



CLARITY 4 SURE

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FREE · EXAM READY

EXAM READY QUIZ

September 2026

100 must-know MCQs · picked from 326 · by topic, with answers

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

Big themes · Reports 26 · Banking 21 · Schemes 15

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

 RANK 1 SURAJ RAVINDRA JATKARI Complete Course & Mentorship, Interview Programme	 RANK 2 LOKESH RAM CHANDRAN Complete Course & Mentorship, Interview Programme	 RANK 3 VIVEK GHADGE Complete Course & Mentorship, Interview Programme	 RANK 5 KAPIL PATLYA Complete Course & Mentorship, Interview Programme	 RANK 6 MOHIT SONI NABARD Phase II Mentorship Programme	 RANK 7 SIDDHANT KESHARWANI Complete Course & Mentorship, Interview Programme	 RANK 8 NITHIN CHACKO Complete Course & Mentorship, Interview Programme	 RANK 9 LALIT KUMAR Complete Course & Mentorship, Interview Programme
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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

The 100 must-know MCQs of September 2026, picked from 326 questions and grouped by topic — answers and explanations after each topic. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-09

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PRACTISE THE WAY TOPPERS DO

How to use this book

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

100

Exam Ready MCQs

326
questions they were
picked from
10

topics covered

15 min

per topic, timed

1
Time a topic

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

2
Check it

Answers and explanations follow each topic. Mark every miss.

3
Log the score

Write it in the tracker below, topic by topic.

4
Retake misses

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

The month by topic

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

Reports & Indices	26	
Banking & Finance	21	
Schemes & Government	15	
Agriculture & Rural	11	
Economy	9	
Science & Environment	6	
International	5	
Misc GA	3	
Appointments & Awards	2	
Sports & Days	2	

TRACK EVERY ATTEMPT

Your score tracker

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

TOPIC	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
Reports & Indices	___ / 26	---	---	☐	
Banking & Finance	___ / 21	---	---	☐	
Schemes & Government	___ / 15	---	---	☐	
Agriculture & Rural	___ / 11	---	---	☐	
Economy	___ / 9	---	---	☐	
Science & Environment	___ / 6	---	---	☐	
International	___ / 5	---	---	☐	
Misc GA	___ / 3	---	---	☐	
Appointments & Awards	___ / 2	---	---	☐	
Sports & Days	___ / 2	---	---	☐	

"There is no substitute for consistency. Not coaching, not luck."

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EXAM READY · TOPIC 1 OF 10

Reports & Indices

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

Q1 · 2 September 2026

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 · 2 September 2026

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

Q3 · 3 September 2026

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

Q4 · 3 September 2026

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

"Make notes you will actually read again."

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Q5 · 5 September 2026

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

Q6 · 5 September 2026

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

Q7 · 5 September 2026

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

Q8 · 8 September 2026

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

Q9 · 9 September 2026

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

Q10 · 9 September 2026

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

Q11 · 10 September 2026

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

Q12 · 12 September 2026

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

Q13 · 16 & 17 September 2026

Which State or UT topped NITI Aayog's India Electric Mobility Index 2025?

- A. Maharashtra
- B. Karnataka
- C. Delhi
- D. Chandigarh
- E. Goa

Q14 · 19 September 2026

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

Q15 · 19 September 2026

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

Q16 · 20 & 21 September 2026

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

Q17 · 20 & 21 September 2026

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

Q18 · 20 & 21 September 2026

In the Global Financial Centres Index 40, GIFT City ranked:

- A. 28th
- B. 37th
- C. 46th
- D. 49th
- E. 56th

Q19 · 22 September 2026

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

Q20 · 25 & 26 September 2026

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

Q21 · 25 & 26 September 2026

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

Q22 · 25 & 26 September 2026

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

Q23 · 25 & 26 September 2026

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

Q24 · 29 September 2026

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

Q25 · 29 September 2026

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%

Q26 · 29 September 2026**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%

ANSWERS — REPORTS & INDICES

Q1 C	Q2 A	Q3 D	Q4 B	Q5 B
Q6 D	Q7 D	Q8 B	Q9 B	Q10 B
Q11 B	Q12 C	Q13 C	Q14 C	Q15 C
Q16 C	Q17 D	Q18 B	Q19 C	Q20 A
Q21 B	Q22 D	Q23 B	Q24 C	Q25 A
Q26 E				

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. 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.

Q3. 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).

Q4. 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.

Q5. 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.

Q6. 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.

Q7. 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.

Q8. 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.

Q9. 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.

Q10. 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.

Q11. 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.

Q12. 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.

Q13. 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.

Q14. 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.

Q15. 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.

Q16. 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.

Q17. 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.

Q18. 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.

Q19. 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.

Q20. 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.

Q21. 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.

Q22. 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.

Q23. 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.

Q24. 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.

Q25. 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.

Q26. 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.

EXAM READY · TOPIC 2 OF 10

Banking & Finance

21 must-know MCQs · Q27–47 · about 4 minutes

Q27 · 2 September 2026**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

Q28 · 3 September 2026**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

Q29 · 3 September 2026**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

Q30 · 3 September 2026**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

Q31 · 4 September 2026**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

Q32 · 5 September 2026

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

Q33 · 6 & 7 September 2026

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

Q34 · 8 September 2026

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

Q35 · 8 September 2026

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

Q36 · 9 September 2026

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

Q37 · 10 September 2026

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

Q38 · 13 & 14 September 2026

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

Q39 · 13 & 14 September 2026

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

Q40 · 16 & 17 September 2026

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

Q41 · 16 & 17 September 2026

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

Q42 · 18 September 2026

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

Q43 · 18 September 2026

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

Q44 · 19 September 2026

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

Q45 · 20 & 21 September 2026

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

Q46 · 20 & 21 September 2026

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

Q47 · 25 & 26 September 2026

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

ANSWERS – BANKING & FINANCE

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

Q27. 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.

Q28. 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.

Q29. 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.

Q30. 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.

Q31. 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.

Q32. 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.

Q33. 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.

Q34. 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.

Q35. 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.

Q36. 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.

Q37. 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.

Q38. 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.

Q39. 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.

Q40. 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.

Q41. 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.

Q42. 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.

Q43. 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.

Q44. 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.

Q45. 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.

Q46. 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.

Q47. 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.

EXAM READY · TOPIC 3 OF 10

Schemes & Government

15 must-know MCQs · Q48–62 · about 3 minutes

Q48 · 4 September 2026**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

Q49 · 6 & 7 September 2026**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

Q50 · 9 September 2026**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

Q51 · 13 & 14 September 2026**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

Q52 · 15 September 2026

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

Q53 · 15 September 2026

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

Q54 · 16 & 17 September 2026

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

Q55 · 16 & 17 September 2026

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

Q56 · 16 & 17 September 2026

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

Q57 · 18 September 2026

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

Q58 · 19 September 2026

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

Q59 · 19 September 2026

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

Q60 · 20 & 21 September 2026

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"

Q61 · 22 September 2026

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

Q62 · 22 September 2026

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

ANSWERS — SCHEMES & GOVERNMENT

Q48 C	Q49 C	Q50 B	Q51 C	Q52 D
Q53 C	Q54 C	Q55 C	Q56 C	Q57 C
Q58 D	Q59 C	Q60 B	Q61 C	Q62 D

Q48. 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.

Q49. 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.

Q50. 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.

Q51. 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.

Q52. 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.

Q53. 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.

Q54. 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.

Q55. 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.

Q56. 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.

Q57. 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.

Q58. 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.

Q59. 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.

Q60. 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, SafaiMitra Suraksha Evam Samman, Jan Bhagidari and Swachhata Se Samriddhi.

Q61. 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.

Q62. 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.

EXAM READY · TOPIC 4 OF 10

Agriculture & Rural

11 must-know MCQs · Q63–73 · about 2 minutes

Q63 · 1 September 2026

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

Q64 · 2 September 2026

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

Q65 · 3 September 2026

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

Q66 · 8 September 2026

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

Q67 · 10 September 2026

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

Q68 · 10 September 2026

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

Q69 · 12 September 2026

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

Q70 · 22 September 2026

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

Q71 · 22 September 2026

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

Q72 · 23 & 24 September 2026

Under Uttar Pradesh's Mukhyamantri Krishak Samriddhi 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

Q73 · 29 September 2026

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

ANSWERS — AGRICULTURE & RURAL

Q63 B	Q64 B	Q65 D	Q66 B	Q67 B
Q68 B	Q69 C	Q70 C	Q71 C	Q72 C
Q73 D				

Q63. 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.

Q64. 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.

Q65. 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.

Q66. 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.

Q67. 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.

Q68. 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.

Q69. 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.

Q70. 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.

Q71. 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.

Q72. 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.

Q73. 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.

EXAM READY · TOPIC 5 OF 10

Economy

9 must-know MCQs · Q74–82 · about 2 minutes

Q74 · 1 September 2026**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

Q75 · 1 September 2026**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

Q76 · 2 September 2026**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

Q77 · 10 September 2026**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

Q78 · 13 & 14 September 2026

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

Q79 · 15 September 2026

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

Q80 · 19 September 2026

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

Q81 · 19 September 2026

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

Q82 · 23 & 24 September 2026

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

ANSWERS — ECONOMY

Q74 C	Q75 C	Q76 D	Q77 A	Q78 C
Q79 C	Q80 D	Q81 D	Q82 C	

Q74. 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.

Q75. 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.

Q76. 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.

Q77. 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.

Q78. 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.

Q79. 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.

Q80. 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.

Q81. 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.

Q82. 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.

EXAM READY · TOPIC 6 OF 10

Science & Environment

6 must-know MCQs · Q83–88 · about 2 minutes

Q83 · 2 September 2026

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

Q84 · 3 September 2026

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

Q85 · 9 September 2026

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

Q86 · 15 September 2026

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

Q87 · 29 September 2026

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

Q88 · 30 September 2026

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

ANSWERS — SCIENCE & ENVIRONMENT

Q83 D	Q84 B	Q85 B	Q86 B	Q87 E
Q88 D				

Q83. 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.

Q84. 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.

Q85. 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.

Q86. 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.

Q87. 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.

Q88. 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.

EXAM READY · TOPIC 7 OF 10

International

5 must-know MCQs · Q89–93 · about 2 minutes

Q89 · 2 September 2026**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

Q90 · 4 September 2026**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

Q91 · 8 September 2026**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

Q92 · 12 September 2026**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"

Q93 · 22 September 2026

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

ANSWERS — INTERNATIONAL**Q89** B**Q90** D**Q91** B**Q92** B**Q93** B

Q89. 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.

Q90. 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.

Q91. 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.

Q92. 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.

Q93. 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.

EXAM READY · TOPIC 8 OF 10

Misc GA

3 must-know MCQs · Q94–96 · about 2 minutes

Q94 · 1 September 2026

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

Q95 · 11 September 2026

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

Q96 · 16 & 17 September 2026

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

ANSWERS — MISC GA

Q94 A	Q95 A	Q96 B		
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Q94. 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.

Q95. 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.

Q96. 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.

EXAM READY · TOPIC 9 OF 10

Appointments & Awards

2 must-know MCQs · Q97–98 · about 2 minutes

Q97 · 6 & 7 September 2026

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

Q98 · 18 September 2026

Who has been named for the Dadasaheb Phalke Award 2024?

- A. Mohanlal
- B. Anant Nag
- C. Waheeda Rehman
- D. Mithun Chakraborty
- E. Rajinikanth

ANSWERS — APPOINTMENTS & AWARDS

Q97 C

Q98 B

Q97. 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.

Q98. 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.

EXAM READY · TOPIC 10 OF 10

Sports & Days

2 must-know MCQs · Q99–100 · about 2 minutes

Q99 · 29 September 2026

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

Q100 · 30 September 2026

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

ANSWERS — SPORTS & DAYS

Q99 E

Q100 C

Q99. 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.

Q100. 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.

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