11 B	Q12 C	Q13 C	Q14 B	

Q1. GANGA, India's first cloned cattle produced in 2025 at ICAR–NDRI, belongs to which indigenous breed?

Answer B. Gir

GANGA is a Gir female calf produced using Ovum Pick-Up for oocyte collection and Somatic Cell Nuclear Transfer for embryo reconstruction. Cloning is being pursued mainly to multiply elite indigenous animals whose genetics would otherwise be lost, since conventional breeding takes several generations to spread superior traits.

Q2. In 2009, ICAR–NDRI, Karnal achieved which of the following world firsts in animal biotechnology?

Answer B. World's first buffalo calf cloned using the Hand-guided Cloning Technique

The hand-guided method dispenses with expensive micromanipulators, making cloning cheaper and more field-adaptable. NDRI Karnal has since extended the work to cattle and to cloned Badri embryos, with elite high-producing Badri cows being explored for conservation of Himalayan bovine diversity.

Q3. The Rashtriya Gokul Mission, meant for development and conservation of indigenous bovine breeds, was launched in which year?

Answer C. December 2014

RGM was realigned for 2021–22 to 2025–26 with Rs 2,400 crore, enhanced by Rs 1,000 crore in March 2025 to take the total to Rs 3,400 crore for the 15th Finance Commission cycle. Its interventions include the Nationwide Artificial Insemination Programme, sex-sorted semen and IVF technology. Note that NPBBDD was the February 2014 scheme.

Q4. Badri cattle, whose elite high-producing animals are being explored for cloning, are indigenous to and recognised as the state animal of which State?

Answer B. Uttarakhand

Badri is important for Himalayan bovine diversity and mountain agriculture, where hardy low-input animals matter more than high yield. India has over 50 officially recognised indigenous cattle breeds, valued for climate adaptability, disease resistance and A2 beta-casein milk.

Q5. ICAR–IVRI, Izatnagar recently produced indigenous calves through OPU–IVF–ET for the first time at the institute. Which breed were these calves?

Answer C. Sahiwal

The programme began in 2022–23 to standardise OPU–IVF–ET protocols under both farm and field conditions, with Sahiwal cattle, Tharparkar cattle and Murrah buffalo as the target breeds. The chain runs elite female to ovum pick-up to in vitro fertilisation to embryo transfer in a synchronised recipient.

Q6. Moth bean, the drought-hardy pulse in the news, has which botanical name?

Answer D. Vigna aconitifolia

Also called mat bean, Turkish gram or dew bean, it is a short-day annual legume of the family Fabaceae. Vigna radiata is moong, Vigna mungo is urad and Vigna unguiculata is cowpea, so the genus is shared but the species differ. Rhizobium symbiosis in its root nodules fixes atmospheric nitrogen.

Q7. The moth bean varieties CAZRI Moth-4, 5, 6 and 7 demonstrated resilience in Kharif 2026 by surviving a dry spell of what duration?

Answer E. 35 days

The dry spell ran from 3 August to 7 September 2026 in an El Nino year, against normal dry spells of only 20 to 30 days in the region. The crop survives through developmental plasticity, flowering at about 30 days and adjusting its maturity to available moisture. The varieties come from ICAR–CAZRI, Jodhpur.

Q8. Moth bean is cultivated most extensively in which region of India?

Answer A. Thar Desert region of western Rajasthan

It is also grown in parts of Gujarat, Haryana and Punjab, on nearly 10 lakh hectares with a yield of about 350 kg per hectare. It thrives on poor sandy soils, rainfall of 150 to 250 mm and temperatures above 40 degrees Celsius. Its dry fodder, called Pala, is valued for desert livestock.

Q9. Schizopygopsis waddellii, recorded in India for the first time, was found in which water body?

Answer C. Pangkang Teng Tso Lake in Tawang district

The lake lies at 12,800 feet in Arunachal Pradesh. The cold-adapted snowtrout of the family Cyprinidae was confirmed by ICAR-CIFRI-Coldwater with the State Fisheries Department using an integrative taxonomic approach combining morphology with mitochondrial DNA analysis. Yamdok Lake in Tibet is its type locality, not the Indian record.

Q10. The Bankers' Books Evidence Act, 2026, notified to come into force from 1 October 2026, replaces a law enacted in which year?

Answer C. 1891

The new Act received Presidential assent on 13 August 2026 and replaces a 135-year-old statute. It governs admissibility, certification and legal validity of bank records as prima facie evidence without producing original physical registers, creating a technology-neutral regime for digital, virtual and cloud-based financial data.

Q11. Which of the following is a feature of the Bankers' Books Evidence Act, 2026?

Answer B. It empowers the Central Government to extend the Act to NBFCs and fintechs by notification

The Act retains coverage of commercial banks and Post Office Savings Banks while allowing scope expansion by notification. It also accepts manual, digital or electronic signatures for certification, and defines a statutory "special cause" so bank officials are not routinely summoned where the bank is not a party to the case.

Q12. In SEBI's consultation paper on the Closing Auction Session framework, which of the following was proposed regarding order cancellation?

Answer C. Orders within plus or minus 1 per cent of the reference price can be cancelled, while those beyond 1 per cent and up to 3 per cent cannot be cancelled but can be modified to improve price

The restriction is meant to prevent orders being placed merely to influence the indicative equilibrium price and then withdrawn. SEBI's seven proposals, open for comments until 3 October 2026, also cover expiry-day settlement price, market timings and discontinuing the Indicative Index Value during CAS.

Q13. According to the Government of India, the 11 full members of BRICS together account for approximately what share of global GDP?

Answer C. 40 per cent

The bloc accounts for about 49.5 per cent of world population, 40 per cent of global GDP and 26 per cent of global trade. The New Delhi Declaration at the 18th Summit sought greater representation of emerging economies in the UN, IMF and World Bank, and discussed local currency settlement and CBDC cooperation. This was India's fourth chairship after 2012, 2016 and 2021.

Q14. The Rishikesh–Karnaprayag rail project, which completed its 41st tunnel breakthrough, is being developed by which organisation?

Answer B. Rail Vikas Nigam Limited

The 125-km line achieved the breakthrough on 11 September 2026 with the completion of Escape Tunnel-1. Tunnelling dominates the project because of the difficult Himalayan terrain, and the line is expected to improve connectivity in Uttarakhand's hill districts, including for pilgrimage and disaster-time movement.

QUIZ 13 OF 23

15 September 2026

14 questions · Schemes 4 · Economy 3 · Sci & Env 3 · Agri & Rural 2

Q1

Agri-tech startup Grow Indigo recently paid around 2,500 farmers for more than 57,000 agricultural carbon credits. What was notable about this payment?

- A. It was routed entirely through the Compliance Carbon Market
- B. It was made from the company's own funds even though the credits were not yet fully sold
- C. It was funded by a World Bank concessional line of credit
- D. It was paid in the form of subsidised farm inputs rather than cash
- E. It was restricted to farmers holding more than ten hectares

Q2

According to the study by CSK Himachal Pradesh Krishi Vishvavidyalaya and Savannah Seeds, direct-seeded rice using SAVA-134 FullPage reduced methane emissions by nearly how much?

- A. 30 per cent
- B. 50 per cent
- C. 65 per cent
- D. 90 per cent
- E. 100 per cent

Q3

One carbon credit generally represents the reduction or removal of how much greenhouse gas?

- A. 100 kg of carbon dioxide equivalent
- B. 500 kg of carbon dioxide equivalent
- C. 1 tonne of carbon dioxide equivalent
- D. 10 tonnes of carbon dioxide equivalent
- E. 100 tonnes of carbon dioxide equivalent

Q4

The Grass Mache technique developed by a Srinagar artisan uses which raw material?

- A. Rice straw left after harvest in the Kashmir Valley
- B. Aquatic weeds and grasses removed from Dal Lake
- C. Willow twigs from Wular Lake wetlands
- D. Waste wool from Pashmina processing
- E. Discarded walnut shells from Kashmir orchards

Q5

Dal Lake in Srinagar is managed by which authority?

- A. Jammu and Kashmir Pollution Control Committee
- B. National Mission for Clean Ganga
- C. Lakes Conservation and Management Authority
- D. Wetlands International South Asia
- E. Central Water Commission

Q6**Ophiopogon japonicus, recorded for the first time in India, was reported from which State?**

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

Q7**The Pradhan Mantri Matsya Sampada Yojana, which completed six years on 10 September 2026, was launched with an outlay of how much?**

- A. Rs 6,000 crore
- B. Rs 11,040 crore
- C. Rs 15,000 crore
- D. Rs 20,050 crore
- E. Rs 25,050 crore

Q8**The CM Startup and NIPUN Mission approved by the Chhattisgarh Cabinet carries an outlay of how much, and over what period?**

- A. Rs 200 crore over three years
- B. Rs 300 crore over five years
- C. Rs 500 crore over five years
- D. Rs 750 crore over seven years
- E. Rs 1,000 crore over ten years

Q9**India's foreign exchange reserves reached a record level in the week ended 4 September 2026. What was the total?**

- A. \$685.7 billion
- B. \$704.9 billion
- C. \$740.8 billion
- D. \$785.7 billion
- E. \$812.4 billion

Q10**At the Global Fintech Fest 2026, which body was recognised by the RBI as the second Self-Regulatory Organisation for the fintech sector?**

- A. Fintech Association for Consumer Empowerment
- B. Digital Lenders Association of India
- C. Unified Fintech Forum
- D. Payments Council of India
- E. Bharat Fintech Federation

Q11

The World Circular Economy Forum 2026, hosted by India at Gandhinagar, was created in 2017 on the initiative of which organisation?

- A. United Nations Environment Programme
- B. Ellen MacArthur Foundation
- C. Sitra, the Finnish Innovation Fund
- D. Organisation for Economic Co-operation and Development
- E. World Economic Forum

Q12

Cochin Shipyard Limited signed a 50:50 joint venture with UAE-based Drydocks World to expand the International Ship Repair Facility at Kochi. What is the total investment?

- A. Rs 900 crore
- B. Rs 1,200 crore
- C. Rs 1,800 crore
- D. Rs 2,400 crore
- E. Rs 3,600 crore

Q13

Tata Steel commissioned India's first Coke Oven Gas Injection Project at its Meramandali plant. Coke Oven Gas contains more than what proportion of hydrogen?

- A. 25 per cent
- B. 40 per cent
- C. 55 per cent
- D. 70 per cent
- E. 85 per cent

Q14

National Forest Martyrs Day, observed in India on 11 September, commemorates which historical event?

- A. The Chipko Movement of 1973
- B. The Khejarli Massacre of 1730
- C. The Silent Valley agitation of 1978
- D. The Bishnoi Sanctuary declaration of 1975
- E. The Appiko Movement of 1983

ANSWERS — 15 SEPTEMBER 2026

Q1 B	Q2 D	Q3 C	Q4 B	Q5 C
Q6 B	Q7 D	Q8 C	Q9 D	Q10 C
Q11 C	Q12 C	Q13 C	Q14 B	

Q1. Agri-tech startup Grow Indigo recently paid around 2,500 farmers for more than 57,000 agricultural carbon credits. What was notable about this payment?

Answer B. It was made from the company's own funds even though the credits were not yet fully sold. Farmers received Rs 3,000 to Rs 15,000 each. Paying before the credits find buyers shifts the market risk from the farmer to the aggregator, which matters because uncertain and delayed payouts have been the main reason smallholders hesitate to adopt carbon-farming practices.

Q2. According to the study by CSK Himachal Pradesh Krishi Vishvavidyalaya and Savannah Seeds, direct-seeded rice using SAVA-134 FullPage reduced methane emissions by nearly how much?

Answer D. 90 per cent

Flooded paddy fields create anaerobic conditions in which methane-producing bacteria thrive, so avoiding continuous standing water sharply cuts emissions. The study also reported better water productivity and soil health, which is why DSR has become the main source of agricultural carbon credits in India.

Q3. One carbon credit generally represents the reduction or removal of how much greenhouse gas?

Answer C. 1 tonne of carbon dioxide equivalent

The tonne of CO₂-equivalent is the common unit that lets emissions of different gases be compared and traded. Agricultural carbon credits arise from practices that either cut emissions, as direct-seeded rice does with methane, or raise soil carbon storage, which is harder to measure and verify.

Q4. The Grass Mache technique developed by a Srinagar artisan uses which raw material?

Answer B. Aquatic weeds and grasses removed from Dal Lake

The craft adapts Kashmir's centuries-old papier-mache tradition. Dried weeds are turned into a fine fibrous pulp, mixed, moulded and dried into a natural, stone-like texture. It is a practical example of the circular economy, turning a waste stream from lake de-weeding into an input for livelihoods.

Q5. Dal Lake in Srinagar is managed by which authority?

Answer C. Lakes Conservation and Management Authority

The LCMA was formerly known as LAWDA. Dal Lake is an urban lake suffering from eutrophication, encroachment and weed infestation, with Azolla, Salvinia, water hyacinth and Ceratophyllum as the main invasive weeds. Unlike Wular, Dal is not a Ramsar Site, though Wular, Hokersar, Surinsar-Mansar and Tsomoriri are.

Q6. Ophiopogon japonicus, recorded for the first time in India, was reported from which State?

Answer B. Arunachal Pradesh

The evergreen perennial herb of the family Asparagaceae, known as dwarf lilyturf or mondo grass, was recorded from West Kameng district. It is mainly found in China, Japan and Korea at 200 to 2,800 metres, and its roots, called Ophiopogonis Radix or Maidong, are used in traditional East Asian medicine.

Q7. The Pradhan Mantri Matsya Sampada Yojana, which completed six years on 10 September 2026, was launched with an outlay of how much?

Answer D. Rs 20,050 crore

PMMSY was launched in 2020 for FY2020-21 to FY2024-25 and later extended through FY2025-26. It is implemented by the Department of Fisheries under the Ministry of Fisheries, Animal Husbandry and Dairying, and has both Central Sector and Centrally Sponsored Scheme components, a structure NABARD aspirants should note.

Q8. The CM Startup and NIPUN Mission approved by the Chhattisgarh Cabinet carries an outlay of how much, and over what period?

Answer C. Rs 500 crore over five years

NIPUN stands for New-Age Industry Preparedness through Up-skilling of New Generation Youth. It will set up Entrepreneurship Development Centres in all 33 districts, five Centres of Excellence and 100 Emerging Technology Labs covering AI, Internet of Things, Big Data and Blockchain, with a NIPUN Job Engine linking trained youth to industry.

Q9. India's foreign exchange reserves reached a record level in the week ended 4 September 2026. What was the total?

Answer D. \$785.7 billion

The weekly jump of \$44.9 billion was itself a record, and reserves have risen by more than \$100 billion since 5 June, when the concessional swap scheme was announced. FCNR(B) flows of about \$127 billion exceeded expectations, taking India to the position of fourth-largest holder of reserves globally.

Q10. At the Global Fintech Fest 2026, which body was recognised by the RBI as the second Self-Regulatory Organisation for the fintech sector?

Answer C. Unified Fintech Forum

An SRO sets and enforces conduct standards within an industry, easing the regulator's supervisory burden as the sector grows. At the same 7th edition in Mumbai, the RBI expanded Bharat Connect forex services to EUR, GBP, CAD, CHF and AED, and SEBI launched the Demat 2.0 pilot for corporate bond tokenisation using Distributed Ledger Technology.

Q11. The World Circular Economy Forum 2026, hosted by India at Gandhinagar, was created in 2017 on the initiative of which organisation?

Answer C. Sitra, the Finnish Innovation Fund

WCEF was created to mark the centenary of Finland's independence. The 2026 edition at the Mahatma Mandir Convention Centre from 15 to 18 September is the 10th milestone edition and its debut in South Asia, themed "Circular Economy: Transition for People and Prosperity", aimed at moving from a take-make-waste model to a regenerative one.

Q12. Cochin Shipyard Limited signed a 50:50 joint venture with UAE-based Drydocks World to expand the International Ship Repair Facility at Kochi. What is the total investment?

Answer C. Rs 1,800 crore

Each partner invests Rs 900 crore. The venture pairs CSL's shipbuilding and repair capability with Drydocks World's expertise in vessel repair, maintenance, conversion and offshore EPC services. CSL is a Miniratna enterprise under the Ministry of Ports, Shipping and Waterways, and ship repair is a focus area for import substitution.

Q13. Tata Steel commissioned India's first Coke Oven Gas Injection Project at its Meramandali plant. Coke Oven Gas contains more than what proportion of hydrogen?

Answer C. 55 per cent

COG is a hydrogen-rich by-product of coke production. Purified gas injected through tuyeres at Blast Furnace 1 partially replaces carbon-based reducing agents, cutting fossil-fuel use and emissions. The project at the Odisha plant supports Tata Steel's Net Zero target for 2045, part of the wider push to decarbonise steel.

Q14. National Forest Martyrs Day, observed in India on 11 September, commemorates which historical event?

Answer B. The Khejarli Massacre of 1730

The massacre took place in Rajasthan, where villagers died resisting the felling of khejri trees. The observance was designated by the Ministry of Environment, Forest and Climate Change in 2013 and is commemorated at the National Forest Martyrs Memorial in Dehradun, honouring those who died protecting forests and wildlife.

QUIZ 14 OF 23

16 & 17 September 2026

14 questions · Schemes 4 · Agri & Rural 4 · Sci & Env 2 · Banking 2

Q1

India's first Badri calf produced through OPU-IVF technology at Pantnagar was born from a surrogate of which breed?

- A. Gir
- B. Sahiwal
- C. Tharparkar
- D. Hariana
- E. Red Sindhi

Q2

Badri cattle, locally called Pahadi, hold which distinction?

- A. The first cattle breed from Uttarakhand registered by ICAR's NBAGR
- B. The only Bos taurus breed native to the Indian Himalaya
- C. The highest milk-yielding indigenous breed of India
- D. The first Indian breed to receive a Geographical Indication tag
- E. The state animal of Himachal Pradesh

Q3

Under the Pradhan Mantri Kisan Maandhan Yojana, which completed seven years on 12 September 2026, what is the assured monthly pension on attaining 60 years of age?

- A. Rs 1,000
- B. Rs 2,000
- C. Rs 3,000
- D. Rs 5,000
- E. Rs 6,000

Q4

Which of the following is the correct eligibility condition for enrolment under PM-KMY?

- A. Any farmer aged 18 to 50 with landholding up to 5 hectares
- B. Small and marginal farmers with cultivable landholding up to 2 hectares, aged 18 to 40
- C. Landless agricultural labourers aged 21 to 45
- D. All PM-KISAN beneficiaries irrespective of age
- E. Farmers aged above 40 with landholding up to 1 hectare

Q5

Operational guidelines were recently notified for the GOBARdhan scheme with an outlay of how much?

- A. Rs 10,000 crore
- B. Rs 15,731 crore
- C. Rs 23,731 crore
- D. Rs 32,731 crore
- E. Rs 45,000 crore

Q6

According to the 9th ASEAN-India Ministerial Meeting on Agriculture and Forestry, India-ASEAN trade in goods reached what level in FY2025-26?

- A. USD 78 billion
- B. USD 98 billion
- C. USD 112 billion
- D. USD 128 billion
- E. USD 160 billion

Q7

Dryland Congress 2026, which concluded with the Delhi Declaration on Drylands, was organised by ICAR along with which institution?

- A. IRRI
- B. CIMMYT
- C. ICRISAT
- D. ICARDA
- E. FAO

Q8

Gujarat, where the Mangrove GIS Portal was launched, has restored how much mangrove area under MISHTI against its 2023-27 target of 29,250 hectares?

- A. 12,450 hectares
- B. 19,300 hectares
- C. 24,100 hectares
- D. 27,652 hectares
- E. 31,500 hectares

Q9

The Pension Sakhi initiative to expand rural pension coverage involves an MoU between the Department of Rural Development and which body?

- A. RBI
- B. PFRDA
- C. IRDAI
- D. NABARD
- E. LIC

Q10

Under the Uttar Pradesh Mukhyamantri Krishak Samriddhi Yojana, concessional long-term loans to small and marginal farmers will be available up to what amount and at what interest rate?

- A. Rs 3 lakh at 4 per cent
- B. Rs 5 lakh at 7 per cent
- C. Rs 6 lakh at 6 per cent
- D. Rs 10 lakh at 8 per cent
- E. Rs 2 lakh at 5 per cent

Q11

As per the 17th PLFS Monthly Bulletin released by the NSO, the unemployment rate for persons aged 15 years and above in August 2026 stood at:

- A. 4.8 per cent
- B. 5.0 per cent
- C. 5.1 per cent
- D. 5.4 per cent
- E. 5.6 per cent

Q12

Under the Merchant Discount Rate framework for UPI effective 15 October 2026, what is the rate on Person-to-Merchant transactions above Rs 2,000?

- A. 0.02 per cent
- B. 0.1 per cent
- C. 0.4 per cent
- D. 0.9 per cent
- E. 1.5 per cent

Q13

The Union Cabinet approved an increase in the EPFO monthly wage ceiling, effective 17 September 2026, from Rs 15,000 to:

- A. Rs 18,000
- B. Rs 21,000
- C. Rs 25,000
- D. Rs 30,000
- E. Rs 35,000

Q14

Which State or UT topped NITI Aayog's India Electric Mobility Index 2025?

- A. Maharashtra
- B. Karnataka
- C. Delhi
- D. Chandigarh
- E. Goa

ANSWERS — 16 & 17 SEPTEMBER 2026

Q1 B	Q2 A	Q3 C	Q4 B	Q5 C
Q6 D	Q7 C	Q8 D	Q9 B	Q10 C
Q11 B	Q12 C	Q13 C	Q14 C	

Q1. India's first Badri calf produced through OPU-IVF technology at Pantnagar was born from a surrogate of which breed?

Answer B. Sahiwal

The calf was born on 11 September 2026 through a collaboration between ICAR-NDRI Karnal and GBPUAT Pantnagar, funded by the Uttarakhand Biotechnology Council, Haldi. Using a surrogate of a different breed lets a scarce indigenous breed be multiplied without depending on its own small female population.

Q2. Badri cattle, locally called Pahadi, hold which distinction?

Answer A. The first cattle breed from Uttarakhand registered by ICAR's NBAGR

Badri is a dual-purpose Bos indicus breed named after the Badrinath shrine and is the state animal of Uttarakhand. It is found in Garhwal and Kumaon districts such as Almora, Pauri Garhwal, Chamoli and Champawat, thriving on steep slopes and cold climates where exotic cattle fail. NBAGR at Karnal is the nodal body for breed registration.

Q3. Under the Pradhan Mantri Kisan Maandhan Yojana, which completed seven years on 12 September 2026, what is the assured monthly pension on attaining 60 years of age?

Answer C. Rs 3,000

PM-KMY is a voluntary contributory scheme launched in 2019 by the Ministry of Agriculture and Farmers Welfare with LIC as pension fund manager. The farmer contributes Rs 55 to Rs 200 a month depending on entry age, and the Centre makes an equal matching contribution to the pension fund.

Q4. Which of the following is the correct eligibility condition for enrolment under PM-KMY?

Answer B. Small and marginal farmers with cultivable landholding up to 2 hectares, aged 18 to 40

The name must appear in State or UT land records as on 1 August 2019. On the pensioner's death the spouse receives 50 per cent as family pension. Farmers may also opt to have contributions deducted directly from their PM-KISAN benefits, which removes the friction of separate monthly payments.

Q5. Operational guidelines were recently notified for the GOBARDhan scheme with an outlay of how much?

Answer C. Rs 23,731 crore

GOBARDhan, or Galvanizing Organic Bio-Agro Resources Dhan, was launched in 2018 under the Ministry of Jal Shakti with the Department of Drinking Water and Sanitation as nodal department, initially within Swachh Bharat Mission-Grameen. The new guidelines assure full offtake of compressed biogas and introduce a pricing mechanism, addressing the investor risk that had held the sector back.

Q6. According to the 9th ASEAN-India Ministerial Meeting on Agriculture and Forestry, India-ASEAN trade in goods reached what level in FY2025-26?

Answer D. USD 128 billion

AIMMAF was held in New Delhi on 9 September 2026. The two sides reaffirmed cooperation on climate-resilient agriculture, low-emission rice, water productivity, AI-enabled digital agriculture, soil health and agroforestry, areas where ASEAN's monsoon rice systems and India's face similar climate stress.

Q7. Dryland Congress 2026, which concluded with the Delhi Declaration on Drylands, was organised by ICAR along with which institution?

Answer C. ICRISAT

The theme was "Transforming Dryland Agriculture with South-South Cooperation" and the event marked 50 years of the ICAR-ICRISAT partnership. Drylands matter disproportionately for India because rainfed areas account for a large share of cultivated land and carry most of the country's pulse and coarse cereal production.

Q8. Gujarat, where the Mangrove GIS Portal was launched, has restored how much mangrove area under MISHTI against its 2023–27 target of 29,250 hectares?

Answer D. 27,652 hectares

Union Minister Bhupender Yadav launched the portal at Bhuj to support habitat monitoring, conservation planning and technology-based restoration. The Guneri Inland Mangrove ecosystem was highlighted as a community-led initiative. MISHTI stands for Mangrove Initiative for Shoreline Habitats and Tangible Incomes.

Q9. The Pension Sakhi initiative to expand rural pension coverage involves an MoU between the Department of Rural Development and which body?

Answer B. PFRDA

The initiative rides on the women-led DAY-NRLM network, including BC Sakhis and community resource persons, to reach SHG members, Lakhpati Didis and other underserved groups. Digital dashboards and the LoKoS system will monitor outreach and enrolment, using an existing last-mile cadre rather than building a new one.

Q10. Under the Uttar Pradesh Mukhyamantri Krishak Samridhhi Yojana, concessional long-term loans to small and marginal farmers will be available up to what amount and at what interest rate?

Answer C. Rs 6 lakh at 6 per cent

The loans will be routed through the Uttar Pradesh Sahkari Gram Vikas Bank, a long-term cooperative credit institution. Long-term credit supports capital formation on the farm, such as land development, wells and machinery, unlike short-term crop loans that only finance a single season's inputs.

Q11. As per the 17th PLFS Monthly Bulletin released by the NSO, the unemployment rate for persons aged 15 years and above in August 2026 stood at:

Answer B. 5.0 per cent

The rate declined from 5.1 per cent in July. The Labour Force Participation Rate rose from 55.4 to 55.6 per cent and the Worker Population Ratio from 52.5 to 52.8 per cent. A falling unemployment rate alongside a rising LFPR is the healthier combination, since it means more people entered the labour force and still found work.

Q12. Under the Merchant Discount Rate framework for UPI effective 15 October 2026, what is the rate on Person-to-Merchant transactions above Rs 2,000?

Answer C. 0.4 per cent

MDR is capped at Rs 300 for transactions above Rs 75,000, with essential sectors such as railways, telecom, fuel, insurance, utility bills and agricultural inputs paying a flat Rs 5 above Rs 2,000, and capital market transactions 0.02 per cent. All P2P transfers, P2M up to Rs 2,000 and small merchants under P2PM up to Rs 1 lakh monthly receipts stay at zero, and 5 per cent of collections will fund UPI adoption among small merchants.

Q13. The Union Cabinet approved an increase in the EPFO monthly wage ceiling, effective 17 September 2026, from Rs 15,000 to:

Answer C. Rs 25,000

More than 51 lakh additional employees are expected to come under mandatory coverage, at an estimated cost of about Rs 11,339 crore annually and roughly Rs 56,696 crore over five years. The change extends EPF, the Employees' Pension Scheme and Employees' Deposit Linked Insurance to workers whose wages had outgrown the old threshold.

Q14. Which State or UT topped NITI Aayog's India Electric Mobility Index 2025?

Answer C. Delhi

Delhi scored 84, followed by Maharashtra at 78, Karnataka at 73, Chandigarh at 71 and Goa at 65. The index, built by NITI Aayog with WRI India across 36 States and UTs, weights Transport Electrification Progress at 50 per cent, Charging Infrastructure Readiness at 30 per cent and EV Research and Innovation at 20 per cent. Karnataka leads on charging readiness and Delhi on research and innovation.

QUIZ 15 OF 23

18 September 2026

14 questions · Schemes 4 · Misc GA 2 · Banking 2 · Economy 2

Q1

The four-year status review of Project Cheetah released by Kuno National Park puts India's cheetah population at:

- A. 39
- B. 44
- C. 52
- D. 58
- E. 64

Q2

The cheetah was declared extinct in India in which year?

- A. 1947
- B. 1952
- C. 1962
- D. 1972
- E. 1980

Q3

Gegeneophis chandgadi, newly described from the Western Ghats, belongs to which order of amphibians?

- A. Anura
- B. Caudata
- C. Gymnophiona
- D. Urodela
- E. Squamata

Q4

Gegeneophis chandgadi was discovered in backyard leaf litter in which district?

- A. Satara, Maharashtra
- B. Kolhapur, Maharashtra
- C. Uttara Kannada, Karnataka
- D. Idukki, Kerala
- E. Nilgiris, Tamil Nadu

Q5

What is the total outlay of the PM Vishwakarma Scheme for FY2023-24 to FY2027-28?

- A. ₹8,000 crore
- B. ₹10,000 crore
- C. ₹13,000 crore
- D. ₹15,000 crore
- E. ₹20,000 crore

Q6

Under PM Vishwakarma, collateral-free credit of ₹1 lakh followed by ₹2 lakh is offered to the artisan at what rate of interest?

- A. 4 per cent
- B. 5 per cent
- C. 6 per cent
- D. 7 per cent
- E. 8 per cent

Q7

The Kishau Multipurpose Project, agreed to by six states, involves a 232.6-metre concrete gravity dam on which river?

- A. Yamuna
- B. Tons
- C. Giri
- D. Sutlej
- E. Ramganga

Q8

NIELIT and Infineon Technologies inaugurated a Centre of Excellence for semiconductor manufacturing in which city?

- A. Bhubaneswar
- B. Ahmedabad
- C. Hyderabad
- D. Pune
- E. Mohali

Q9

The RBI's ₹50,000 crore Open Market Operation in mid-September 2026 was conducted to:

- A. Inject durable liquidity into the banking system
- B. Absorb durable liquidity from the banking system
- C. Defend the rupee in the forward market
- D. Sterilise foreign exchange inflows under the MSS
- E. Roll over maturing state development loans

Q10

Under which two articles must central laws on land and customary practice receive the concurrence of the State Legislative Assembly?

- A. 371A and 371G
- B. 371D and 371E
- C. 371F and 371H
- D. 371B and 371C
- E. 371I and 371J

Q11

Which State will become the first in India to make a computer-based Hazard Perception Test mandatory for driving licence applicants?

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

Q12

India's combined merchandise and services exports during April–August 2026 stood at:

- A. USD 215.91 billion
- B. USD 351.40 billion
- C. USD 399.27 billion
- D. USD 459.65 billion
- E. USD 482.10 billion

Q13

Who has been named for the Dadasaheb Phalke Award 2024?

- A. Mohanlal
- B. Anant Nag
- C. Waheeda Rehman
- D. Mithun Chakraborty
- E. Rajinikanth

Q14

Sanjukta Parashar became the first woman officer to lead which force?

- A. NSG
- B. CRPF CoBRA
- C. BSF Creek Crocodile Commandos
- D. ITBP Snow Warriors
- E. SSB Vajra

ANSWERS — 18 SEPTEMBER 2026

Q1 C	Q2 B	Q3 C	Q4 B	Q5 C
Q6 B	Q7 B	Q8 B	Q9 B	Q10 A
Q11 C	Q12 C	Q13 B	Q14 B	

Q1. The four-year status review of Project Cheetah released by Kuno National Park puts India's cheetah population at:

Answer C. 52

Of the 52, 49 are at Kuno and 3 at Gandhi Sagar, and 32 cubs have been born on Indian soil. Seventeen are free-ranging at Kuno. The programme has moved into its consolidation phase, four years after being launched on 17 September 2022.

Q2. The cheetah was declared extinct in India in which year?

Answer B. 1952

The last cheetahs were reportedly shot in Koriya, in present-day Chhattisgarh. The cheetah is the only large carnivore to have gone extinct in independent India, which is why Project Cheetah — the world's first intercontinental large carnivore translocation — carries the weight it does. IUCN lists the species as Vulnerable, with the Asiatic subspecies Critically Endangered, and CITES places it in Appendix I.

Q3. Gegeneophis chandgadi, newly described from the Western Ghats, belongs to which order of amphibians?

Answer C. Gymnophiona

Caecilians form Gymnophiona, the third order of amphibians alongside Anura (frogs and toads) and Caudata/Urodela (salamanders and newts). They are limbless, fossorial animals with vestigial eyes and chemosensory tentacles. Squamata is an order of reptiles, not amphibians.

Q4. Gegeneophis chandgadi was discovered in backyard leaf litter in which district?

Answer B. Kolhapur, Maharashtra

The species was described by the Zoological Survey of India and Savitribai Phule Pune University from Buzawade village, Chandgad taluka, in the northern Western Ghats. The exam point is where it was found — a human-modified rural backyard free of synthetic pesticides, not pristine forest, showing that agroecosystems can still hold undescribed biodiversity. ZSI was established in 1916, is headquartered at Kolkata and works under the MoEFCC.

Q5. What is the total outlay of the PM Vishwakarma Scheme for FY2023–24 to FY2027–28?

Answer C. ₹13,000 crore

PM Vishwakarma is a Central Sector Scheme, fully funded by the Centre and jointly implemented by MoMSME, MSDE and DFS. Launched on 17 September 2023 on Vishwakarma Jayanti, it completed three years with 30 lakh registrations, and covers 18 traditional trades.

Q6. Under PM Vishwakarma, collateral-free credit of ₹1 lakh followed by ₹2 lakh is offered to the artisan at what rate of interest?

Answer B. 5 per cent

The artisan pays 5 per cent, with an 8 per cent interest subvention borne by the government — the two numbers are easy to swap in an exam. The first tranche of ₹1 lakh runs 18 months and the second of ₹2 lakh runs 30 months. The scheme also gives a training stipend of ₹500 a day, a ₹15,000 toolkit e-voucher and ₹1 per digital transaction up to 100 a month.

Q7. The Kishau Multipurpose Project, agreed to by six states, involves a 232.6-metre concrete gravity dam on which river?

Answer B. Tons

The Tons is the largest tributary of the Yamuna, which is why the 422 MW project is tied to Yamuna rejuvenation along with storage and irrigation. Storage capacity is 1,562 MCM. The six signatories are Himachal Pradesh, Haryana, Uttarakhand, Uttar Pradesh, Delhi and Rajasthan. As a National Project it carries 90 per cent central funding and 10 per cent from the participating state.

Q8. NIELIT and Infineon Technologies inaugurated a Centre of Excellence for semiconductor manufacturing in which city?

Answer B. Ahmedabad

The centre trains in ATMP, OSAT and semiconductor backend manufacturing, with 8 equipment units supplied by Infineon. Bhubaneswar is the distractor for a reason — on the same day MeitY gave in-principle approval for an AI Centre of Excellence there under the IndiaAI Mission.

Q9. The RBI's ₹50,000 crore Open Market Operation in mid-September 2026 was conducted to:

Answer B. Absorb durable liquidity from the banking system

An OMO sale takes securities out of the RBI's book and rupees out of the system. This was the first tranche of a ₹1 trillion programme, with ₹25,000 crore each scheduled for 21 and 28 September 2026. Net liquidity surplus was ₹7.37 trillion and durable liquidity around ₹14 trillion, and the WACR had slipped to 5.05 per cent against a 5.25 per cent repo rate — a call rate below the repo is the classic signal of surplus liquidity.

Q10. Under which two articles must central laws on land and customary practice receive the concurrence of the State Legislative Assembly?

Answer A. 371A and 371G

371A covers Nagaland and came from the 16-Point Agreement of 1960; 371G covers Mizoram and came from the Mizo Peace Accord of 1986. These are the strongest asymmetric provisions in Part XXI (Articles 369 to 392). The news peg is a proposed Article 371K, agreed in principle with the Apex Body Leh and the Kargil Democratic Alliance, which would give Ladakh a directly elected UT-level legislative body without statehood or Sixth Schedule status.

Q11. Which State will become the first in India to make a computer-based Hazard Perception Test mandatory for driving licence applicants?

Answer C. Kerala

The test begins in December 2026. It measures anticipation rather than rule knowledge — the gap between knowing a rule and reacting in time. The provision already exists under the Central Motor Vehicles Rules, 1989; the UK pioneered the format in 2002. Motor vehicles is a Concurrent List subject and licences are issued by State Transport Authorities under the Motor Vehicles Act, 1988. India recorded 4,87,707 accidents and 1,77,175 deaths in 2024, about 485 a day.

Q12. India's combined merchandise and services exports during April–August 2026 stood at:

Answer C. USD 399.27 billion

That is 15.5 per cent growth, of which merchandise exports were USD 215.91 billion. Imports over the same period were USD 459.65 billion, up 18.01 per cent — imports growing faster than exports is the part an examiner tests. In August 2026 alone, exports were USD 82.68 billion against imports of USD 92.09 billion.

Q13. Who has been named for the Dadasaheb Phalke Award 2024?

Answer B. Anant Nag

He is the 56th recipient and the second Kannada cinema artist to receive the award, after Rajkumar. The honour will be conferred at the 72nd National Film Awards ceremony on 22 September 2026. Separately, the CBFC was reconstituted with 18 members for a three-year term under chairperson Shashi Shekhar Vempati.

Q14. Sanjukta Parashar became the first woman officer to lead which force?

Answer B. CRPF CoBRA

The IPS officer took charge as Inspector General of CoBRA — Commando Battalion for Resolute Action — a specialised 10-battalion CRPF unit trained for guerrilla warfare, long-range operations and counter-insurgency.

QUIZ 16 OF 23

19 September 2026

14 questions · Reports 5 · Schemes 3 · Economy 3 · Sci & Env 1

Q1

The report "Forests for Food: Nourishing People, Sustaining the Planet" was published by the FAO together with:

- A. UNEP
- B. CIFOR-ICRAF
- C. IUCN
- D. WRI
- E. CGIAR Secretariat

Q2

According to the report, forest-hosted pollinators support what share of global crop production?

- A. 15 per cent
- B. 23 per cent
- C. 35 per cent
- D. 50 per cent
- E. 85 per cent

Q3

How many people relied primarily on woodfuel for cooking in 2022, as per the report?

- A. 410 million
- B. 1 billion
- C. 1.8 billion
- D. 3.2 billion
- E. 5 billion

Q4

Average annual deforestation between 2015 and 2025 stood at:

- A. 4.12 million hectares
- B. 6.5 million hectares
- C. 10.7 million hectares
- D. 10.9 million hectares
- E. 14.2 million hectares

Q5

India's first farm-level soil carbon payments were delivered through which entity's 'Aadi' programme?

- A. Grow Indigo
- B. DeHaat
- C. NAFED
- D. Ninjacart
- E. Bharat Krishi Carbon

Q6

Under the soil carbon payment mechanism, farmers receive upfront payments or what share of the net proceeds from carbon-credit sales?

- A. 50 per cent
- B. 60 per cent
- C. 70 per cent
- D. 75 per cent
- E. 90 per cent

Q7

The 'Bharat Vann' green initiative inaugurated at Lodhi Colony Park uses which afforestation method?

- A. Taungya
- B. Miyawaki
- C. Agroforestry block planting
- D. Assisted natural regeneration
- E. Aerial seeding

Q8

The Union Cabinet approved raising the mandatory wage ceiling under the EPFO to:

- A. ₹18,000 per month
- B. ₹20,000 per month
- C. ₹21,000 per month
- D. ₹25,000 per month
- E. ₹30,000 per month

Q9

What was the EPFO wage ceiling immediately before the 2014 revision?

- A. ₹3,500
- B. ₹5,000
- C. ₹6,500
- D. ₹7,500
- E. ₹10,000

Q10

Moody's Ratings raised its FY27 real GDP growth forecast for India to:

- A. 6.4 per cent
- B. 6.6 per cent
- C. 6.7 per cent
- D. 7.0 per cent
- E. 7.8 per cent

Q11

India's sovereign rating from Moody's currently stands at:

- A. Baa1, stable
- B. Baa2, stable
- C. Baa3, stable
- D. Ba1, positive
- E. A3, stable

Q12

India's real GDP grew at what rate year-on-year in the first six months of 2026?

- A. 6.7 per cent
- B. 7.3 per cent
- C. 7.8 per cent
- D. 8.2 per cent
- E. 8.6 per cent

Q13

SEMICON India 2026 was held under which theme?

- A. "Chips for Viksit Bharat"
- B. "Silicon to Systems: Building the Ecosystem"
- C. "Design in India, Make for the World"
- D. "Semiconductors for a Self-Reliant India"
- E. "From Fab to Future"

Q14

How many wild species are used globally for food, energy, medicine and materials, as per the FAO report?

- A. More than 10,000
- B. More than 25,000
- C. More than 50,000
- D. More than 80,000
- E. More than 1,00,000

ANSWERS — 19 SEPTEMBER 2026

Q1 B	Q2 C	Q3 C	Q4 D	Q5 A
Q6 D	Q7 B	Q8 D	Q9 C	Q10 D
Q11 C	Q12 D	Q13 B	Q14 C	

Q1. The report "Forests for Food: Nourishing People, Sustaining the Planet" was published by the FAO together with:

Answer B. CIFOR-ICRAF

CIFOR-ICRAF is the Center for International Forestry Research and World Agroforestry, working here through the Landscape Alliance. The report came out under the Collaborative Partnership on Forests (CPF) Joint Initiative. FAO was founded in 1945, is headquartered at Rome, and also publishes SOFA, SOFI and the Global Forest Resources Assessment.

Q2. According to the report, forest-hosted pollinators support what share of global crop production?

Answer C. 35 per cent

The 85 per cent figure in the options is the other headline number — forested watersheds supply freshwater to over 85 per cent of the world's major cities. Examiners routinely swap these two. The report also finds agricultural zones across 155 countries depend on forests in other countries for up to 40 per cent of annual rainfall, through atmospheric moisture recycling.

Q3. How many people relied primarily on woodfuel for cooking in 2022, as per the report?

Answer C. 1.8 billion

That is 23 per cent of the global population. A separate 410 million depended on wood energy simply to boil and sterilise drinking water, and more than 1 billion rely on forest-derived medicinal plants for primary healthcare. Over 5 billion depend on forests to some extent for livelihoods.

Q4. Average annual deforestation between 2015 and 2025 stood at:

Answer D. 10.9 million hectares

Deforestation and net forest loss are different measures, and both appear in the options. Net loss fell from 10.7 to 4.12 million hectares a year, because losses are partly offset by forest expansion, while gross deforestation stayed at 10.9 million hectares annually.

Q5. India's first farm-level soil carbon payments were delivered through which entity's 'Aadi' programme?

Answer A. Grow Indigo

Grow Indigo is an agri-tech joint venture between Mahyco and the US-based Indigo Ag. More than 2,550 small farmers in Punjab and Haryana received over ₹2.9 crore through DBT for verified regenerative practices. The initiative began in 2019 to curb paddy stubble burning and groundwater depletion in the Indo-Gangetic plains.

Q6. Under the soil carbon payment mechanism, farmers receive upfront payments or what share of the net proceeds from carbon-credit sales?

Answer D. 75 per cent

The chain runs: adoption of Direct Seeded Rice, minimum tillage, cover crops and in-situ residue retention → measurement, reporting and verification using satellite data, digital crop models and soil sampling → credit issuance in the voluntary carbon market → payment to the farmer. The first cycle covered 2019 to 2022, roughly 30,000 acres and over 50,000 certified credits.

Q7. The 'Bharat Vann' green initiative inaugurated at Lodhi Colony Park uses which afforestation method?

Answer B. Miyawaki

Miyawaki uses high-density planting of multi-layered indigenous vegetation to create self-sustaining micro-forests quickly. The project is implemented by the New Delhi Municipal Council with funding under the CSR initiative of IIFCL and execution by the Enviro Creators Foundation. Union Finance Minister Nirmala Sitharaman inaugurated it. The aim is to cut particulate pollution and lower the urban heat island effect.

Q8. The Union Cabinet approved raising the mandatory wage ceiling under the EPFO to:

Answer D. ₹25,000 per month

The ceiling rises from ₹15,000. It is the statutory threshold of basic pay plus dearness allowance that decides mandatory coverage under the EPF and Miscellaneous Provisions Act, 1952 — any worker joining an establishment with 20 or more employees at or below that wage must be enrolled. The Expenditure Finance Committee cleared the hike in June 2026.

Q9. What was the EPFO wage ceiling immediately before the 2014 revision?**Answer** C. ₹6,500

₹6,500 applied from 2004 until 1 September 2014, when it was raised to ₹15,000. Over the next twelve years rising state minimum wages pushed baseline earnings to or above ₹15,000, which quietly left new workers outside automatic coverage — the reason the ceiling had to move again.

Q10. Moody's Ratings raised its FY27 real GDP growth forecast for India to:**Answer** D. 7.0 per cent

Up from 6 per cent, and the highest among major agencies: RBI 6.7, ADB 6.6, S&P 6.6, Goldman Sachs 6.5, Fitch 6.4. The 7.8 per cent in the options is Q1 FY27 actual GDP growth. Moody's also put FY27 inflation at 4.8 per cent against 2.4 per cent in FY26.

Q11. India's sovereign rating from Moody's currently stands at:**Answer** C. Baa3, stable

Baa3 is Moody's lowest investment grade. The equivalents are Fitch BBB— and Morningstar DBRS BBB, all stable, while S&P upgraded India to BBB last year — one notch above Fitch and Moody's. The constraints cited are high general government debt, weak debt affordability (the share of revenue eaten by interest payments) and low per capita income.

Q12. India's real GDP grew at what rate year-on-year in the first six months of 2026?**Answer** D. 8.2 per cent

Against 7.3 per cent in 2025 — both numbers are in the options, so read the period carefully. The drivers were strong private consumption, robust gross fixed capital formation and sustained services activity, with continued public infrastructure spending and an expected revival in private investment.

Q13. SEMICON India 2026 was held under which theme?**Answer** B. "Silicon to Systems: Building the Ecosystem"

The 5th edition was inaugurated by the Prime Minister at Yashobhoomi, the India International Convention & Expo Centre in New Delhi, coinciding with Vishwakarma Diwas. It is jointly organised by the India Semiconductor Mission, MeitY and SEMI, the global industry association for electronics manufacturing and design.

Q14. How many wild species are used globally for food, energy, medicine and materials, as per the FAO report?**Answer** C. More than 50,000

Of these, at least 10,000 are consumed directly as human food — the number in option A, and the usual trap. In remote forest-dependent communities wild forest foods supply up to 80 per cent of daily dietary protein and nearly half of total food mass by weight.

QUIZ 17 OF 23

20 & 21 September 2026

14 questions · Banking 4 · Reports 4 · Agri & Rural 2 · Sci & Env 1

Q1

The SPROUT facility inaugurated at BRIC-NIPGR, New Delhi, stands for:

- A. Sustainable Production and Rural Outreach for Unified Technology
- B. SpeedSeed Phenotyping and Resource Optimization for Unified Trait Analysis
- C. Seed Propagation and Resilient Output Upgradation Technology
- D. Strategic Plant Research on Utilisation of Traits
- E. Soil Productivity and Regenerative Output Under Trials

Q2

Speed breeding, as used at the SPROUT facility, shortens a crop cycle to roughly:

- A. 20 days
- B. 40 days
- C. 60 days
- D. 90 days
- E. 120 days

Q3

BRIC, the parent body of NIPGR, was formed in 2023 by merging how many DBT institutes?

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

Q4

Under the new GOBARdhan operational guidelines, the Compressed Biogas purchase obligation for City Gas Distribution companies is fixed at:

- A. 1% in FY27, 2% in FY28, 3% from FY29
- B. 2% in FY27, 3% in FY28, 4% from FY29
- C. 3% in FY27, 4% in FY28, 5% from FY29
- D. 5% in FY27, 6% in FY28, 7% from FY29
- E. A flat 5% from FY27

Q5

What is the theme of the Swachhata Hi Seva 2026 campaign?

- A. "Sampoorna Swachhata"
- B. "Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat"
- C. "Ek Tareekh, Ek Ghanta, Ek Saath"
- D. "Swachh Bharat, Swasth Bharat"
- E. "Garbage Free India"

Q6

NSTFDC signed an MoU with which company to set up smart classrooms and computer labs in 29 Eklavya Model Residential Schools in Rajasthan?

- A. IOCL
- B. HPCL
- C. BPCL
- D. GAIL
- E. ONGC

Q7

The 9th edition of NITI Aayog's Trade Watch Quarterly focused on which sector?

- A. Textiles and apparel
- B. Metals and ores
- C. Electronics and semiconductors
- D. Pharmaceuticals
- E. Marine products

Q8

Under NPCI's revised MDR framework effective 15 October 2026, UPI P2M transactions remain free up to what value?

- A. ₹500
- B. ₹1,000
- C. ₹2,000
- D. ₹5,000
- E. All P2M transactions remain free

Q9

India's first tokenised corporate bond issuances, enabled by NSE, were carried out under which framework?

- A. RBI Regulatory Sandbox
- B. SEBI Regulatory Sandbox Framework, 2020
- C. IFSCA Innovation Sandbox
- D. SEBI LODR Regulations, 2015
- E. RBI Account Aggregator Framework

Q10

Kamlesh Chandra Varshney, reappointed as a Whole-Time Member of SEBI, belongs to which service?

- A. Indian Administrative Service
- B. Indian Revenue Service
- C. Indian Economic Service
- D. Indian Audit and Accounts Service
- E. Indian Corporate Law Service

Q11

India topped the Global Business Climate Survey 2026 among 41 markets. Which countries took the second and third places?

- A. Vietnam and Ireland
- B. Ireland and Vietnam
- C. Poland and the Philippines
- D. Ireland and Poland
- E. Vietnam and the Philippines

Q12

In the India Electric Mobility Index 2025, which State was the top performer among large States?

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

Q13

India's electric vehicle penetration in 2025–26, as reported in the IEMI 2025, stood at:

- A. 0.5 per cent
- B. 3.2 per cent
- C. 5.7 per cent
- D. 8.25 per cent
- E. 12.4 per cent

Q14

In the Global Financial Centres Index 40, GIFT City ranked:

- A. 28th
- B. 37th
- C. 46th
- D. 49th
- E. 56th

ANSWERS — 20 & 21 SEPTEMBER 2026

Q1 B	Q2 B	Q3 D	Q4 C	Q5 B
Q6 B	Q7 B	Q8 C	Q9 B	Q10 B
Q11 B	Q12 C	Q13 D	Q14 B	

Q1. The SPROUT facility inaugurated at BRIC–NIPGR, New Delhi, stands for:

Answer B. SpeedSeed Phenotyping and Resource Optimization for Unified Trait Analysis

Inaugurated by Dr Jitendra Singh to develop climate-resilient crops, with chickpea as the first crop taken up. Phenotyping means measuring a plant's observable traits — height, yield, stress response — and high-throughput means doing it automatically at scale. NIPGR was established in 1998 and its Director is Prof. Manoj Prasad.

Q2. Speed breeding, as used at the SPROUT facility, shortens a crop cycle to roughly:

Answer B. 40 days

That allows several generations a year instead of one or two, which is the whole point — a breeder testing for drought or heat tolerance no longer waits a full season per attempt. Remember the pair: genotype is the genetic makeup, phenotype is what is actually expressed, shaped by both genes and environment.

Q3. BRIC, the parent body of NIPGR, was formed in 2023 by merging how many DBT institutes?

Answer D. 14

BRIC is the Biotechnology Research and Innovation Council, an autonomous body under the Department of Biotechnology. Related facts worth carrying: the BioE3 Policy approved in 2024 for biomanufacturing; India's first genome-edited rice varieties DRR Dhan 100 (Kamala) and Pusa DST Rice 1 released in 2025; and SDN-1 and SDN-2 genome editing, which introduces no foreign DNA and is exempt from GM regulation in India.

Q4. Under the new GOBARDhan operational guidelines, the Compressed Biogas purchase obligation for City Gas Distribution companies is fixed at:

Answer C. 3% in FY27, 4% in FY28, 5% from FY29

Issued by MoPNG, with the government assuring full offtake of CBG available for sale, subject to technical and operational feasibility. The initial Administered CBG Price is ₹2,110 per MMBTU — roughly ₹98 a kg — guaranteed for at least 10 years, up to 31 March 2036. A guaranteed price plus a rising purchase obligation is how a market is created where none existed.

Q5. What is the theme of the Swachhata Hi Seva 2026 campaign?

Answer B. "Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat"

Launched on 17 September 2026 by MoHUA and DDWS, the campaign runs to 2 October 2026, culminating on Gandhi Jayanti. Its five pillars are Clean Public Places, Swachh Paathshala, Safai Mitra Suraksha Evam Samman, Jan Bhagidari and Swachhata Se Samridhi.

Q6. NSTFDC signed an MoU with which company to set up smart classrooms and computer labs in 29 Eklavya Model Residential Schools in Rajasthan?

Answer B. HPCL

The ₹16.01 crore project covers 11 districts and will benefit more than 10,000 Scheduled Tribe students a year. Each school gets four smart classrooms, a computer lab and 10 tablets loaded with competitive-exam content, with completion expected within six months.

Q7. The 9th edition of NITI Aayog's Trade Watch Quarterly focused on which sector?

Answer B. Metals and ores

The edition covers Q1 FY27. Global goods trade reached USD 13.7 trillion in H1 2026, up 12.5 per cent. India's merchandise and services trade was USD 506.9 billion in Q1 FY27, up 15.5 per cent, with merchandise exports up 16 per cent to USD 129.5 billion and imports up 19.8 per cent to USD 216.1 billion — a merchandise trade deficit of USD 86.6 billion.

Q8. Under NPCI's revised MDR framework effective 15 October 2026, UPI P2M transactions remain free up to what value?

Answer C. ₹2,000

P2P transactions stay free at any amount. Above ₹2,000, specified categories such as railways, telecom, insurance and fuel attract a flat ₹5 MDR, while capital-market transactions attract 0.02 per cent capped at ₹300. Note that a flat fee and a percentage fee behave very differently as ticket size grows — that is the reasoning an interview panel looks for.

Q9. India's first tokenised corporate bond issuances, enabled by NSE, were carried out under which framework?

Answer B. SEBI Regulatory Sandbox Framework, 2020

The issuances were worth ₹1,000 crore in all, with REC and L&T raising ₹500 crore each. They use Distributed Ledger Technology to digitally represent and manage the securities, aimed at better transparency, operational efficiency and settlement. Corporate bonds sit with SEBI, not the RBI — which is what decides the answer here.

Q10. Kamlesh Chandra Varshney, reappointed as a Whole-Time Member of SEBI, belongs to which service?

Answer B. Indian Revenue Service

A 1990-batch IRS officer, he joined SEBI as a Whole-Time Member in September 2023 and will now continue until 4 August 2029, when he turns 65, or until further orders. His portfolios have included market intermediaries, legal affairs, surveillance and information technology.

Q11. India topped the Global Business Climate Survey 2026 among 41 markets. Which countries took the second and third places?

Answer B. Ireland and Vietnam

The survey is produced by Business Sweden with the Swedish Chamber of Commerce in India, and captures how Swedish multinationals view their markets. India has been in the global top three for four consecutive years, and 73 per cent of Swedish firms rated its operating climate good or very good. India, the Philippines and Poland recorded the highest revenue and growth projections. India-Sweden ties include a Strategic Partnership since 2018 and LeadIT, launched jointly at the UN Climate Action Summit 2019.

Q12. In the India Electric Mobility Index 2025, which State was the top performer among large States?

Answer C. Maharashtra

Delhi is the distractor — it tops the UTs and city states category and the overall score with 84, up from 77, but it is not a large State. Karnataka came second among large States and Tamil Nadu third with 61. Manipur (46) led the hilly and northeastern category. The index is the 2nd edition, built by NITI Aayog with WRI India, using 16 indicators weighted 50 per cent transport electrification, 30 per cent charging infrastructure and 20 per cent research and innovation.

Q13. India's electric vehicle penetration in 2025–26, as reported in the IEMI 2025, stood at:

Answer D. 8.25 per cent

Up from 0.5 per cent in 2018 — option A, and the usual trap. Within the index, Karnataka leads charging readiness with 97 and Delhi leads research and innovation with 94. Madhya Pradesh rose from 23rd to 7th overall and Goa climbed ten places to fifth.

Q14. In the Global Financial Centres Index 40, GIFT City ranked:

Answer B. 37th

An improvement of 9 places from 46th in GFCI 39, making GIFT City the only Indian centre in the Asia-Pacific top 15. Mumbai ranked 49th and Delhi 56th — both appear in the options. The index is published twice a year by Z/Yen Partners with the China Development Institute, and scores centres on business environment, human capital, infrastructure, financial sector development and reputation. The top four were New York, London, Hong Kong and Singapore.

QUIZ 18 OF 23

22 September 2026

14 questions · Schemes 3 · Agri & Rural 2 · Economy 2 · Banking 2

Q1

As per the WMO State of Global Water Resources 2025, what share of monitored groundwater stations recorded below or much-below-normal levels in 2025?

- A. 18 per cent
- B. 25 per cent
- C. 34 per cent
- D. 36 per cent
- E. 42 per cent

Q2

Glaciers lost how much mass globally in 2025, according to the report?

- A. 148 ±60 Gt
- B. 274 ±90 Gt
- C. 408 ±132 Gt
- D. 612 ±150 Gt
- E. 805 ±210 Gt

Q3

Groundwater supports roughly what share of irrigation and rural drinking water in India?

- A. 40 per cent of irrigation and 60 per cent of rural drinking water
- B. 50 per cent of irrigation and 70 per cent of rural drinking water
- C. 60 per cent of irrigation and 85 per cent of rural drinking water
- D. 75 per cent of irrigation and 90 per cent of rural drinking water
- E. 85 per cent of irrigation and 60 per cent of rural drinking water

Q4

APEDA signed an MoU with InD Events Dubai, the organiser of which trade fair?

- A. SIAL Paris
- B. Gulfood
- C. Anuga
- D. Fruit Logistica
- E. Foodex Japan

Q5

Madhya Pradesh's Swamitva Adhikar Abhilekh Nispadan Evam Panjiyan Yojana 2026 provides free registration of about how many rural properties?

- A. 10 lakh
- B. 25 lakh
- C. 50 lakh
- D. 75 lakh
- E. 1 crore

Q6

Under the proposed FCRA Amendment Bill, 2026, an appeal against the vesting of assets lies before a District Judge within:

- A. 30 days
- B. 45 days
- C. 60 days
- D. 90 days
- E. 180 days

Q7

Which FCRA amendment introduced the 20 per cent ceiling on administrative expenses and the designated SBI account?

- A. 1976
- B. 2010
- C. 2011
- D. 2020
- E. 2022

Q8

novio, which launched a co-branded RuPay credit card with Indian Overseas Bank, is operated by:

- A. Credilio Financial Technologies
- B. Zeta Services
- C. M2P Fintech
- D. Juspay Technologies
- E. Perfios Software

Q9

SLINEX-26, the bilateral naval exercise under way at Visakhapatnam, is held between India and:

- A. Singapore
- B. Sri Lanka
- C. Seychelles
- D. Maldives
- E. Indonesia

Q10

The Houthi captured Mayun (Perim) Island, which lies in which strait?

- A. Strait of Hormuz
- B. Bab el-Mandeb
- C. Strait of Malacca
- D. Gulf of Aqaba
- E. Strait of Tiran

Q11

How many countries share a land border with Ukraine?

- A. Five
- B. Six
- C. Seven
- D. Eight
- E. Nine

Q12

During the External Affairs Minister's visit, India extended a concessional Line of Credit of what value to Bhutan for energy-sector projects?

- A. ₹1,000 crore
- B. ₹2,500 crore
- C. ₹4,000 crore
- D. ₹5,000 crore
- E. ₹10,000 crore

Q13

Which film has been selected as India's official entry for the Oscars 2027 Best International Feature Film category?

- A. Court
- B. Gondhal
- C. Shwaas
- D. Harishchandrachi Factory
- E. Laapataa Ladies

Q14

The indigenous One-Way Attack drone 'KAL', tested at the Pokhran Field Firing Range, has a reported range of up to:

- A. 300 km
- B. 500 km
- C. 750 km
- D. 1,000 km
- E. 1,500 km

ANSWERS — 22 SEPTEMBER 2026

Q1 C	Q2 C	Q3 C	Q4 B	Q5 C
Q6 D	Q7 D	Q8 A	Q9 B	Q10 B
Q11 C	Q12 C	Q13 B	Q14 D	

Q1. As per the WMO State of Global Water Resources 2025, what share of monitored groundwater stations recorded below or much-below-normal levels in 2025?

Answer C. 34 per cent

Up from 25 per cent in 2024 — both years are in the options. The 36 per cent figure is a different finding: about 36 per cent of global catchment area was drier than normal, making 2025 one of the driest years for river discharge in 35 years. The report has expanded over five years from 3 to 15 hydrological variables. WMO is a UN specialised agency, founded 1950, headquartered at Geneva.

Q2. Glaciers lost how much mass globally in 2025, according to the report?

Answer C. 408 ±132 Gt

Equivalent to about 1.1 ±0.4 mm of sea-level rise, and the fourth consecutive year in which every major glaciated region recorded net ice loss. Global terrestrial water storage — all water on and below the land surface, measured by satellite gravimetry such as GRACE — has been declining persistently since 2014-16, with below-normal storage in northern India in 2025.

Q3. Groundwater supports roughly what share of irrigation and rural drinking water in India?

Answer C. 60 per cent of irrigation and 85 per cent of rural drinking water

India is the world's largest user of groundwater — more than the United States and China combined. The Central Ground Water Board assesses it and classifies blocks as Safe, Semi-critical, Critical and Over-exploited; Punjab, Haryana, Rajasthan and Delhi hold the most over-exploited blocks. Parts of India ran persistent groundwater deficits through 2022–2025, with over-abstraction an important driver.

Q4. APEDA signed an MoU with InD Events Dubai, the organiser of which trade fair?

Answer B. Gulfood

India will be the Official Partner Country at Gulfood 2027 for the second consecutive year. The partnership is aimed at MSMEs, FPOs, startups and women- and SC/ST-led exporters, through buyer linkages and market access. APEDA was established in 1986 under the APEDA Act, 1985 and works under the Ministry of Commerce and Industry — note the gap between the Act and the body.

Q5. Madhya Pradesh's Swamitva Adhikar Abhilekh Nispadan Evam Panjiyan Yojana 2026 provides free registration of about how many rural properties?

Answer C. 50 lakh

The scheme covers all 55 districts and works through door-to-door visits, village camps and panchayat-level camps, with no stamp duty or registration charges. The purpose is to put a legal ownership document in rural hands — which is what converts an occupied house into collateral a bank will lend against.

Q6. Under the proposed FCRA Amendment Bill, 2026, an appeal against the vesting of assets lies before a District Judge within:

Answer D. 90 days

If an NGO's registration is cancelled, surrendered or lapses, unutilised foreign contributions and assets created from foreign funds provisionally vest in a government-appointed Designated Authority; if registration is not restored within the prescribed window they vest permanently, and may be transferred to public departments or auctioned with proceeds credited to the Consolidated Fund of India. The Bill also cuts the maximum prison term for specified compliance violations from five years to one. FCRA is administered by the Ministry of Home Affairs.

Q7. Which FCRA amendment introduced the 20 per cent ceiling on administrative expenses and the designated SBI account?

Answer D. 2020

The timeline to memorise: FCRA first enacted 1976; FCRA 2010 replaced it; Rules notified 2011; major amendments in 2020 bringing the 20 per cent administrative-expense cap and the designated SBI New Delhi Main Branch account; in 2022 the limit on foreign contributions from relatives abroad rose from ₹1 lakh to ₹10 lakh a year; and in 2026 the Amendment Bill was introduced with new Rules notified.

Q8. novio, which launched a co-branded RuPay credit card with Indian Overseas Bank, is operated by:

Answer A. Credilio Financial Technologies

The card comes in RuPay Select and RuPay Platinum variants and can be linked to UPI for credit-based payments. The design point worth remembering is the FD-backed credit facility — a fixed deposit standing as security lets someone with no formal credit history get a card and start building a credit profile, which is a standard financial-inclusion route.

Q9. SLINEX-26, the bilateral naval exercise under way at Visakhapatnam, is held between India and:

Answer B. Sri Lanka

This is the 13th edition, first held in 2005, conducted under the Eastern Naval Command. It tests coordinated manoeuvres, tactical communications and maritime interdiction. Other India-Sri Lanka exercises are Mitra Shakti (army) and the trilateral Dosti with the Maldives (coast guards). The policy frame is SAGAR, announced in 2015 in Mauritius, extended in 2025 as MAHASAGAR.

Q10. The Houthis captured Mayun (Perim) Island, which lies in which strait?

Answer B. Bab el-Mandeb

Bab el-Mandeb, the "Gate of Tears", connects the Red Sea to the Gulf of Aden between Yemen and Djibouti/Eritrea, and Perim Island sits in the middle, splitting it into two channels. About 12 per cent of global trade uses the Red Sea-Suez route; a detour via the Cape of Good Hope adds roughly 10-14 days to an Asia-Europe voyage. India's exposure is direct — most India-Europe trade and the planned IMEC corridor depend on it, and the Navy has deployed ships under Operation Sankalp. The Houthis, officially Ansar Allah, are a Zaidi Shia movement of northern Yemen; they also took the port of Mokha, which gave its name to mocha coffee.

Q11. How many countries share a land border with Ukraine?

Answer C. Seven

Belarus, Russia, Moldova, Romania, Hungary, Slovakia and Poland. Ukraine has coastlines on the Black Sea and the Sea of Azov, its capital Kyiv stands on the Dnieper, and its highest peak is Mount Hoverla (2,061 m) in the Carpathians. Its chernozem black soil makes it the "breadbasket of Europe" and a major wheat, maize and sunflower oil exporter — India is a large buyer of its sunflower oil. The news peg was Ukraine's largest-ever overnight drone offensive, using over 1,000 long-range UAVs and domestic cruise missiles.

Q12. During the External Affairs Minister's visit, India extended a concessional Line of Credit of what value to Bhutan for energy-sector projects?

Answer C. ₹4,000 crore

S. Jaishankar visited Bhutan from 16 to 18 September 2026, reviewing energy, connectivity, healthcare, agriculture, education and clean mobility. Progress was reviewed on Punatsangchhu-II (1,020 MW) and Punatsangchhu-I (1,200 MW) — note which number goes with which project, since the smaller-numbered project is the larger one.

Q13. Which film has been selected as India's official entry for the Oscars 2027 Best International Feature Film category?

Answer B. Gondhal

A Marathi psychological and cultural thriller set in rural Maharashtra, directed by Santosh Davakhar, chosen from 33 entries. Davakhar won the Silver Peacock for Best Director at IFFI 2025. Gondhal is the fourth Marathi film to be India's official entry, after Shwaas, Harishchandrachi Factory and Court — the three distractors in this question.

Q14. The indigenous One-Way Attack drone 'KAL', tested at the Pokhran Field Firing Range, has a reported range of up to:

Answer D. 1,000 km

Developed by IG Defence as part of its GRID STRIKE portfolio, KAL has an endurance of 7-8 hours, a 50 kg payload and GNSS plus INS-based navigation for autonomous long-endurance operations. Separately the same week, HAL handed over 2 LCA Tejas FOC twin-seat trainers and 3 HTT-40 trainers to the IAF, and 4 Dhruv NG helicopters to Pawan Hans.

QUIZ 19 OF 23

23 & 24 September 2026

14 questions · Sci & Env 5 · International 3 · Schemes 1 · Agri & Rural 1

Q1

A comprehensive checklist documented how many flowering plant species in the Agasthyamala Biosphere Reserve?

- A. 1,868
- B. 2,104
- C. 3,261
- D. 3,500
- E. 4,012

Q2

Which plant family was found to be the most species-rich in the Agasthyamala Biosphere Reserve?

- A. Rubiaceae
- B. Poaceae
- C. Orchidaceae
- D. Fabaceae
- E. Asteraceae

Q3

Which was India's first biosphere reserve?

- A. Agasthyamala
- B. Nilgiri
- C. Gulf of Mannar
- D. Seshachalam Hills
- E. Nanda Devi

Q4

The 9th India International Water Week was convened on which theme?

- A. "Water Vision @ 2047"
- B. "Climate Resilient Water Management"
- C. "Water for All, Water Forever"
- D. "Catch the Rain, Where it Falls"
- E. "One Water, One Nation"

Q5

Which two veterinary NSAIDs were banned in India in 2023 to protect vultures?

- A. Diclofenac and meloxicam
- B. Aceclofenac and ketoprofen
- C. Nimesulide and paracetamol
- D. Flunixin and carprofen
- E. Meloxicam and tolfenamic acid

Q6**India's Vulture Conservation Breeding Centres are located at:**

- A. Pinjore, Rajabhatkhawa and Rani
- B. Pinjore, Bharatpur and Ranthambore
- C. Hazaribagh, Rajabhatkhawa and Rani
- D. Pinjore, Rani and Gir
- E. Bharatpur, Rajabhatkhawa and Mudumalai

Q7**Under Uttar Pradesh's Mukhyamantri Krishak Samridhi Yojana, the interest rate on farm loans has been reduced to:**

- A. 4 per cent
- B. 5 per cent
- C. 6 per cent
- D. 7 per cent
- E. 9 per cent

Q8**Under Swachh Seva Aankalan, launched by the Ministry of Jal Shakti, who validates the Gram Panchayat's self-assessment?**

- A. The District Collector
- B. The Gram Sabha
- C. The Block Development Officer
- D. A third-party audit agency
- E. The State Sanitation Mission

Q9**India's maiden blue bond is being raised by which entity?**

- A. Shipping Corporation of India
- B. Sagarmala Finance Corporation
- C. Cochin Shipyard
- D. IREDA
- E. National Bank for Financing Infrastructure and Development

Q10**Which country issued the world's first sovereign blue bond?**

- A. Fiji
- B. Maldives
- C. Seychelles
- D. Indonesia
- E. Belize

Q11**Which agency now has the highest FY27 GDP growth projection for India?**

- A. ADB — 7.0 per cent
- B. Moody's — 7.0 per cent
- C. OECD — 7.1 per cent
- D. S&P Global — 7.0 per cent
- E. Fitch — 6.9 per cent

Q12

'Operation Twist' refers to which RBI action?

- A. Outright sale of G-Secs to absorb durable liquidity
- B. Outright purchase of G-Secs to inject durable liquidity
- C. Simultaneous sale of short-term and purchase of long-term securities
- D. Simultaneous purchase of short-term and sale of long-term securities
- E. Variable Rate Reverse Repo auctions of over 14 days

Q13

Jayanti Prasad, who took additional charge as Chairperson of IBBI, belongs to which service?

- A. Indian Administrative Service
- B. Indian Revenue Service
- C. Indian Audit and Accounts Service
- D. Indian Corporate Law Service
- E. Indian Economic Service

Q14

'Angh', which won the Platform Prize at the Toronto International Film Festival 2026, is the debut feature of which filmmaker?

- A. Theja Rio
- B. Rajkumar Kandamudi
- C. Nancy Nisa Beso
- D. Santosh Davakhar
- E. Dominic Sangma

ANSWERS — 23 & 24 SEPTEMBER 2026

Q1 C	Q2 D	Q3 B	Q4 B	Q5 B
Q6 A	Q7 C	Q8 B	Q9 B	Q10 C
Q11 C	Q12 C	Q13 C	Q14 A	

Q1. A comprehensive checklist documented how many flowering plant species in the Agasthyamala Biosphere Reserve?**Answer** C. 3,261

Read the options carefully — 1,868 is the height in metres of Agasthyarkoodam, the reserve's highest point, and 3,500 is its area in square kilometres. The reserve spans the southern extremity of the Western Ghats across Kerala and Tamil Nadu, was notified in 2001 and entered the UNESCO World Network of Biosphere Reserves under the Man and the Biosphere Programme in 2016.

Q2. Which plant family was found to be the most species-rich in the Agasthyamala Biosphere Reserve?**Answer** D. Fabaceae

Fabaceae recorded 349 taxa, ahead of Rubiaceae (194), Poaceae (193) and Orchidaceae (168). Fabaceae is the legume or pea family — beans, peas, lentils, chickpea; Rubiaceae is the coffee family, which also gives quinine; Poaceae is the grass family, covering rice, wheat, maize, sugarcane and bamboo; Orchidaceae is the orchid family.

Q3. Which was India's first biosphere reserve?

Answer B. Nilgiri

Notified in 1986. South India's four biosphere reserves are Nilgiri, Agasthyamala, Gulf of Mannar and Seshachalam Hills. A biosphere reserve conserves biodiversity while permitting sustainable use, which distinguishes it from a national park. Also linked to Agasthyamala is the Kani tribe and the Arogyapacha plant — the basis of India's first access and benefit-sharing model under the Biological Diversity Act, 2002.

Q4. The 9th India International Water Week was convened on which theme?

Answer B. "Climate Resilient Water Management"

Held in New Delhi. Keep the constitutional position ready: water is a State subject under Entry 17 of List II, inter-state rivers fall under Entry 56 of the Union List, and Article 262 governs disputes. The mission list to revise alongside: Namami Gange, Jal Jeevan Mission, PMKSY (Per Drop More Crop), Swachh Bharat Mission, Atal Bhujal Yojana, Jal Shakti Abhiyan: Catch the Rain and Mission Amrit Sarovar.

Q5. Which two veterinary NSAIDs were banned in India in 2023 to protect vultures?

Answer B. Aceclofenac and ketoprofen

Diclofenac was banned for veterinary use back in 2006, and meloxicam is the safe alternative — both appear in the options as traps. India's vulture population fell over 95 per cent in three decades. The news peg is Hazaribagh in Jharkhand, on the Chota Nagpur Plateau, where a 100-km radius now supports an estimated 400 to 450 vultures, the State's sole surviving wild stronghold.

Q6. India's Vulture Conservation Breeding Centres are located at:

Answer A. Pinjore, Rajabhatkhawa and Rani

Pinjore is in Haryana, Rajabhatkhawa in West Bengal and Rani in Assam. Four Indian species are Critically Endangered — White-rumped, Indian (long-billed), Slender-billed and Red-headed. A Vulture Safe Zone is an area of roughly 100 km radius verified free of toxic NSAIDs, and the Action Plan for Vulture Conservation ran 2020–25.

Q7. Under Uttar Pradesh's Mukhyamantri Krishak Samridhhi Yojana, the interest rate on farm loans has been reduced to:

Answer C. 6 per cent

Down from 11 per cent, on loans through the Uttar Pradesh Cooperative Gramya Vikas Bank. The aim is to cut the interest burden and pull farmers towards institutional credit and away from informal lenders. It was launched alongside the Bharat Taxi service in the State.

Q8. Under Swachh Seva Aankalan, launched by the Ministry of Jal Shakti, who validates the Gram Panchayat's self-assessment?

Answer B. The Gram Sabha

Launched under Swachh Bharat Mission–Grameen 2.0, SSA is an annual digital self-assessment framework in which Gram Panchayats rate ODF sustainability, cleanliness, Solid and Liquid Waste Management and sanitation infrastructure. Validation by the Gram Sabha is the design choice being tested — it puts verification with the village assembly rather than an outside inspector.

Q9. India's maiden blue bond is being raised by which entity?

Answer B. Sagarmala Finance Corporation

India's first maritime lender, planning the issue on 28 September. A blue bond finances sustainable water and marine projects — clean water, recycling, shipping, sustainable fishing, ocean energy and mapping — making it the marine equivalent of a green bond. Two terms that travel with it: the greenshoe option, which lets an issuer retain oversubscription beyond the base size, and "greenium", the yield discount a thematic bond earns over a conventional one.

Q10. Which country issued the world's first sovereign blue bond?

Answer C. Seychelles

In 2018, with World Bank support. For comparison, India issued its first Sovereign Green Bonds in January 2023 under the Sovereign Green Bond Framework. SEBI has issued a framework for green debt securities and proposed norms to curb greenwashing. The wider family is green, social, sustainability and sustainability-linked bonds.

Q11. Which agency now has the highest FY27 GDP growth projection for India?

Answer C. OECD — 7.1 per cent

OECD moved from 6.3 to 7.1; ADB from 6.6 to 7.0; S&P from 6.6 to 7.0; Moody's from 6.0 to 7.0; Fitch from 6.4 to 6.9. All five now sit above the RBI's own 6.7 per cent projection — that gap is the examinable point. The upgrades follow 7.8 per cent growth in April–June on investment momentum, consumption demand and strong industrial activity, and all four institutions also expect an RBI rate hike later in the year.

Q12. 'Operation Twist' refers to which RBI action?

Answer C. Simultaneous sale of short-term and purchase of long-term securities

It reshapes the yield curve without expanding the balance sheet — option D is the same idea reversed, which is the trap. The news peg is the RBI's ₹25,000 crore OMO sale, the second tranche of a ₹1 trillion programme: ₹50,000 crore on 17 September, ₹25,000 crore on 21 September and ₹25,000 crore on 28 September. Bidding runs on e-Kuber, the RBI's core banking solution. Durable liquidity was ₹10.66 trillion on 31 August and near ₹14 trillion by mid-September; WACR is the operating target, with repo at 5.25 per cent and SDF at 5.00 per cent.

Q13. Jayanti Prasad, who took additional charge as Chairperson of IBBI, belongs to which service?

Answer C. Indian Audit and Accounts Service

A 1986–batch IA&AS officer and a Whole-Time Member of IBBI, he took additional charge from 13 September 2026, succeeding Ravi Mital, and will hold it until 20 November 2026. IBBI is the statutory regulator under the Insolvency and Bankruptcy Code, 2016.

Q14. 'Angh', which won the Platform Prize at the Toronto International Film Festival 2026, is the debut feature of which filmmaker?

Answer A. Theja Rio

A historical period drama set in the early 1960s in a remote Nagaland village near the Indo-Burma border, co-written with Rajkumar Kandamudi and co-produced with Nancy Nisa Beso. "Angh" is the hereditary village chief among the Konyak, Nagaland's largest tribe, known for facial tattoos. Santosh Davakhar in the options directed Gondhal, India's Oscar entry — a different film entirely.

QUIZ 20 OF 23

25 & 26 September 2026

15 questions · Reports 4 · Sci & Env 3 · Banking 2 · Schemes 2

Q1

In the Global Business Climate Survey 2026, India was ranked first in business climate among how many global markets?

- A. 41
- B. 35
- C. 48
- D. 52
- E. 60

Q2

Neelakurinji (*Strobilanthes kunthiana*), whose blooms were reported destroyed across hill ranges in Munnar, belongs to which plant family?

- A. Fabaceae
- B. Orchidaceae
- C. Poaceae
- D. Rubiaceae
- E. Acanthaceae

Q3

According to the RBI Bulletin's 'State of the Economy' report, net FDI into India in July 2026 rose 64% to what level?

- A. \$5.1 billion
- B. \$7.3 billion
- C. \$9.8 billion
- D. \$13.3 billion
- E. \$18.6 billion

Q4

As per the RBI's survey on software and IT-enabled services exports for 2025–26, what share of India's software services exports went to the United States?

- A. 31.8 per cent
- B. 15.4 per cent
- C. 46.3 per cent
- D. 54.1 per cent
- E. 61.2 per cent

Q5

A 100 TPA pilot facility for Polylactic Acid (PLA)–based biodegradable bioplastics is being developed at which location?

- A. Panipat, Haryana
- B. Kanpur, Uttar Pradesh
- C. Kumbhi, Uttar Pradesh
- D. Pune, Maharashtra
- E. Gorakhpur, Uttar Pradesh

Q6

From which date will the RBI (Commercial Banks – Minimum Capital Requirements for Market Risk) Directions, 2026 apply?

- A. 1 October 2026
- B. 1 January 2027
- C. 1 April 2026
- D. 1 October 2027
- E. 1 April 2027

Q7

The RBI cancelled the Certificates of Registration of five NBFCs during 4–31 August 2026 under which provision?

- A. Section 45-IA(6) of the RBI Act, 1934
- B. Section 35A of the Banking Regulation Act, 1949
- C. Section 45-L of the RBI Act, 1934
- D. Section 22 of the Banking Regulation Act, 1949
- E. Section 45-QA of the RBI Act, 1934

Q8

Which constitutional provision states that the Chief Election Commissioner can be removed only in the same manner and on the same grounds as a Supreme Court judge?

- A. Article 124(4)
- B. Article 148(1)
- C. Article 317
- D. Article 324(5)
- E. Article 329

Q9

As noted in the India-specific facts accompanying UN Women's Gender Snapshot 2026, what was India's rank in the Global Gender Gap Index 2026?

- A. 127th
- B. 131st
- C. 129th
- D. 135th
- E. 142nd

Q10

According to the Planetary Health Check 2026, how many of the nine planetary boundaries have crossed their safe operating limits?

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

Q11

The World Circular Economy Forum (WCEF) 2026, which made India the first South Asian country to host the forum, was held in which city?

- A. New Delhi
- B. Bengaluru
- C. Hyderabad
- D. Mumbai
- E. Gandhinagar

Q12

International Red Panda Day, which fell on 19 September in 2026, is observed on which day each year?

- A. Third Saturday of September
- B. 19 September every year
- C. Second Sunday of September
- D. Last Friday of September
- E. First Monday of September

Q13

The 24th edition of Exercise VARUNA between the Indian Navy and the French Navy is being hosted at which location?

- A. Brest Naval Base, France
- B. Kochi, India
- C. Cherbourg, France
- D. Toulon Naval Base, France
- E. Visakhapatnam, India

Q14

Which Indian city will host the UCI Road World Championships 2032, the first time the event will be held in India?

- A. Ahmedabad
- B. Pune
- C. Bengaluru
- D. Bhubaneswar
- E. Hyderabad

Q15

Who topped the M3M Hurun India Rich List 2026?

- A. Mukesh Ambani and family
- B. Shiv Nadar and family
- C. Gautam Adani and family
- D. Cyrus Poonawalla and family
- E. Kumar Mangalam Birla and family

ANSWERS — 25 & 26 SEPTEMBER 2026

Q1 A	Q2 E	Q3 B	Q4 D	Q5 C
Q6 E	Q7 A	Q8 D	Q9 B	Q10 C
Q11 E	Q12 A	Q13 D	Q14 B	Q15 C

Q1. In the Global Business Climate Survey 2026, India was ranked first in business climate among how many global markets?

Answer A. 41

The survey captures the views of Swedish multinational companies and is conducted by Business Sweden, the Swedish Chambers of Commerce and Swedish embassies and consulates, in partnership with the Swedish Chamber of Commerce in India (SCCI). Ireland was ranked second and Vietnam third. 73 per cent of surveyed Swedish companies rated India's operating climate good or very good, and India has been in the global top three for four consecutive years.

Q2. Neelakurinji (*Strobilanthes kunthiana*), whose blooms were reported destroyed across hill ranges in Munnar, belongs to which plant family?

Answer E. Acanthaceae

Neelakurinji is a purplish-blue flowering shrub of the genus *Strobilanthes*, known for synchronised mass flowering once every 12 years. Its leaves contain cystoliths (calcium carbonate deposits), characteristic of Acanthaceae. *S. kunthiana* was added to Schedule III of the Wildlife (Protection) Act, 1972 in 2024, and Kerala notified the Kurinjimala Sanctuary to protect its habitat.

Q3. According to the RBI Bulletin's 'State of the Economy' report, net FDI into India in July 2026 rose 64% to what level?

Answer B. \$7.3 billion

Net FDI rose 64% to \$7.3 billion in July 2026, with Mauritius, the UAE and the USA as the major sources and communication, financial services and computer services as the major sectors. The \$13.3 billion figure refers to the amount banks mobilised through FCNR(B) deposits. FDI is a non-debt creating inflow, while FCNR(B) deposits are debt-creating.

Q4. As per the RBI's survey on software and IT-enabled services exports for 2025–26, what share of India's software services exports went to the United States?

Answer D. 54.1 per cent

India's software services exports rose 8.2 per cent year-on-year to \$221.4 billion in 2025–26, and the US was the largest destination with 54.1 per cent. Europe accounted for 31.8 per cent, of which the United Kingdom accounted for 15.4 per cent. The survey is conducted annually by the RBI.

Q5. A 100 TPA pilot facility for Polylactic Acid (PLA)–based biodegradable bioplastics is being developed at which location?

Answer C. Kumbhi, Uttar Pradesh

PLA is a bio-based, compostable thermoplastic made by converting plant-based sugars into lactic acid, which is then polymerised. Feedstocks include sugarcane, molasses, corn starch and cassava. The Kumbhi pilot facility will test the technology and develop specialised PLA grades for uses such as packaging, agricultural films, textiles and medical sutures.

Q6. From which date will the RBI (Commercial Banks – Minimum Capital Requirements for Market Risk) Directions, 2026 apply?

Answer E. 1 April 2027

The new market-risk capital framework, issued under Basel III, applies from 1 April 2027 and incorporates the Fundamental Review of the Trading Book (FRTB) framework. Market risk refers to possible losses from changes in interest rates, equity prices, exchange rates and commodity prices. Separately, the RBI eased KYC requirements for Foreign Portfolio Investors from 18 September 2026.

Q7. The RBI cancelled the Certificates of Registration of five NBFCs during 4–31 August 2026 under which provision?

Answer A. Section 45-IA(6) of the RBI Act, 1934

The five NBFCs were Dar's Financial Services, Rolta Holding and Finance Corporation, Vasudeo Securities, Parsoli Corporation and A C Choksi Financial Services. The RBI also accepted the surrender of licences by eight other NBFCs, some of which exited the NBFC business while others were merged, dissolved or reclassified as entities not requiring NBFC registration.

Q8. Which constitutional provision states that the Chief Election Commissioner can be removed only in the same manner and on the same grounds as a Supreme Court judge?

Answer D. Article 324(5)

Article 324(5) links the CEC's removal to that of a Supreme Court judge, while Article 124(4) lays down the grounds (proved misbehaviour or incapacity) and the special majority required. A removal notice needs at least 100 Lok Sabha MPs or 50 Rajya Sabha MPs, and the inquiry is governed by the Judges (Inquiry) Act, 1968. Other Election Commissioners can be removed by the President only on the CEC's recommendation.

Q9. As noted in the India-specific facts accompanying UN Women's Gender Snapshot 2026, what was India's rank in the Global Gender Gap Index 2026?

Answer B. 131st

India ranked 131st with 64.5 per cent parity. The Gender Snapshot 2026 was released by UN Women and UN DESA on 17 September 2026 and drew on more than 100 data sources. It found that women's representation in national parliaments rose from 22.3 per cent in 2015 to 27.4 per cent in 2026.

Q10. According to the Planetary Health Check 2026, how many of the nine planetary boundaries have crossed their safe operating limits?

Answer C. 7

The assessment was released by the Planetary Boundaries Science Lab at the Potsdam Institute for Climate Impact Research. The seven transgressed boundaries include climate change, biosphere integrity, biogeochemical flows, novel entities, land-system change, freshwater change and ocean acidification. The framework defines a safe operating space for humanity.

Q11. The World Circular Economy Forum (WCEF) 2026, which made India the first South Asian country to host the forum, was held in which city?

Answer E. Gandhinagar

WCEF 2026 was held from 15 to 18 September 2026 at Gandhinagar, Gujarat. Its theme was 'Circular Economy: Transition for People and Prosperity'. The forum focused on resource efficiency, reuse, recycling, Extended Producer Responsibility (EPR) and sustainable production and consumption.

Q12. International Red Panda Day, which fell on 19 September in 2026, is observed on which day each year?

Answer A. Third Saturday of September

International Red Panda Day is observed on the third Saturday of September, which fell on 19 September in 2026. The observance was launched by the Red Panda Network in 2010 to create awareness about the conservation of the endangered red panda.

Q13. The 24th edition of Exercise VARUNA between the Indian Navy and the French Navy is being hosted at which location?

Answer D. Toulon Naval Base, France

INS Trishul is representing India at the 24th edition at Toulon Naval Base. India-France naval interactions began in 1983 and were formally named VARUNA in 2001. Other major India-France exercises are Shakti (Army) and Garuda (Air Force).

Q14. Which Indian city will host the UCI Road World Championships 2032, the first time the event will be held in India?

Answer B. Pune

Pune, Maharashtra, will host the championships. The bid was jointly led by the Government of Maharashtra and the Cycling Federation of India. The Union Cycliste Internationale (UCI) is the global governing body for cycling.

Q15. Who topped the M3M Hurun India Rich List 2026?

Answer C. Gautam Adani and family

Gautam Adani and family topped the list with wealth of Rs 9.23 lakh crore, followed by Mukesh Ambani and family with Rs 8.63 lakh crore. Mumbai had the highest number of individuals on the list, followed by New Delhi and Bengaluru. AI emerged as a new sector, with 19 individuals having combined wealth of about Rs 3.07 lakh crore.

QUIZ 21 OF 23

27 & 28 September 2026

15 questions · Agri & Rural 7 · Banking 2 · Sports & Days 2 · Sci & Env 2

Q1

NABARD launched RSVC-AMRIT, a digital platform for technology-led rural development, in collaboration with which body?

- A. NITI Aayog
- B. Office of the Principal Scientific Adviser (OPSA)
- C. Department of Science and Technology
- D. Indian Council of Agricultural Research
- E. Ministry of Electronics and IT

Q2

Under a NABARD-IMD MoU, IMD's agro-meteorological data will be integrated with DiCRA, an open-source platform supported by NABARD and which organisation?

- A. FAO
- B. World Bank
- C. IFAD
- D. UNDP
- E. UNEP

Q3

Union Agriculture Minister Shivraj Singh Chouhan launched PM Gram Sadak Yojana-4 (PMGSY-4) at which place in Madhya Pradesh?

- A. Ichhawar, Sehore district
- B. Budhni, Sehore district
- C. Vidisha
- D. Raisen
- E. Narmadapuram

Q4

Dhanuka Agritech's fungicide 'Polin', launched for paddy, is meant to protect rice crops against which diseases?

- A. Bacterial leaf blight and sheath blight
- B. Brown spot and false smut
- C. Tungro and grassy stunt
- D. Sheath rot and stem rot
- E. Leaf blast and neck blast

Q5**Where is SWIFT (Society for Worldwide Interbank Financial Telecommunication) headquartered?**

- A. Basel, Switzerland
- B. Frankfurt, Germany
- C. La Hulpe, Belgium
- D. Luxembourg City, Luxembourg
- E. Geneva, Switzerland

Q6**In July 2026, the RBI recorded its highest-ever monthly net purchase of foreign exchange. How much was it?**

- A. \$18.63 billion
- B. \$18.65 billion
- C. \$40.82 billion
- D. \$15.20 billion
- E. \$22.40 billion

Q7**NABARD signed an initial agreement with which development finance institution to strengthen cooperation in financing rural infrastructure projects?**

- A. SIDBI
- B. EXIM Bank
- C. National Housing Bank
- D. IIFCL
- E. NaBFID

Q8**The Ministry of Tourism is developing the National Digital Tourism Stack, a digital public infrastructure for tourism, together with which entity?**

- A. ONDC
- B. NPCI
- C. IRCTC
- D. ITDC
- E. UIDAI

Q9**What is the theme of World Tourism Day 2026, observed on 27 September?**

- A. Tourism and Green Investments
- B. Tourism and Peace
- C. Rethinking Tourism
- D. Digital Agenda and Artificial Intelligence to Redesign Tourism
- E. Tourism and Sustainable Transformation

Q10

At the 81st UN General Assembly, Russian Foreign Minister Sergey Lavrov backed India's candidature for a permanent UNSC seat. Which other country's candidature did Russia also support?

- A. Germany
- B. Japan
- C. Brazil
- D. South Africa
- E. Egypt

Q11

Which body has proposed restricting the use of the name 'paneer' for non-dairy analogue paneer products?

- A. Bureau of Indian Standards
- B. National Dairy Development Board
- C. APEDA
- D. Department of Consumer Affairs
- E. FSSAI

Q12

Under Operation Drishti, AFMS surgeons performed 220 sight-restoring surgeries at an underground surgical centre in which location near the LoC?

- A. Uri, Baramulla
- B. Tangdhar, Kupwara
- C. Gurez, Bandipora
- D. Poonch
- E. Kargil

Q13

India retained the Nona Gaprindashvili Trophy at the 46th Chess Olympiad held in which city?

- A. Budapest, Hungary
- B. Tashkent, Uzbekistan
- C. Chennai, India
- D. Samarkand, Uzbekistan
- E. Baku, Azerbaijan

Q14

INS Sahyadri and INS Kulish took part in the ADMM-Plus Experts' Working Group on Maritime Security Joint Cooperation Activity held at which location?

- A. Subic Bay, Philippines
- B. Cam Ranh Bay, Vietnam
- C. Changi, Singapore
- D. Sattahip, Thailand
- E. Lumut, Malaysia

Q15

What position did India secure at the 48th WorldSkills Competition held in Shanghai, China, in September 2026?

- A. 8th
- B. 12th
- C. 10th
- D. 13th
- E. 15th

ANSWERS — 27 & 28 SEPTEMBER 2026

Q1 B	Q2 D	Q3 A	Q4 E	Q5 C
Q6 B	Q7 E	Q8 A	Q9 D	Q10 C
Q11 E	Q12 B	Q13 D	Q14 A	Q15 C

Q1. NABARD launched RSVC-AMRIT, a digital platform for technology-led rural development, in collaboration with which body?

Answer B. Office of the Principal Scientific Adviser (OPSA)

RSVC-AMRIT was developed by NABARD with the Office of the Principal Scientific Adviser (OPSA), Government of India, to connect rural needs with relevant innovations, technologies and implementation partners. AMRIT stands for Accelerated Medium for Rural Innovations and Technologies, and RSVC for RuTAGE Smart Village Centre. The Principal Scientific Adviser is Prof. Ajay Kumar Sood.

Q2. Under a NABARD-IMD MoU, IMD's agro-meteorological data will be integrated with DiCRA, an open-source platform supported by NABARD and which organisation?

Answer D. UNDP

DiCRA stands for Data in Climate Resilient Agriculture and is supported by NABARD and UNDP. The integration will provide weather and climate information to farmers, financial institutions, policymakers and researchers, supporting decisions on crop planning, agricultural risk management and rural finance.

Q3. Union Agriculture Minister Shivraj Singh Chouhan launched PM Gram Sadak Yojana-4 (PMGSY-4) at which place in Madhya Pradesh?

Answer A. Ichhawar, Sehore district

PMGSY-4 was launched in Ichhawar, Sehore district, where the foundation stone was laid for 36 roads approved under the scheme. PMGSY aims to provide all-weather road connectivity to eligible rural habitations, improving access to markets, schools, healthcare and other essential services.

Q4. Dhanuka Agritech's fungicide 'Polin', launched for paddy, is meant to protect rice crops against which diseases?

Answer E. Leaf blast and neck blast

Polin protects paddy against leaf blast and neck blast and was developed through a technical collaboration with Japan's Nippon Soda Co. Ltd. (NISSO). It has translaminar and systemic mobility, and the recommended application is 100 ml per acre in 200 litres of water. Its longer protection period can reduce spraying frequency for rice farmers.

Q5. Where is SWIFT (Society for Worldwide Interbank Financial Telecommunication) headquartered?

Answer C. La Hulpe, Belgium

SWIFT was founded in 1973 and is headquartered at La Hulpe, Belgium, as a member-owned cooperative under Belgian law supervised by the G10 central banks. It is a messaging network, not a settlement system or a bank. Alternatives include China's CIPS (launched 2015), Russia's SPFS (developed 2014) and the multi-CBDC platform Project mBridge.

Q6. In July 2026, the RBI recorded its highest-ever monthly net purchase of foreign exchange. How much was it?

Answer B. \$18.65 billion

The RBI net purchased \$18.65 billion in July 2026, slightly above the previous record of \$18.63 billion in June 2021 and far higher than the \$561 million net purchase in June 2026. The rise was linked to the RBI's concessional swap facility for FCNR(B) deposits, ECBs and overseas foreign-currency borrowings, which attracted \$40.82 billion of inflows by July-end.

Q7. NABARD signed an initial agreement with which development finance institution to strengthen cooperation in financing rural infrastructure projects?

Answer E. NaBFID

NABARD and NaBFID will cooperate on financing rural infrastructure such as water infrastructure, sanitation, irrigation and post-harvest storage facilities, through joint financing and knowledge sharing. NaBFID is a specialised development finance institution established to support long-term infrastructure financing.

Q8. The Ministry of Tourism is developing the National Digital Tourism Stack, a digital public infrastructure for tourism, together with which entity?

Answer A. ONDC

The Ministry of Tourism and ONDC are developing the stack to make tourism products and experiences discoverable, trustworthy and bookable. The target is to bring 23,000 tourism experiences and homestays onto the platform by 2028, with AI at the front end and a broader vision of 'One ticket, One pass'.

Q9. What is the theme of World Tourism Day 2026, observed on 27 September?

Answer D. Digital Agenda and Artificial Intelligence to Redesign Tourism

World Tourism Day is observed every year on 27 September, and the 2026 theme highlights the use of digital technology and AI to improve tourism experiences and services. The theme is particularly relevant to India's National Digital Tourism Stack initiative being developed by the Ministry of Tourism and ONDC.

Q10. At the 81st UN General Assembly, Russian Foreign Minister Sergey Lavrov backed India's candidature for a permanent UNSC seat. Which other country's candidature did Russia also support?

Answer C. Brazil

Russia supported India and Brazil and called for greater representation of Asia, Africa and Latin America in the UNSC. Lavrov opposed additional permanent seats for Western countries, specifically mentioning Germany and Japan. The UNSC has 5 permanent members and 10 non-permanent members elected for two-year terms.

Q11. Which body has proposed restricting the use of the name 'paneer' for non-dairy analogue paneer products?

Answer E. FSSAI

FSSAI made the proposal to prevent consumer confusion and misleading labelling. Analogue paneer is an imitation product in which some or all milk components are replaced with vegetable oils, starches or plant proteins, and may contain ingredients such as vegetable fats, soy proteins, emulsifiers and stabilisers.

Q12. Under Operation Drishti, AFMS surgeons performed 220 sight-restoring surgeries at an underground surgical centre in which location near the LoC?

Answer B. Tangdhar, Kupwara

The surgeries were performed during the 10th Mega Eye Surgical Camp at Tangdhar, Kupwara. Operation Drishti is a humanitarian initiative of the Armed Forces Medical Services (AFMS), conducted in coordination with the Indian Army's Chinara Corps, to provide advanced eye care in remote and border areas.

Q13. India retained the Nona Gaprindashvili Trophy at the 46th Chess Olympiad held in which city?

Answer D. Samarkand, Uzbekistan

The 46th Chess Olympiad was held in Samarkand, Uzbekistan. India finished as the best overall nation with a silver medal in the Open section and bronze in the Women's section. The Nona Gaprindashvili Trophy is awarded to the country with the best combined performance in the Open and Women's competitions.

Q14. INS Sahyadri and INS Kulish took part in the ADMM-Plus Experts' Working Group on Maritime Security Joint Cooperation Activity held at which location?

Answer A. Subic Bay, Philippines

The activity was held at Subic Bay, Philippines, and hosted by the Philippine Navy. ADMM-Plus stands for ASEAN Defence Ministers' Meeting-Plus. The activity focused on cooperation and coordination in maritime security and strengthens India's engagement with ASEAN and Indo-Pacific maritime-security mechanisms.

Q15. What position did India secure at the 48th WorldSkills Competition held in Shanghai, China, in September 2026?

Answer C. 10th

India finished 10th, winning 6 Silver Medals and 20 Medals for Excellence. India sent its largest-ever contingent of 70 competitors across 63 skills. The contingent was coordinated by the National Skill Development Corporation (NSDC) under the Ministry of Skill Development and Entrepreneurship (MSDE).

QUIZ 22 OF 23

29 September 2026

15 questions · Sci & Env 3 · Reports 3 · Agri & Rural 2 · International 2

Q1

Livestock insurance, now managed through the newly launched Pashudhan Bima Portal, has been made a component of which mission?

- A. Rashtriya Gokul Mission
- B. National Livestock Mission
- C. National Programme for Dairy Development
- D. Rashtriya Krishi Vikas Yojana
- E. Pradhan Mantri Fasal Bima Yojana

Q2

Under the revised livestock insurance scheme, after the beneficiary's 15 per cent share, in what ratio is the remaining premium shared between the Centre and the North-Eastern and Himalayan states?

- A. 60:40
- B. 75:25
- C. 50:50
- D. 90:10
- E. 80:20

Q3

The UN Declaration on Sea Level Rise, adopted by consensus at the 81st UN General Assembly, was co-facilitated by which two countries?

- A. Fiji and New Zealand
- B. Australia and Cabo Verde
- C. Maldives and Norway
- D. Tuvalu and Japan
- E. Barbados and Canada

Q4

What is the total outlay of the JICA-supported Capacity Enhancement for Effective Forest Management Project launched by MoEFCC?

- A. ₹440.42 crore
- B. ₹96.68 crore
- C. ₹350.00 crore
- D. ₹612.50 crore
- E. ₹537.10 crore

Q5**What is India's rank in the World Economic Forum's Travel and Tourism Development Index (TTDI) 2026?**

- A. 40th
- B. 36th
- C. 31st
- D. 25th
- E. 29th

Q6**In its Economic Outlook, Interim Report September 2026, the OECD raised India's FY27 GDP growth forecast to what level?**

- A. 7.1%
- B. 6.3%
- C. 6.5%
- D. 6.8%
- E. 7.4%

Q7**Along with inaugurating the conference on 'PRAHAAR – National CT Policy and Strategy', Union Home Minister Amit Shah launched which new portal?**

- A. Fugitive Tracking Portal
- B. Cyber Crime Reporting Portal
- C. NATGRID Citizen Portal
- D. Extradition Portal
- E. Terror Financing Portal

Q8**By how much did India's Index of Industrial Production (IIP) grow in August 2026?**

- A. 7.35%
- B. 8.8%
- C. 6.5%
- D. 7.1%
- E. 8%

Q9**Where is the Indian Air Force hosting the second edition of the multinational air exercise Tarang Shakti 2026?**

- A. Jamnagar, Gujarat
- B. Jodhpur, Rajasthan
- C. Jaisalmer, Rajasthan
- D. Bikaner, Rajasthan
- E. Gwalior, Madhya Pradesh

Q10

The international conference on 'The Future of Environment and Climate Dynamics', inaugurated by PM Narendra Modi, was organised by which body?

- A. Ministry of Environment, Forest and Climate Change
- B. Central Pollution Control Board
- C. National Green Tribunal
- D. NITI Aayog
- E. Supreme Court of India

Q11

Researchers at which institution developed India's first working and demonstrable indigenous micro-GPU?

- A. IIT Delhi
- B. IIT Madras
- C. IISc Bengaluru
- D. IIT Bombay
- E. C-DAC Pune

Q12

The International Day of Sign Languages (23 September) commemorates the establishment of which organisation in 1951?

- A. World Health Organization
- B. International Disability Alliance
- C. UNESCO
- D. World Federation of the Deaf
- E. International Sign Language Union

Q13

The National Service Scheme (NSS), whose day is observed on 24 September, was formally launched in 1969 in how many universities?

- A. 25
- B. 30
- C. 42
- D. 50
- E. 37

Q14

Indian shooter Esha Singh won a silver medal at the Aichi-Nagoya Asian Games 2026 in which event?

- A. Women's 10m air pistol
- B. Women's 25m pistol
- C. Women's 50m rifle 3 positions
- D. Women's 10m air rifle
- E. Women's trap

Q15**India's first LNG-powered passenger train was launched on which inaugural route?**

- A. Ahmedabad–Vadodara
- B. Sabarmati–Bhavnagar
- C. Sabarmati–Mahesana
- D. Surat–Vapi
- E. Rajkot–Jamnagar

ANSWERS — 29 SEPTEMBER 2026

Q1 A	Q2 D	Q3 B	Q4 E	Q5 C
Q6 A	Q7 D	Q8 E	Q9 B	Q10 C
Q11 A	Q12 D	Q13 E	Q14 B	Q15 C

Q1. Livestock insurance, now managed through the newly launched Pashudhan Bima Portal, has been made a component of which mission?**Answer** A. Rashtriya Gokul Mission

The Pashudhan Bima Portal, launched in New Delhi, is a single integrated digital platform for livestock insurance under the Livestock Insurance Scheme of the Department of Animal Husbandry and Dairying. Livestock insurance is now a component of the Rashtriya Gokul Mission, restructured under the Development Programme of the Department. The portal is available in 11 regional languages besides Hindi and English.

Q2. Under the revised livestock insurance scheme, after the beneficiary's 15 per cent share, in what ratio is the remaining premium shared between the Centre and the North-Eastern and Himalayan states?**Answer** D. 90:10

The beneficiary share of the premium was reduced to 15 per cent, with the remainder shared by the Centre and States. The sharing is 60:40 for most states, 90:10 for North-Eastern and Himalayan states, and 100 per cent for UTs. India is the world's largest milk producer, contributing about 24 per cent of global output.

Q3. The UN Declaration on Sea Level Rise, adopted by consensus at the 81st UN General Assembly, was co-facilitated by which two countries?**Answer** B. Australia and Cabo Verde

The declaration was adopted under UNGA Decision 78/558, co-facilitated by Australia and Cabo Verde. Its key features include a presumption of continued statehood even if territory is submerged and the freezing of lawfully deposited UNCLOS maritime baselines. It addresses threats faced by low-lying coastal nations and Small Island Developing States (SIDS).

Q4. What is the total outlay of the JICA-supported Capacity Enhancement for Effective Forest Management Project launched by MoEFCC?

Answer E. ₹537.10 crore

The project has a total outlay of ₹537.10 crore, including ₹440.42 crore from JICA and ₹96.68 crore from the Government of India. It will run from 2025–26 to 2031–32 and focuses on improving the capacity of frontline forest personnel. It covers sustainable forest management, wildlife management, climate challenges, training and research.

Q5. What is India's rank in the World Economic Forum's Travel and Tourism Development Index (TTDI) 2026?

Answer C. 31st

India jumped 9 places to 31st in the 10th edition of the TTDI, with an overall score of 4.42, driven by low travel costs, cultural resources and natural attractions. Japan topped the index with a score of 5.27. The 2026 edition was prepared with the Zurich Insurance Group and ranks 110 economies.

Q6. In its Economic Outlook, Interim Report September 2026, the OECD raised India's FY27 GDP growth forecast to what level?

Answer A. 7.1%

The OECD raised India's FY27 growth forecast to 7.1% from the 6.3% projected earlier, citing strong domestic demand and government measures that protected households and firms from higher energy prices. Growth is projected to moderate to 6.5% in FY28. Inflation is projected at 4.7% in FY27 and 4.2% in FY28.

Q7. Along with inaugurating the conference on 'PRAHAAR – National CT Policy and Strategy', Union Home Minister Amit Shah launched which new portal?

Answer D. Extradition Portal

Amit Shah launched a new Extradition Portal at the PRAHAAR conference in New Delhi. PRAHAAR is India's National Counter-Terrorism Policy and Strategy with seven pillars, including Prevention, Response, Human Rights and Recovery and Resilience. In all, 288 fugitives were brought back from 36 countries between 2019 and 2026.

Q8. By how much did India's Index of Industrial Production (IIP) grow in August 2026?

Answer E. 8%

IIP grew 8% in August 2026, up from 7.35% in July 2026, supported by manufacturing, electricity, capital goods and consumer goods. It was the second-highest growth since April 2024 under the new IIP series. The higher figure of 8.8% was recorded in June 2026.

Q9. Where is the Indian Air Force hosting the second edition of the multinational air exercise Tarang Shakti 2026?

Answer B. Jodhpur, Rajasthan

Tarang Shakti 2026 is being held at Air Force Station Jodhpur, Rajasthan, from 26 September to 12 October 2026, with the theme 'Power in Partnership'. It is India's premier multinational large-force employment combat air exercise and the second edition after the maiden 2024 edition. It features the maiden operational participation of US F-35 stealth fighters.

Q10. The international conference on 'The Future of Environment and Climate Dynamics', inaugurated by PM Narendra Modi, was organised by which body?

Answer C. National Green Tribunal

The conference was organised by the National Green Tribunal (NGT) at Vigyan Bhawan, New Delhi, from 19–20 September 2026. Participants included judicial representatives from 17 countries, along with scientists, policymakers and environmental experts. Themes included climate resilience, circular economy, biodiversity, sustainable energy and environmental law.

Q11. Researchers at which institution developed India's first working and demonstrable indigenous micro-GPU?

Answer A. IIT Delhi

IIT Delhi researchers developed the micro-GPU, which uses Register Transfer Language (RTL) and was prototyped on a Spartan-7 FPGA. Potential applications include industrial displays, e-rickshaw dashboards, e-readers and human-machine interfaces. The team is working towards an 8–16 core vector-style GPU architecture and a 65 nm ASIC proof-of-concept.

Q12. The International Day of Sign Languages (23 September) commemorates the establishment of which organisation in 1951?

Answer D. World Federation of the Deaf

The date commemorates the establishment of the World Federation of the Deaf (WFD) in 1951. The UN designated 23 September as the day through Resolution A/RES/72/161 in 2017. The 2026 theme is 'Declaring Deaf People's Human Rights'.

Q13. The National Service Scheme (NSS), whose day is observed on 24 September, was formally launched in 1969 in how many universities?

Answer E. 37

NSS was formally launched on 24 September 1969 in 37 universities. It operates under the Ministry of Youth Affairs and Sports and focuses on student participation in community service and nation-building. The launch year, 1969, coincided with the birth centenary of Mahatma Gandhi.

Q14. Indian shooter Esha Singh won a silver medal at the Aichi-Nagoya Asian Games 2026 in which event?

Answer B. Women's 25m pistol

Esha Singh won silver in the women's 25m pistol event, a closely contested final involving several shoot-offs. At the same Games, Pincky Balhara won bronze in kurash, becoming the most successful Indian kurash athlete in Asian Games history with her second Asiad medal.

Q15. India's first LNG-powered passenger train was launched on which inaugural route?

Answer C. Sabarmati–Mahesana

The train was launched from Sabarmati, Gujarat, with the inaugural route Sabarmati–Mahesana on the Western Railway. The 8-coach train uses a retrofitted LNG–diesel dual-fuel system, with LNG capable of replacing up to 40% of diesel consumption during line-haul operations. It aims to cut diesel use and emissions on routes not yet fully electrified.

QUIZ 23 OF 23

30 September 2026

15 questions · Sci & Env 6 · Sports & Days 3 · Banking 2 · Agri & Rural 1

Q1

What is the scientific name of the Afro-Asian Sand Snake, recently sighted in Kutch, Gujarat?

- A. Psammophis condanarus
- B. Psammophis schokari
- C. Psammophis leithii
- D. Psammophis longifrons
- E. Eryx johnii

Q2

The Committee on Forestry (COFO), whose 28th session was held in Rome, is the highest statutory intergovernmental forestry body under which organisation?

- A. UNEP
- B. UNFCCC
- C. IUCN
- D. UNESCO
- E. FAO

Q3

According to the Global Forest Resources Assessment (FRA) 2025, what is India's rank in total forest area?

- A. 9th
- B. 3rd
- C. 7th
- D. 10th
- E. 5th

Q4

DDU-GKY 2.0, notified in May 2025, increased the minimum placement duration for trained candidates from 3 months to how long?

- A. 4 months
- B. 5 months
- C. 6 months
- D. 9 months
- E. 12 months

Q5

Arogya Manthan 2026, marking 8 years of AB PM-JAY and 5 years of ABDM, was organised by which body?

- A. NITI Aayog
- B. Indian Council of Medical Research
- C. Central Drugs Standard Control Organisation
- D. National Health Authority
- E. Ministry of AYUSH

Q6

India won gold in the women's 4×400m relay at the Asian Games with a timing of 3:29.69. Which country won the silver medal?

- A. China
- B. Bahrain
- C. Japan
- D. Kazakhstan
- E. Sri Lanka

Q7

Where is the 9th edition of the India–Kazakhstan Joint Military Exercise KAZIND–2026 being held?

- A. Oskemen
- B. Astana
- C. Almaty
- D. Shymkent
- E. Karaganda

Q8

India's first port-based e-methanol production facility is being established at which port?

- A. Paradip Port, Odisha
- B. V.O. Chidambaranar Port, Tamil Nadu
- C. Jawaharlal Nehru Port, Maharashtra
- D. Cochin Port, Kerala
- E. Deendayal Port, Kandla, Gujarat

Q9

India's foreign exchange reserves reached a record high of how much in the week ended 4 September 2026?

- A. \$700.2 billion
- B. \$756.4 billion
- C. \$785.7 billion
- D. \$812.3 billion
- E. \$736.5 billion

Q10

Which body launched the Digital Connectivity Rating (DCR) Platform for rating digital connectivity at properties?

- A. Department of Telecommunications
- B. Bureau of Indian Standards
- C. Ministry of Electronics and IT
- D. Telecom Regulatory Authority of India (TRAI)
- E. Centre for Development of Telematics (C-DOT)

Q11

Who has assumed charge as Whole-Time Member (Actuary) of IRDAI?

- A. Girija Subramanian
- B. Dinesh Pant
- C. Siddhartha Mohanty
- D. Rakesh Joshi
- E. Debasish Panda

Q12

How much did the IITM Unicorn Frontier Fund-I, launched by Nirmala Sitharaman, raise in its first close?

- A. ₹450 crore
- B. ₹1,000 crore
- C. ₹250 crore
- D. ₹500 crore
- E. ₹750 crore

Q13

Where is the Regional Anti-Terrorist Structure (RATS) of the Shanghai Cooperation Organisation (SCO) headquartered?

- A. Beijing
- B. Shanghai
- C. Astana
- D. Bishkek
- E. Tashkent

Q14

World Maritime Day, observed on the last Thursday of September (24 September in 2026), is led by which organisation?

- A. UNCTAD
- B. International Hydrographic Organization
- C. International Maritime Organization
- D. Directorate General of Shipping
- E. UNEP

Q15

Which Indian scientist received the Devendra Lal Memorial Medal among the AGU 2026 awardees?

- A. Roxy Mathew Koll
- B. Gagandeep Kang
- C. Shubha Tole
- D. Neelima Satyam
- E. Swati Mohan

ANSWERS — 30 SEPTEMBER 2026

Q1 B	Q2 E	Q3 A	Q4 C	Q5 D
Q6 B	Q7 A	Q8 E	Q9 C	Q10 D
Q11 B	Q12 A	Q13 E	Q14 C	Q15 D

Q1. What is the scientific name of the Afro-Asian Sand Snake, recently sighted in Kutch, Gujarat?

Answer B. Psammophis schokari

The Afro-Asian Sand Snake is Psammophis schokari, also called the Schokari Sand Racer, Forskål's Sand Snake or Sind Sand Snake, of the family Psammophiidae. It is one of about four Psammophis species recorded in India, alongside P. condanarus, P. leithii and P. longifrons. It is listed as Least Concern by the IUCN and was first described by Forskål in 1775.

Q2. The Committee on Forestry (COFO), whose 28th session was held in Rome, is the highest statutory intergovernmental forestry body under which organisation?

Answer E. FAO

COFO is the highest statutory global intergovernmental body on forestry under the FAO; it meets biennially at FAO Headquarters, Rome, and brings together 128 member countries. India showcased its progress in forest and landscape restoration at COFO 28. The FAO publishes the State of the World's Forests (biennial) and the Global Forest Resources Assessment (five-yearly).

Q3. According to the Global Forest Resources Assessment (FRA) 2025, what is India's rank in total forest area?

Answer A. 9th

India ranks 9th in total forest area and 3rd in net annual gain in FRA 2025. India's forest area is 82.74 million hectares, or 25.17 per cent of its geographical area. India also has 101 Ramsar Sites, the third-highest globally after the UK and Mexico.

Q4. DDU-GKY 2.0, notified in May 2025, increased the minimum placement duration for trained candidates from 3 months to how long?

Answer C. 6 months

DDU-GKY 2.0 raised the minimum placement duration from 3 months to 6 months and also covers wage, self-employment and gig employment. DDU-GKY was launched on 25 September 2014 under DAY-NRLM to provide placement-linked skill training to rural youth from poor households, mainly aged 15–35. Over 18.47 lakh candidates have been trained and more than 12.43 lakh placed.

Q5. Arogya Manthan 2026, marking 8 years of AB PM-JAY and 5 years of ABDM, was organised by which body?

Answer D. National Health Authority

Arogya Manthan 2026 was organised by the National Health Authority (NHA). New initiatives launched included the National Healthcare Providers Registry Mobile App, the NHCX Implementation Guide and a Secure Data Environment framework. Several States and UTs were recognised for their performance under AB PM-JAY and ABDM.

Q6. India won gold in the women's 4×400m relay at the Asian Games with a timing of 3:29.69. Which country won the silver medal?

Answer B. Bahrain

Bahrain won silver and China won bronze. The Indian team comprised Kiran Pahal, M.R. Poovamma, Prachi Choudhary and Vithya Ramraj. India reclaimed the title after China had won it in the previous edition; it was India's seventh Asian Games gold in this event.

Q7. Where is the 9th edition of the India–Kazakhstan Joint Military Exercise KAZIND-2026 being held?

Answer A. Oskemen

KAZIND-2026 is being held at Oskemen, Kazakhstan. It focuses on interoperability and joint counter-terrorism operations in a sub-conventional environment under a UN mandate. A 60-member Indian Armed Forces contingent is participating.

Q8. India's first port-based e-methanol production facility is being established at which port?

Answer E. Deendayal Port, Kandla, Gujarat

The plant is being set up at Deendayal Port Authority, Kandla, and will use renewable power, water and biogenic CO₂ to produce e-methanol. It has a planned capacity of 150 tonnes per day and an estimated cost of ₹2,300 crore. It is being developed by Deendayal Port Authority and Assam Petro-Chemicals Ltd, supporting India's shift to green maritime fuels.

Q9. India's foreign exchange reserves reached a record high of how much in the week ended 4 September 2026?

Answer C. \$785.7 billion

Forex reserves reached a record \$785.7 billion in the week ended 4 September, even as the rupee remained under pressure. The rupee depreciated about 8 per cent in real terms over the past year as per the REER and touched an all-time low near ₹97 per dollar in May 2026. The RBI mobilised \$136.37 billion through its concessional swap facility.

Q10. Which body launched the Digital Connectivity Rating (DCR) Platform for rating digital connectivity at properties?

Answer D. Telecom Regulatory Authority of India (TRAI)

TRAI launched the DCR Platform, on which users can search properties by name, location or certificate ID. Digitally signed certificates can be verified through QR codes. The platform connects property managers, Digital Connectivity Rating Agencies and consumers.

Q11. Who has assumed charge as Whole-Time Member (Actuary) of IRDAI?

Answer B. Dinesh Pant

Dinesh Pant, who previously served as MD of LIC, has been appointed Whole-Time Member (Actuary) of IRDAI. Girija Subramanian, former CMD of New India Assurance, has been appointed Whole-Time Member (Distribution). Their tenure is 5 years or until 65 years of age, whichever is earlier.

Q12. How much did the IITM Unicorn Frontier Fund-I, launched by Nirmala Sitharaman, raise in its first close?

Answer A. ₹450 crore

The fund raised ₹450 crore in its first close against a target of ₹1,000 crore. It is an Alternative Investment Fund (AIF) and a joint initiative of Unicorn India Ventures, IIT Madras and IIT Madras Research Park. It will provide ₹5–20 crore to early-stage startups, especially in deep tech.

Q13. Where is the Regional Anti-Terrorist Structure (RATS) of the Shanghai Cooperation Organisation (SCO) headquartered?

Answer E. Tashkent

SCO's RATS is headquartered at Tashkent, Uzbekistan, while its Secretariat is in Beijing. An Indian delegation attended the SCO National Coordinators' meeting in Islamabad, the first official Indian visit to Pakistan since Operation Sindoor. Pakistan announced it would host the SCO Summit in August 2027.

Q14. World Maritime Day, observed on the last Thursday of September (24 September in 2026), is led by which organisation?

Answer C. International Maritime Organization

World Maritime Day is observed under the leadership of the International Maritime Organization (IMO). The 2026 theme is 'From Policy to Practice: Powering Maritime Excellence'. The day highlights maritime safety, security, environmental protection and sustainable shipping.

Q15. Which Indian scientist received the Devendra Lal Memorial Medal among the AGU 2026 awardees?

Answer D. Neelima Satyam

Neelima Satyam received the Devendra Lal Memorial Medal, while Roxy Mathew Koll received a climate communications prize. Both were among the 43 AGU 2026 awardees. The awards recognise contributions to Earth and space sciences, climate research and scientific communication.

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