

## Part 1: International & National News

**Q1. India recently reconsidered its position on hosting a future United Nations Climate Change Conference (COP). According to global climate policy analysts, which of the following is a primary structural challenge driving this caution?**

- A. The complete collapse of the Paris Agreement framework
- B. The mandatory evaluation of the Global Stocktake (GST) pushing for rigid emission cuts
- C. Lack of support from African and Latin American nations
- D. An international ban on hosting summits in South Asia

**Answer: B. The mandatory evaluation of the Global Stocktake (GST) pushing for rigid emission cuts**

**Detailed Explanation:** India has carefully evaluated its climate negotiation strategy regarding hosting major summits like COP. A key reason for caution is the intense focus of the Global Stocktake (GST) under the Paris Agreement, which pressures host nations to champion and commit to aggressive, immediate reductions in domestic fossil fuel use. India consistently maintains a "development-first" approach, prioritizing its socio-economic growth and ensuring policy flexibility over adopting rigid, externally imposed timelines.

**Q2. India's position on global climate finance mechanisms heavily emphasizes enforcing which specific section of the Paris Agreement to protect developing economies?**

- A. Article 2.5
- B. Article 4.2

- C. Article 9.1
- D. Article 12

**Answer: C. Article 9.1**

**Detailed Explanation:** India strongly advocates for the implementation of Article 9.1 of the Paris Agreement. This clause legally mandates that developed country parties provide financial resources to assist developing country parties with both climate mitigation and adaptation efforts, reinforcing the principle of climate equity.

**Q3. In April 2026, top-level bilateral negotiations unexpectedly collapsed in Islamabad, Pakistan, after a 21-hour marathon session. Which two nations were involved in these direct peace talks?**

- A. Saudi Arabia and Israel
- B. United States and Iran
- C. North Korea and South Korea
- D. Pakistan and Afghanistan

**Answer: B. United States and Iran**

**Detailed Explanation:** Direct, high-stakes diplomatic talks between the United States (led by Vice President J.D. Vance) and Iran (led by parliamentary and diplomatic delegations) collapsed in Islamabad. Despite mediation efforts by Pakistan's leadership, the 21-hour marathon negotiation failed to secure a permanent extension of a fragile two-week ceasefire, leaving global oil markets and geopolitical observers braced for renewed tensions in West Asia.

**Q4. Following the collapse of diplomatic talks, US warships transited the strategic maritime chokepoint of the Strait of Hormuz to launch mine-clearance operations. The Strait of Hormuz connects which two major bodies of water?**

- A. Red Sea and Gulf of Aden
- B. Persian Gulf and Gulf of Oman
- C. Black Sea and Mediterranean Sea
- D. Arabian Sea and Red Sea

**Answer: B. Persian Gulf and Gulf of Oman**

**Detailed Explanation:** The U.S. Navy launched critical mine-clearance operations in the Strait of Hormuz following heightened tensions. Geographically, this vital global energy chokepoint links the Persian Gulf with the Gulf of Oman and the wider Arabian Sea, handling nearly 20% of global petroleum liquids daily.

**Q5. Shree Chamundeshwari Temple, which was recently in the news due to judicial orders concerning construction regulations on eco-sensitive hills, is located in which state?**

- A. Kerala
- B. Tamil Nadu
- C. Karnataka
- D. Maharashtra

**Answer: C. Karnataka**

**Detailed Explanation:** The Karnataka High Court issued strict directions prohibiting unauthorized commercial construction at the Shree Chamundeshwari Temple site on Chamundi Hills in Mysuru. Dedicated to Goddess Chamundeshwari (a fierce manifestation of Durga), the temple dates back to the 12th-century Hoysala dynasty, with subsequent architectural expansions added by the Vijayanagara Empire and the Wodeyars of Mysore.

**Q6. The Ministry of Environment, Forest and Climate Change recently reviewed conservation measures for the Woolly-Necked Stork spotted in southern wetlands. What is the current IUCN Red List status of this bird?**

- A. Critically Endangered
- B. Endangered
- C. Vulnerable
- D. Near Threatened

**Answer: D. Near Threatened**

**Detailed Explanation:** The Woolly-Necked Stork (*Ciconia episcopus*), historically widespread across tropical Asia and Africa, has seen rare sightings in the paddy fields and wetlands of Thanjavur, Tamil Nadu. The species is classified as "Near Threatened" on the IUCN Red List due to the loss of wetland habitats driven by agricultural expansion and industrial pollution.

**Q7. The Union Ministry of Road Transport and Highways unveiled a new ₹3,954-crore draft policy in April 2026. What is the primary objective of this central policy?**

- A. Building smart multi-modal logistics parks
- B. Driving electric vehicle (EV) adoption and establishing public charging grids
- C. Setting up automated toll plazas nationwide
- D. Upgrading border security roads in the northeast

**Answer: B. Driving electric vehicle (EV) adoption and establishing public charging grids**

**Detailed Explanation:** The central government unveiled a comprehensive ₹3,954-crore draft policy explicitly designed to accelerate EV adoption across public transport fleets and fund extensive commercial charging networks. This initiative aims to curb urban air pollution and reduce India's reliance on imported crude oil.

## Part 2: Banking, Finance & Economics

**Q8. The Reserve Bank of India (RBI) issued a draft amendment regarding Non-Banking**



**Financial Companies in the Upper Layer (NBFC-UL). What is the main regulatory objective of this amendment?**

- A. Merging all small finance banks with NBFCs
- B. Transitioning from a complex dual-criteria system to a simplified asset benchmark for stricter oversight
- C. Removing capital adequacy limits for housing finance companies
- D. Allowing NBFCs to issue physical currency notes

**Answer: B. Transitioning from a complex dual-criteria system to a simplified asset benchmark for stricter oversight**

**Detailed Explanation:** The RBI's draft guidelines simplify the classification process for Upper Layer NBFCs by replacing the older, multi-layered dual-criteria system with a streamlined asset size benchmark. This ensures large financial institutions face seamless, rigorous risk checks, common equity tiers, and prompt asset audits to avoid systemic risks.

**Q9. Under the revised RBI credit risk management guidelines, what major tool has been formally approved for NBFCs to utilize as a recognized 'Credit Risk Transfer' instrument?**

- A. Foreign sovereign wealth funds
- B. State Government Guarantees
- C. Cryptocurrency tokens
- D. Corporate equity shares

**Answer: B. State Government Guarantees**

**Detailed Explanation:** The RBI formally included State Government Guarantees as a valid credit risk transfer tool for large NBFCs. This policy update provides financial institutions with greater operational flexibility in managing credit risks and allows them to allocate capital

more efficiently when backing infrastructure projects.

**Q10. According to official data compiled for the financial year ending March 2026 (FY 2025-26), the total annual loan disbursements under the Pradhan Mantri MUDRA Yojana (PMMY) reached which historic all-time high?**

- A. ₹3.50 Lakh Crore
- B. ₹4.25 Lakh Crore
- C. ₹5.64 Lakh Crore
- D. ₹7.10 Lakh Crore

**Answer: C. ₹5.64 Lakh Crore**

**Detailed Explanation:** Driven by the introduction of the expanded 'Tarun Plus' category (which raised the credit cap from ₹10 lakh to ₹20 lakh), total annual loan disbursements under PMMY climbed to a record ₹5.64 lakh crore in FY26. This surge highlights the growing demand for formal credit among small-scale enterprises and rural entrepreneurs.

**Q11. To ensure digital payment safety, the Bureau of Indian Standards (BIS) partnered with the central bank to release updated technical security protocols. Which specific threat does the protocol target under the term "QR Code Redirection"?**

- A. Slow internet connectivity during payments
- B. Malicious diversion of transactions to fraudulent accounts via manipulated QR labels
- C. ATM machine hardware failures
- D. International wire transfer processing delays

**Answer: B. Malicious diversion of transactions to fraudulent accounts via manipulated QR labels**

**Detailed Explanation:** The newly enacted BIS standards explicitly target "QR Code

Redirection"—a cyber-fraud technique where bad actors tamper with physical or digital QR codes to secretly redirect user funds to fraudulent bank accounts. The updated standards mandate advanced biometric safeguards and dynamic digital signatures to protect consumers.

**Q12. The Government of India introduced an updated "Windfall Tax" revision in April 2026. A windfall tax is economically defined as a levy imposed on:**

- A. Long-term inheritance property assets
- B. Sudden, unexpected, and above-average profits earned by industries due to external factors
- C. Startup valuations during an initial public offering (IPO)
- D. Electronic consumer goods imports

**Answer: B. Sudden, unexpected, and above-average profits earned by industries due to external factors**

**Detailed Explanation:** A windfall tax is an additional tax levied on industries—typically oil, gas, and mining sectors—that generate sudden, massive profits due to external global events (such as international conflicts or commodity shortages) rather than business expansions or domestic innovation.

**Q13. The Ministry of Finance announced an increase in the effective import duty rate on gold and silver to what percentage in April 2026?**

- A. 12.5%
- B. 15.0%
- C. 18.4%
- D. 22.1%

**Answer: C. 18.4%**

**Detailed Explanation:** In an administrative effort to control the widening current account deficit (CAD) and discourage non-essential luxury imports, the government raised the effective import duty on precious metals like gold and silver to 18.4%.

### Part 3: Appointments & MoUs

**Q14. Who was appointed as the new Managing Director and Chief Executive Officer (MD & CEO) of Chola MS General Insurance in April 2026?**

- A. K. Satyanarayana Raju
- B. Rajiv Kumar Swami
- C. Tapan Singhel
- D. Debasish Panda

**Answer: B. Rajiv Kumar Swami**

**Detailed Explanation:** Chola MS General Insurance announced the appointment of Rajiv Kumar Swami as its new MD & CEO. His immediate mandate involves leading the company's digital transformation, expanding rural insurance distribution channels, and driving product innovation in the competitive non-life insurance sector.

**Q15. K. Satyanarayana Raju, a well-known financial administrator, was appointed to lead which prominent financial institution as its MD & CEO?**

- A. India Infrastructure Finance Company Limited (IIFCL)
- B. IDPIC (Infrastructure Development & Property Investment Corporation)
- C. Small Industries Development Bank of India (SIDBI)
- D. National Housing Bank (NHB)

**Answer: B. IDPIC (Infrastructure Development & Property Investment Corporation)**

**Detailed Explanation:** The Appointments Committee of the Cabinet approved K. Satyanarayana Raju to take over as the MD & CEO of IDPIC. His extensive experience in corporate banking is expected to help accelerate financing models for major public infrastructure and urban development projects across the country.

**Q16. India signed a major renewable energy and green hydrogen development MoU with which African nation to expand bilateral sustainability corridors?**

- A) Nigeria
- B) South Africa
- C) Ethiopia
- D) Kenya

**Answer: C) Ethiopia**

**Detailed Explanation:** The Ministry of New and Renewable Energy formalized a strategic MoU with Ethiopia. This partnership focuses on technology transfers, developing solar energy parks, and establishing green hydrogen production facilities to support clean energy growth in East Africa.

**Q17. The "Womaniya" initiative, which was recently highlighted for connecting women-led micro-enterprises directly with public sector buyers, operates under which platform and Union Ministry?**

- A. Startup India Hub — Ministry of Finance
- B. Government e-Marketplace (GeM) — Ministry of Commerce & Industry
- C. e-NAM — Ministry of Agriculture
- D. Digital India Portal — Ministry of Electronics & IT

**Answer: B. Government e-Marketplace (GeM) — Ministry of Commerce & Industry**

**Detailed Explanation:** Originally launched in 2019, the "Womaniya on GeM" initiative under the Ministry of Commerce & Industry has seen record-breaking participation. The platform enables women entrepreneurs and self-help groups (SHGs) to sell handicrafts, textiles, and office accessories directly to various government departments and public sector units, bypassing traditional intermediaries.

**Q18. The Viksit Bharat Shiksha Adhishthan (VBSA) Bill, 2025 aims to consolidate multiple higher education regulators into a single unified body. Which of the following sets of organizations will be replaced by this bill?**

- A. UPSC, SSC, and NTA
- B. UGC, AICTE, and NCTE
- C. ICAR, ICMR, and CSIR
- D. RBI, SEBI, and IRDAI

**Answer: B. UGC, AICTE, and NCTE**

**Detailed Explanation:** The VBSA Bill introduces a major structural overhaul to India's higher education system by merging the University Grants Commission (UGC), All India Council for Technical Education (AICTE), and National Council for Teacher Education (NCTE) into one centralized regulator. This change aims to streamline academic approvals, enhance educational standards, and reduce administrative red tape.

## **Part 4: Defense, Science & Technology**

**Q19. The Indian Coast Guard significantly boosted its maritime surveillance capabilities after Hindustan Aeronautics Limited (HAL) delivered four advanced helicopters. What is the designation of this indigenous aircraft?**

- A. ALH Mk III Maritime Role (Dhruv variant)
- B. LCH Prachand Combat Light Helicopter
- C. LUH Mk I Utility Vector
- D. Cheetah Multi-Tier Patrol

**Answer: A. ALH Mk III Maritime Role (Dhruv variant)**

**Detailed Explanation:** HAL handed over four indigenously designed and manufactured ALH Mk III helicopters to the Indian Coast Guard. Equipped with advanced maritime patrol radars, electro-optical sensors, and night-vision capabilities, these twin-engine aircraft will enhance long-range sea surveillance, coastal security, and search-and-rescue operations.

**Q20. The 'PACE' satellite mission has provided high-resolution environmental data capable of identifying nitrogen dioxide ( $\text{NO}_2$ ) pollution from individual factories. Which space agency launched the PACE mission?**

- A. European Space Agency (ESA)
- B. Indian Space Research Organisation (ISRO)
- C. National Aeronautics and Space Administration (NASA)
- D. Japan Aerospace Exploration Agency (JAXA)

**Answer: C. National Aeronautics and Space Administration (NASA)**

**Detailed Explanation:** NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) satellite, operating in a Sun-synchronous orbit, has delivered advanced hyperspectral data. Scientists have successfully utilized this data to monitor air quality at incredibly fine scales, tracking nitrogen dioxide emissions from specific highways and industrial plants to improve environmental governance.

**Q21. Agricultural scientists at the Sher-e-Kashmir University of Agricultural Sciences and**

**Technology achieved a major scientific breakthrough by successfully cultivating which highly valued, wild edible fungus in controlled laboratory conditions for the first time?**

- A. Button Mushroom (*Agaricus bisporus*)
- B. Morchella Mushroom (Gucchi)
- C. Shiitake Mushroom (*Lentinula edodes*)
- D. Oyster Mushroom (*Pleurotus ostreatus*)

**Answer: B. Morchella Mushroom (Gucchi)**

**Detailed Explanation:** Scientists at the university successfully cultivated the highly prized Morchella mushroom (locally known as Gucci) in controlled indoor conditions. Historically harvested only from wild forest areas in the Himalayas during short seasonal periods, this breakthrough opens up new opportunities for commercial farming of this high-value, nutrient-rich medicinal fungus.

**Q22. The Indian Space Research Organisation (ISRO) launched the 'SARAL-2' satellite in April 2026. This satellite is primarily designed for which scientific domain?**

- A. Deep Space Asteroid Mining
- B. Earth Observation and Altimetric Ocean-Climate Studies
- C. Lunar Water Ice Core Extraction
- D. Military Quantum Telecommunications

**Answer: B. Earth Observation and Altimetric Ocean-Climate Studies**

**Detailed Explanation:** ISRO's SARAL-2 (Satellite with ARGos and ALtiKa) is an advanced joint earth-observation mission. It utilizes high-precision radar altimetry to measure ocean surface heights, track sea-level rise, and monitor global ice-sheet thickness, providing critical data for climate change research.



## Part 5: Schemes, Awards, Sports & Culture

**Q23. Vice President C.P. Radhakrishnan formally released a special translated edition of the Constitution of India in New Delhi. In which language was this edition published?**

- A. Santhali
- B. Maithili
- C. Sindhi
- D. Dogri

**Answer: C. Sindhi**

**Detailed Explanation:** To promote linguistic inclusivity and preserve cultural heritage under the Eighth Schedule of the Constitution, Vice President C.P. Radhakrishnan launched the Sindhi language edition of the Constitution of India. This initiative aims to make India's foundational legal text more accessible to the Sindhi-speaking community.

**Q24. Legendary playback singer Asha Bhosle passed away in Mumbai at the age of 92. Which of the following honors was NOT conferred upon her during her lifetime?**

- A. Dadasaheb Phalke Award (2000)
- B. Padma Vibhushan (2008)
- C. Bharat Ratna
- D. Official Guinness World Record for most studio text recordings

**Answer: C. Bharat Ratna**

**Detailed Explanation:** Legendary singer Asha Bhosle passed away following a brief period of illness. While she was honored with the Dadasaheb Phalke Award, the Padma Vibhushan, and a Guinness World Record for her prolific career spanning over seven decades, she was not a recipient of the Bharat Ratna

(which was awarded to her sister, Lata Mangeshkar, in 2001).

**Q25. In athletics, middle-distance runner Sawan Barwal made headlines by breaking India's longest-standing national sports record. Which record did he break?**

- A. 100-meter Sprint Record (1998)
- B. 48-Year-Old National Marathon Record
- C. High Jump Clearance Record (1984)
- D. Javelin Throw Distance Record

**Answer: B. 48-Year-Old National Marathon Record**

**Detailed Explanation:** Sawan Barwal delivered an historic performance, shattering India's legendary 48-year-old national marathon record. His achievement marks a major milestone for Indian track-and-field sports on the global stage.

**Q26. In chess, 10-year-old prodigy Aarith Kapil achieved an historic milestone in April 2026 by becoming the youngest Indian ever to earn which title from the International Chess Federation (FIDE)?**

- A. Grandmaster (GM)
- B. International Master (IM)
- C. FIDE Master (FM)
- D. Candidate Master (CM)

**Answer: B. International Master (IM)**

**Detailed Explanation:** At just 10 years old, Aarith Kapil broke previous records to become the youngest Indian to secure the International Master (IM) title, highlighting India's exceptional young talent in global chess.

**Q27. Which tennis player won the prestigious 2026 Monte Carlo Masters Singles Title?**

- A. Carlos Alcaraz
- B. Jannik Sinner
- C. Novak Djokovic
- D. Daniil Medvedev

**Answer: B. Jannik Sinner**

**Detailed Explanation:** Italian tennis star Jannik Sinner continued his strong run of form by capturing the 2026 Monte Carlo Masters title, defeating his opponents on clay to secure another ATP Masters 1000 trophy.

**Q28. Social reformers across India celebrated the birth anniversary of Jyotirao Phule. In which year was he formally conferred with the honorific title of "Mahatma" by a public meeting in Pune?**

- A. 1857
- B. 1873
- C. 1888
- D. 1901

**Answer: C. 1888**

**Detailed Explanation:** Born on April 11, 1827, Jyotirao Phule was an iconic social reformer, thinker, and anti-caste activist who founded the Satyashodhak Samaj (1873) to champion education and equal rights for marginalized communities. In recognition of his lifelong dedication to social justice, activist Vittrao Krishnaji Vandekar formally conferred the title of "Mahatma" upon him during a large public gathering in Pune in 1888.

**Q29. Under the National Mission on Natural Farming, the central government set a target to establish how many Bio-Input Resource Centres (BRCs) across rural agrarian clusters?**

- A. 5,000 BRCs
- B. 10,000 BRCs

- C. 15,000 BRCs
- D. 25,000 BRCs

**Answer: B. 10,000 BRCs**

**Detailed Explanation:** To reduce reliance on chemical fertilizers and encourage sustainable agriculture, the government plans to establish 10,000 Bio-Input Resource Centres across India. These centers will supply farmers with organic fertilizers and bio-pesticides, supporting eco-friendly farming practices nationwide.

**Q30. International Day of Human Space Flight is observed globally every year on April 12th to commemorate which historic milestone?**

- A. The launch of Apollo 11 in 1969
- B. Yuri Gagarin's first crewed space flight in 1961
- C. The deployment of the Hubble Space Telescope
- D. The launch of the first module of the International Space Station

**Answer: B. Yuri Gagarin's first crewed space flight in 1961**

**Detailed Explanation:** Celebrated annually on April 12th, this international day marks Soviet cosmonaut Yuri Gagarin's historic 1961 flight aboard the Vostok 1 spacecraft. This milestone opened the door to human space exploration and underscores the importance of space science in advancing global development.