

General Awareness

Q.1)

How much government assistance is being provided for the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0?

- (a) Rs 2.30 Lakh Crores (d) Rs 3.00 Lakh Crores
(b) Rs 2.10 Lakh Crores (e) Rs 1.80 Lakh Crores
(c) Rs 1.50 Lakh Crores

Q.2)

The Pradhan Mantri MUDRA Yojana (PMMY) was launched in 2015 to ignite entrepreneurship, providing collateral-free micro-loans up to Rs 10 lakh and supporting numerous small and microenterprises. The Union Budget 2024-25 has increased the maximum loan amount under Tarun category from the current Rs.10 Lakhs to _____.

- (a) Rs 15 lakh (d) Rs 25 lakh
(b) Rs 18 lakh (e) Rs 12 lakh
(c) Rs 20 lakh

Q.3)

As per the Union Budget 2024-25, the non-reporting of small movable foreign assets up to _____ has been penalised. Fill the gap

- (a) Rs 10 lakh (d) Rs 20 lakh
(b) Rs 15 lakh (e) Rs 25 lakh
(c) Rs 18 lakh

Q.4)

What percentage of money can be withdrawn from the National Pension Scheme (NPS) after 3 years?

- (a) 35% (d) 50%
(b) 30% (e) 25%
(c) 45%

Q.5)

The Union Budget 2024-25 has proposed to reduce the turnover threshold of buyers for mandatory onboarding on the TReDS platform from Rs 500 crore to _____. Fill the gap

- (a) Rs. 200 Crores (d) Rs. 350 Crores
(b) Rs.250 Crores (e) Rs. 400 Crores
(c) Rs. 300 Crores

Q.6)

Which Ministry is recognized as the top achiever in the National Monetisation Pipeline for the financial year 2023-24?

- (a) Ministry of Railways
(b) Ministry of Defence
(c) Ministry of Finance
(d) Ministry of Road Transport and Highways
(e) Ministry of Power

Q.7)

Which initiative has been launched by the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) to empower individuals across India with systems design skills to address complex societal challenges?

- (a) Design for Change
(b) Rural Innovators Program
(c) Million Designers, Billion Dreams
(d) Empowering Rural Talent
(e) Skill for Future

Q.8)

Under Self Reliant India (SRI) Fund of Rs. 50,000 crore, there is a provision of _____ from Government of India and _____ through Private Equity / Venture Capital funds. Fill the gaps

- (a) Rs.10000 crore, Rs.40000 crore
(b) Rs.20000 crore, Rs.30000 crore
(c) Rs.25000 crore, Rs. 25000 crore
(d) Rs.40000 crore, Rs.10000 crore
(e) Rs. 30000 crore, Rs.20000 crore

Q.9)

What is the share of export of MSME specified products in all India exports (in %) in FY 2023-24?

- (a) 40.23% (d) 47.78%
(b) 45.73% (e) 44/56%
(c) 43.55%

Q.10)

In pursuance of the spirit of ‘Digital India’ and capturing the essence of Minimum Government and Maximum Governance, which single window portal has been launched by the Ministry of Environment, Forest and Climate Change in 2018 for Environment clearance (EC), Forest clearance (FC), Wildlife (WL) and Coastal Regulation Zone (CRZ) clearances?

- (a) ENVIS (d) e-Project
(b) PARIVESH (e) EcoClear
(c) GEMS

Q.11)

Ministry of Food Processing Industries (MoFPI) implements a Scheme for Integrated Cold Chain, Food Processing and Preservation Infrastructure as one of the components of Pradhan Mantri Kisan Sampada Yojana (PMKSY) with the objective of reducing post-harvest losses of horticulture and

non-horticulture produce and providing remunerative price to farmers for their produce. Under the scheme, Ministry provides financial assistance in the form of grant-in-aid at the rate of 35% for general areas and 50% for North East and Himalayan States, Integrated Tribal Development Programme (ITDP) areas and Islands for storage and transport infrastructure and at the rate of 50% and 75% respectively for value addition and processing infrastructure subject to a maximum grant-in-aid of _____ per project for setting up of integrated cold chain projects including irradiation facility.

Fill the gap

- (a) Rs. 30 crore (d) Rs. 15 crore
 (b) Rs. 25 crore (e) Rs. 10 crore
 (c) Rs. 20 crore

Q.12)

Which crops are covered under the Price Support Scheme (PSS) under the umbrella scheme of Pradhan Mantri Annadata Aay Sanrakshana Abhiyan' (PM-AASHA) to ensure Minimum Support Price (MSP) to farmers when prices fall below the MSP during the harvesting period?

- 1) Oil seeds
- 2) Cotton
- 3) Pulses
- 4) Wheat
- 5) Copra

- (a) 1, 3 and 5 Only (d) 2, 3 and 4 Only
 (b) 1, 2 and 3 Only (e) 1, 2 and 5 Only
 (c) 1, 4 and 5 Only

Q.13)

Government is implementing the scheme titled "PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM)" to incentivize States and Union Territories to promote the use of alternative fertilizers such as organic and bio-fertilizers for improving soil health and fertility and sustainable productivity. Under the programme, state Governments will be incentivized to the tune of _____ of fertilizer subsidy saved for promotion of organic and natural farming and organic fertilizers.

Fill the gap

- (a) 60% (d) 45%
 (b) 55% (e) 40%
 (c) 50%

Q.14)

The Government has substantially enhanced the budget allocation of Ministry of Agriculture & Farmers Welfare from Rs. 27,662.67 crore BE during 2013-14 to _____ BE during 2024-25.

Fill the gap

- (a) Rs. 85,000 crore (d) Rs. 1,32,469.86 crore
 (b) Rs. 1,05,000 crore (e) Rs. 1,25,000 crore
 (c) Rs. 1,10,000 crore

Q.15)

Recently, RBI released the Statement on Developmental and Regulatory Policies. One initiative that RBI took is regarding UPI. UPI (Unified Payments Interface) is the most preferred payment mode due to its ease of use. Currently, the UPI transaction limit is Rs.1 lakh. What is the new proposed transaction limit for tax payments through UPI as per the recent RBI Statement on Developmental and Regulatory Policies?

- (a) Rs.1 lakh (d) Rs.4 lakh
 (b) Rs.2 lakh (e) Rs.5 lakh
 (c) Rs.3 lakh

Q.16)

India has been included in the JP Morgan Global Bond Index - Emerging Markets. The inclusion process started on June 28, 2024, with a gradual increase in India's weight in the index. Initially, a 1% weight has been assigned, and it is expected to increase steadily until it reaches the maximum cap by March 31, 2025. As India joins this prestigious bond index, alongside countries like China, Indonesia, and Mexico, it is expected to attract significant foreign investments into Indian Government Bonds (IGBs) through the Fully Accessible Route (FAR). Up to how much percent the maximum weight of Indian Government Bonds (IGBs) in this index is expected to be reached by March 31, 2025?

- (a) 5% (d) 12%
 (b) 7% (e) 15%
 (c) 10%

Q.17)

The Reserve Bank of India's Financial Inclusion Index (FI-Index) measures the level of financial inclusion across India. As of March 2024, the index has risen to 64.2, up from 60.1 in March 2023. This growth reflects improvements across all dimensions, but one particular dimension has been the largest contributor to this increase. Which dimension has contributed the most to the improvement in the RBI Financial Inclusion Index (FI-Index) for March 2024?

- (a) Access to financial services
 (b) Availability of banking outlets
 (c) Usage of financial services
 (d) Affordability of financial products
 (e) Financial literacy programs

Q.18)

With the introduction of the Goods and Services Tax (GST) in India, various central, state, and local taxes were subsumed into a unified system. Several indirect taxes at both the central and state levels were absorbed into GST

to simplify the tax system. Which of the following taxes has been subsumed under the Goods and Services Tax (GST)?

- | | |
|-------------------------|-----------------------|
| (a) Central Excise Duty | (d) Professional Tax |
| (b) Income Tax | (e) Capital Gains Tax |
| (c) Property Tax | |

Q.19)

The Reserve Bank of India's (RBI) Digital Payments Index (RBI-DPI) is a composite index that measures the extent of digital payments in India. The RBI has been publishing the index since January 2021, using March 2018 as the base year. The index is published every 6 months. In RBI Digital Payments Index (RBI-DPI), which parameter has the highest weightage?

- (a) Payment Enablers
- (b) Payment Infrastructure Demand-side factors
- (c) Payment Infrastructure Supply-side factors
- (d) Payment Performance
- (e) Consumer Centricity

Q.20)

A Basic Service Demat Account (BSDA) is just like a normal Demat account that helps investors to hold equity shares/ other securities investments such as – bonds, mutual funds, exchange traded funds (ETFs) in an electronic format. Any individual who has only one demat account, with his/ her name as the first holder and where the value of investments, in debt and equity, does not exceed is eligible to be qualified as a BSDA account holder. Fill the blank with correct option.

- | | |
|---------------|----------------|
| (a) Rs 1 lakh | (d) Rs 10 lakh |
| (b) Rs 2 lakh | (e) Rs 15 lakh |
| (c) Rs 5 lakh | |

Q.21)

Trade Receivables e-Discounting System (TReDS) is an electronic platform for facilitating the financing/discounting of trade receivables of micro, small and medium enterprises (MSMEs) through multiple financiers. Recently, _____ bank has partnered with Receivables Exchange of India Limited (RXIL), a TReDS platform, to offer pre-shipment financing solution. Select the Correct option to fill the gap.

- | | |
|----------------|-------------------------|
| (a) ICICI Bank | (d) DBS Bank |
| (b) HDFC Bank | (e) State Bank of India |
| (c) Axis Bank | |

Q.22)

To control inflationary pressures, the Reserve Bank of India (RBI) undertook a series of monetary policy actions between May 2022 and February 2023. During this period, the central bank raised the repo rate multiple times to tighten liquidity in the economy and stabilize rising prices. By how many basis points was the repo rate raised by the RBI

between May 2022 and February 2023?

- | | |
|----------------------|----------------------|
| (a) 150 basis points | (d) 300 basis points |
| (b) 200 basis points | (e) 350 basis points |
| (c) 250 basis points | |

Q.23)

The Reserve Bank of India (RBI) issued directions on November 15, 2021, requiring certain Non-Banking Financial Companies (NBFCs) to appoint an Internal Ombudsman (IO) to handle customer grievances. What is the directive criterion for Non-Deposit Taking NBFCs (NBFCs-ND) with regards to minimum asset size for the appointment of IO under the RBI guidelines?

- | | |
|--------------------|---------------------|
| (a) Rs 1,000 crore | (d) Rs 10,000 crore |
| (b) Rs 2,500 crore | (e) Rs 15,000 crore |
| (c) Rs 5,000 crore | |

Q.24)

RBI under its Depositor Education and Awareness (DEA) Scheme, mandates all deposit accounts such as savings, current, or fixed deposits, that are maintained by banks but remain inoperative must be transferred to the DEA Fund. Deposit accounts maintained with banks but not operated for ___ years are credited to the DEA Fund.

- | | |
|--------------|--------------|
| (a) 5 years | (d) 15 years |
| (b) 7 years | (e) 20 years |
| (c) 10 years | |

Q.25)

As part of its effort to harmonize regulations for Housing Finance Companies (HFCs) with those applicable to Non-Banking Financial Companies (NBFCs), the RBI revised guidelines regarding deposit-taking activities. HFCs can now only accept or renew public deposits that are repayable after a minimum period of 12 months but must ensure the deposit doesn't extend beyond the maximum tenure allowed. What is the longest period (in months) for which HFCs can now accept or renew deposits under the new rules?

- | | |
|---------------|----------------|
| (a) 36 months | (d) 84 months |
| (b) 48 months | (e) 120 months |
| (c) 60 months | |

Q.26)

In a recent update to its banking regulations, the RBI revised the definition of "bulk deposits" for various banking institutions. Scheduled Commercial Banks (SCBs) and Small Finance Banks (SFBs) have increased threshold for bulk deposits, aimed at enhancing their Asset-Liability Management (ALM). While SCBs and SFBs saw their limit set at Rs 3 crore, the RBI made an exception for Local Area Banks, aligning their limit with a different category. What is the new threshold for bulk deposits in Local Area Banks according to the RBI?

- (a) Rs 3 crore and above (d) Rs 1 crore and above
 (b) Rs 2 crore and above (e) Rs 50 lakh and above
 (c) Rs 5 crore and above

Q.27)

The RBI has taken a significant step in modifying its fully accessible route (FAR) for government securities. This decision, aimed at managing overseas investor interest, excludes certain long-term securities from the FAR framework, potentially impacting the market for specific bonds. Which of the following government security tenures has the RBI decided to exclude from the fully accessible route (FAR)?

- (a) 14-year and 30-year (d) 5-year and 10-year
 (b) 10-year and 30-year (e) 7-year and 15-year
 (c) 14-year and 20-year

Q.28)

The Reserve Bank of India (RBI) has outlined specific eligibility criteria for Small Finance Banks (SFBs) to transition into Universal Banks (UBs) under its on-tap licensing policy. Which of the following accurately describes one of the key criteria for such a transition?

- (a) A minimum net worth of Rs 1,500 crore and scheduled bank status with at least 3 years of operation.
 (b) A minimum net worth of Rs 1,000 crore, scheduled bank status, and a satisfactory performance track record of at least 5 years.
 (c) A minimum net worth of Rs 1,000 crore, with no requirement for scheduled bank status.
 (d) No minimum net worth requirement, but SFBs must have been in operation for 7 years with scheduled bank status.
 (e) A minimum net worth of Rs 500 crore, with listed shares on a recognized stock exchange.

Q.29)

The RBI outlined a detailed framework for Self-Regulatory Organizations (SROs) in the FinTech space to ensure proper governance and regulation within the sector. SROs are critical for maintaining transparency and order in the fast-growing FinTech ecosystem. Which of the following is NOT an eligibility criterion under the RBI's Self-Regulatory Organization (SRO) Framework for FinTech Firms?

- (a) Each individual member of an SRO can hold a maximum stake of 10%.
 (b) The SRO must have a minimum net worth of Rs 5 crore at the time of application.
 (c) The SRO must be incorporated as a Non-Profit Organization (NPO) under Section 8 of the Companies Act.
 (d) The Memorandum of Association (MoA) of the SRO must clearly outline the specific regulatory objectives for which it is established.
 (e) The SRO is prohibited from opening foreign offices without prior approval from the RBI.

Q.30)

The Financial Stability Report (FSR) by the RBI often highlights critical measures to strengthen the financial resilience of banks. One such measure includes revising the risk weights for certain sectors to ensure adequate capital buffers. In the most recent FSR, the risk weightage for Capital to Risk-weighted Assets Ratio (CRAR) calculation was enhanced for which of the following sectors?

- (a) Consumer Credit (d) MSME Lending
 (b) Real Estate Lending (e) Agricultural Loans
 (c) Infrastructure Financing

Q.31)

The International Financial Services Centres Authority (IFSCA) plays a pivotal role in regulating financial institutions, financial products, and services within India's International Financial Services Centres (IFSCs). Which of the following statements is not correct regarding IFSCA?

- (a) IFSCA was established under the IFSCA Act, 2019, to regulate financial services in IFSCs in India.
 (b) The IFSCA operates as a statutory body under the Ministry of Finance, overseeing banking, insurance, and securities markets in IFSCs.
 (c) Like SEBI or RBI, the IFSCA have the power to issue regulations related to capital markets in IFSCs.
 (d) IFSCA is empowered to regulate all financial products, including derivatives, within India's IFSCs.
 (e) The IFSCA do not have the authority to develop and regulate international bullion exchanges in India.

Q.32)

According to the RBI's report on currency and finance 2024, the rise in digital payments has resulted in several significant outcomes. Which of the following statement/(s) correctly states the outcomes of increase in digital payments?

Statements:

- 1) Higher financial inclusion and inclusive growth
- 2) Higher demand for money
- 3) Better credit assessment and credit availability
- 4) Better targeting of government schemes

- (a) Only [1] and [3] are correct
 (b) Only [1], [2], and [4] are correct
 (c) Only [2] and [3] are correct
 (d) All [1], [2], [3], and [4] are correct
 (e) Only [1], [3], and [4] are correct

Q.33)

INFINET, a membership-only Closed User Group (CUG) network, serves as the backbone of the National Payments System, primarily handling interbank applications. INFINET is a membership-only Closed User Group (CUG) Network that comprises the RBI, Member Banks and

Financial Institutions. As the network platform for the National Payments System, mostly catering to interbank applicationsand, INFINET is also used by member banks to access....., CCIL systems, and other RBI mandated systems.

Fill the gaps with appropriate options:

- (a) UPI, NEFT, and e-KUBER
- (b) NEFT, RTGS, and CCIL
- (c) RTGS, e-KUBER, and SWIFT
- (d) NEFT, RTGS, and e-KUBER
- (e) IMPS, UPI, and e-KUBER

Q.34)

State and Union Territory governments leverage various mechanisms to borrow from the Reserve Bank of India (RBI). Which of the following combinations correctly identifies these borrowing formats?

- (a) Cash Credit Facility, WMA, and Term Loans
- (b) Special Drawing Facility, WMA, and Overdraft
- (c) Reverse Repo, Term Deposit, and Overdraft
- (d) Special Drawing Rights, Repo Rate, and Cash Credit
- (e) WMA, Term Loans, and Special Advances

Q.35)

When banks receive deposits from various All-India Financial Institutions (AIFIs) and use them to forward loans, certain deposits are not counted towards overall Priority Sector Lending (PSL) targets/achievements. Which of the following deposits is excluded from this classification?

- (a) Deposits from NABARD
- (b) Deposits from SIDBI
- (c) Deposits from MUDRA
- (d) Deposits from NHB
- (e) None of the above

Q.36)

In the regulatory landscape of India’s financial sector, various entities operate under the oversight of different authorities. Among the following, which entity is specifically regulated by the Department of Regulation of the RBI?

- (a) Corporates
- (b) Insurance companies
- (c) Mutual funds
- (d) All-India Financial Institutions (AIFIs)
- (e) Pension funds

Q.37)

Which of the following committees is incorrectly matched with its year of establishment?

S.no.	Committee Name	Year of Establishment
a	Kanungo Committee	2022

b	Damodaran Committee	2010
c	Talwar Committee	1975
d	Goiporia Committee	2011
e	Khandelwal Committee	2009

Q.38)

Stock exchanges can now be recognized as Research Analyst Administration and Supervisory Body (RAASB) and Investment Adviser Administration and Supervisory Body (IAASB) for administration and supervision of RAs and IAs, respectively. What is the minimum net worth required for recognition as an IAASB/RAASB under the new rules introduced by SEBI?

- (a) Rs 100 crore
- (b) Rs 150 crore
- (c) Rs 200 crore
- (d) Rs 250 crore
- (e) Rs 300 crore

Q.39)

SEBI (Securities and Exchange Board of India) recently proposed tax benefits for companies investing in zero coupons and zero principal bonds issued by not-for-profit organizations listed on the social stock exchange. The Central Board of Direct Taxes (CBDT) stated that investors or donors who buy ZCZPs will get tax benefits under section _____.

- (a) Section 80C
- (b) Section 80D
- (c) Section 80G
- (d) Section 10(10D)
- (e) Section 24

Q.40)

Which of the following is not an instrument of monetary policy?

- (a) Open Market Operations
- (b) Cash Reserve Ratio
- (c) Statutory Liquidity Ratio
- (d) Repo Rate
- (e) Exchange Rate

Q.41)

The Insurance Regulatory and Development Authority of India (IRDAI) recently imposed a penalty of Rs.2 crore on which of the following Non-Banking Financial Companies (NBFCs) for regulatory violations?

- (a) HDFC Ltd.
- (b) Bajaj Finance
- (c) Kotak Mahindra Bank
- (d) SBI Cards
- (e) Muthoot Finance

Q.42)

The Banking Ombudsman and the Ombudsman Scheme for Digital Transactions play crucial roles in addressing customer grievances in the financial sector. In which of the following years were these schemes first notified?

- (a) 1995 for Banking Ombudsman and 2006 for Ombudsman Scheme for Digital Transaction
- (b) 1995 for Banking Ombudsman and 2010 for Ombudsman Scheme for Digital Transactions
- (c) 2000 for Banking Ombudsman and 2006 for Ombudsman Scheme for Digital Transactions
- (d) 1995 for both schemes
- (e) 2006 for both schemes

Q.43)

RBI announced its much awaited 3rd global hackathon- ‘HaRBInger 2024- Innovation for Transformation’. The announcement was made by RBI Governor during his MPC meeting statement in June. Which of the following is not one of the problem statements in HaRBInger 2024?

- (a) Real-time prediction and prevention of financial frauds
- (b) Enhancing transaction anonymity for users
- (c) Identifying mule bank accounts and payment wallets
- (d) Developing a new currency for digital payments
- (e) Accurately identifying bank notes for visually impaired individuals

Q.44)

The Certificate of Registration granted to Brickwork Ratings India as a Credit Rating Agency (CRA) was cancelled by market regulator SEBI in October 2022. RBI after a review, permitted banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs. _____.

- (a) 100 crores
- (b) 200 crores
- (c) 250 crores
- (d) 500 crores
- (e) 750 crores

Q.45)

Which of the following statements is not a feature of floating rate savings bonds?

- 1) The interest rate adjusts periodically based on a benchmark rate, leading to fluctuating interest payments.
- 2) These bonds provide a secure government-backed investment with low credit risk.
- 3) Interest is typically paid out annually, offering a steady income stream for investors.
- 4) The investment period (tenure) remains fixed despite the changing interest rates.

- (a) Option 1 and 2 are correct
- (b) Only Option 3 is correct
- (c) Options 2 and 4 are correct
- (d) Options 2 and 3 are correct
- (e) Options 1 and 4 are correct

Q.46)

SEBI allowed Foreign Portfolio Investors (FPIs) established in GIFT City to accept unlimited investments from Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs). SEBI has also gave a boost to bond market accessibility by revising its minimum investment amount for

bonds to _____ as per SEBI’s recent changes.

- (a) Rs. 50,000
- (b) Rs. 25,000
- (c) Rs. 15,000
- (d) Rs. 10,000
- (e) Rs. 5,000

Q.47)

In response to the persistent challenge of high Non-Performing Assets (NPAs), the government has launched a series of impactful initiatives over the years. These efforts aim to strengthen the financial sector and enhance economic stability. Some of these initiatives are not correctly matched with their respective establishment years. Select the incorrect pair/s from the table below.

1.	The Debt Recovery Tribunals (DRTs)	1993
2.	SARFAESI Act	2005
3.	IBC	2016
4.	NARCL	2021

Choose the correct answer from the options given below:

- (a) Option 1 is incorrect
- (b) Option 2 is incorrect
- (c) Option 3 is incorrect
- (d) Option 2 and 3 are incorrect
- (e) Option 3 and 4 are incorrect

Q.48)

The Sovereign Gold Bond Scheme, launched by the Government of India, allows individuals to invest in gold in a secure and non-physical format, providing a fixed rate of interest. One important aspect of this scheme is the provision for premature redemption. Under the sovereign gold bond scheme, premature redemption can be done after how many years from the issuance?

- (a) 5 Years
- (b) 10 Years
- (c) 7 years
- (d) 2 years
- (e) 3 years

Q.49)

Mark Rutte, a prominent political figure known for his leadership and influence, has recently been appointed to assume the role of Secretary-General of NATO. His extensive experience in governance and international relations positions him well for this significant responsibility. As NATO plays a crucial role in global security and defense cooperation, it is important to recognize the nationality of its new Secretary-General. Which country does Mark Rutte represent?

- (a) Belgium
- (b) Germany
- (c) Italy
- (d) Netherlands
- (e) France

Q.50)

The United Nations Framework Convention on Climate Change (UNFCCC) is essential for global climate negotiations, with leadership roles rotating among member countries. Each Conference of the Parties (COP) is presided over by a troika of nations, which includes the current presidency, one preceding, and one succeeding president country. This structure is crucial for ensuring continuity and coherence in international climate discussions. Identifying the countries that currently form this troika is vital for understanding the dynamics of global climate governance. Which of the following countries are part of the UNFCCC troika?

- (a) Norway, India, Canada (d) France, Germany, Italy
(b) Japan, Australia, Mexico (e) South Africa, China, Russia
(c) UAE, Azerbaijan, Brazil

Q.51)

The field of Generative Artificial Intelligence (Gen AI) has seen significant advancements and innovations, leading to an increase in patent filings worldwide. Various countries are competing to establish themselves as leaders in this emerging technology. Understanding which country is at the forefront of this trend is essential for grasping the global landscape of AI development. As companies and research institutions invest heavily in Gen AI, identifying the nation that has filed the maximum number of patents in this area can provide insights into future technological advancements. Which country has filed the maximum number of patents in Gen AI?

- (a) United States (d) Japan
(b) Germany (e) China
(c) South Korea

Q.52)

Carlos Alcaraz, a rising star in the world of tennis, has made headlines with his impressive performances in various Grand Slam tournaments. His remarkable skills and determination have led him to secure victories in several prestigious events. However, despite his success, there are still some Grand Slams that he has yet to win. Understanding which tournaments have eluded him is essential for analyzing his career trajectory and future potential. Which of the following Grand Slams did Carlos Alcaraz not win?

- (a) French Open (d) US Open
(b) Wimbledon (e) None
(c) Australian Open

Q.53)

Abhinav Bindra is a celebrated Indian shooter who made history by winning a gold medal in the Olympic Games, marking a significant achievement for India in the field of shooting sports. His remarkable performance not

only showcased his exceptional skills but also inspired a generation of athletes in the country. Bindra's victory was particularly noteworthy as it was the first time an Indian athlete won an individual gold medal at the Olympics. In which Olympic Games did Abhinav Bindra secure this prestigious gold medal?

- (a) 2000 Sydney (d) 2008 Beijing
(b) 2004 Athens (e) 2016 Rio
(c) 2012 London

Q.54)

The Environmental Performance Index (EPI) is an important metric that evaluates countries based on their environmental health and sustainability efforts. It considers various factors such as air quality, water resources, and biodiversity. India's ranking in the latest EPI has raised concerns regarding its environmental policies and practices. Understanding how many countries ranked below India can provide valuable insights into the global environmental landscape and highlight the challenges that India faces.

Which of the following statement(s) is/are correct with regards to the countries ranked below India in the Environmental Performance Index?

- I) Countries ranked below India in the EPI are all developed nations with high environmental standards.*
II) The countries ranked below India in the EPI have stronger air quality regulations than India.
III) All countries ranked below India in the EPI have better waste management systems compared to India.
IV) Nations which ranked below India in the EPI are four in number.

- (a) Only Statement I is correct
(b) Only Statement II is correct
(c) Only Statement III is correct
(d) Only Statement IV is correct
(e) Only Statement II and IV are correct

Q.55)

The Athletics Federation of India (AFI) plays a crucial role in promoting and developing athletics in the country, supporting athletes at various levels. Recently, the AFI has taken significant steps to enhance its visibility and support for athletes through partnerships with leading brands. One such partnership involves a well-known sportswear brand that has signed a deal to become the official kit sponsor for the federation. This collaboration aims to provide athletes with high-quality apparel and equipment as they prepare for national and international competitions. Which brand has signed a deal with the Athletics Federation of India to become its official kit sponsor?

- (a) Nike (d) Reebok
(b) Adidas (e) Under Armour
(c) PUMA

Q.56)

India's role in the G20 has become increasingly significant as the country engages with other major economies to address global challenges such as economic growth, climate change, and sustainable development. The position of Sherpa is crucial in this context, as it involves representing India in various G20 meetings and negotiations. The Sherpa is responsible for coordinating the country's agenda and ensuring that India's interests are effectively communicated during discussions with other member nations. Who is currently serving as India's G20 Sherpa?

- (a) Nirmala Sitharaman (d) Amitabh Kant
(b) Suresh Prabhu (e) Rajiv Kumar
(c) Piyush Goyal

Q.57)

The Global Peace Index (GPI) is an important measure that ranks countries and regions based on their levels of peace, considering factors such as violence, conflict, and militarization. The 2024 report highlights various nations that struggle with significant challenges to peace and security. Understanding which countries and regions are identified as the least peaceful is crucial for analyzing global stability and the factors contributing to unrest. This information can help policymakers and researchers address the root causes of violence and conflict. Which of the following countries and regions are considered the least peaceful according to the Global Peace Index 2024?

- (a) Afghanistan; South Asia
(b) Syria; North Africa
(c) South Sudan; Sub-Saharan Africa
(d) Yemen; Middle East and North Africa
(e) Iraq; Western Asia

Q.58)

India has taken a significant step in international environmental governance by approving the signing of the Biodiversity Beyond National Jurisdiction (BBNJ) Agreement. This agreement aims to address the conservation and sustainable use of marine biodiversity in areas that lie outside national jurisdiction. The BBNJ Agreement is crucial for protecting ocean ecosystems and ensuring that marine resources are managed sustainably. Understanding the alternative name for this agreement is important for recognizing its role in global marine policy. By which other name is the BBNJ Agreement also known?

- (a) High Seas Treaty
(b) Marine Biodiversity Accord
(c) Global Marine Framework
(d) Ocean Conservation Pact
(e) International Ocean Agreement

Q.59)

Lithium has emerged as a critical resource in the modern

world, especially due to its essential role in the production of batteries for electric vehicles and renewable energy storage. As the demand for lithium continues to rise, understanding where the largest reserves are located becomes increasingly important for global supply chains and energy transitions. Various regions around the world are known for their lithium deposits, but one region stands out due to its significant reserves. Which region is recognized for having the largest reserves of lithium?

- (a) North America (d) Europe
(b) South America (e) Asia
(c) Africa

Q.60)

The International Mathematics Olympiad (IMO) is a prestigious annual event that brings together the brightest young mathematicians from around the world to compete in challenging mathematical problems. This competition not only fosters mathematical talent but also promotes international collaboration and friendship among students. Each year, countries vie for top positions based on the performance of their participants. Understanding which countries consistently rank at the top can provide insights into global educational standards in mathematics.

Which of the following were the top three countries in the International Mathematics Olympiad?

- (a) Germany, Japan, Canada
(b) Russia, India, Brazil
(c) USA, China, South Korea
(d) France, Australia, Singapore
(e) United Kingdom, Netherlands, Italy

Q.61)

In the rapidly evolving insurance sector, companies are increasingly leveraging technology to enhance their offerings and improve customer experience. One such innovation is the introduction of AI-powered health insurance plans, which aim to provide personalized coverage and streamline claims processing. Recently, a prominent insurance company launched an AI-driven health insurance plan named ELEVATE, designed to cater to the growing demands for smarter health solutions. This initiative reflects the industry's commitment to integrating technology into traditional insurance models. Which insurance company has launched the AI-powered health insurance plan ELEVATE?

- (a) ICICI Lombard (d) HDFC ERGO
(b) Bajaj Allianz (e) Reliance General
(c) Max Bupa

Q.62)

The Aditya L1 spacecraft, launched by the Indian Space Research Organisation (ISRO), is India's first dedicated mission to study the Sun. This mission aims to observe solar

activities and their impact on space weather, particularly focusing on the L1 point, which is a stable gravitational point between the Earth and the Sun. After its launch, the spacecraft underwent a series of maneuvers to reach its designated halo orbit around the L1 point. Understanding how long it took for Aditya L1 to complete this journey is crucial for evaluating the mission's operational timeline. How many days did the Aditya L1 spacecraft take to complete its first halo orbit around the L1 point?

- (a) 150 Days
- (b) 160 Days
- (c) 170 Days
- (d) 172 Days
- (e) 178 Days

Q.63)

In recent developments, several Members of the Legislative Assembly (MLAs) from Jharkhand and Odisha faced disqualification under the Anti-Defection Law, which is a critical legal framework designed to prevent political defections that can undermine the stability of elected governments. This law aims to promote party loyalty among elected representatives and maintain the integrity of the political system. The specific provisions related to disqualification due to defection are outlined in a particular schedule of the Indian Constitution. Which schedule mentions the Anti-Defection Law under which these MLAs were disqualified?

- (a) Ninth Schedule
- (b) Eleventh Schedule
- (c) Tenth Schedule
- (d) Twelfth Schedule
- (e) Eighth Schedule

Q.64)

The Public Examinations (Prevention of Unfair Means) Act is a legislative measure aimed at maintaining the integrity of public examinations in India. This act addresses various forms of malpractice, including cheating and the use of unfair means during exams. To deter such offenses, the act prescribes penalties for offenders found guilty of engaging in dishonest practices. Understanding the financial implications of this legislation is crucial for both students and educational institutions. What is the maximum amount of fine that may be imposed on offenders under the Public Examinations (Prevention of Unfair Means) Act?

- (a) 50 Lakhs
- (b) 10 Crores
- (c) 8 Lakhs
- (d) 1 Crore
- (e) 12 Lakhs

Q.65)

The Houthis group has been in the news recently due to their involvement in regional conflicts and their attacks on various targets, including Israel. This group has been a significant player in the ongoing conflict in the Middle East, particularly in relation to its home country's political dynamics and civil strife. Understanding the origins and affiliations of the Houthis is essential for grasping the

complexities of Middle Eastern geopolitics. To which country does the Houthis group belong?

- (a) Iraq
- (b) Syria
- (c) Libya
- (d) Yemen
- (e) Saudi Arabia

Q.66)

In the dynamic landscape of entrepreneurship, certain startups show promising potential for rapid growth and market success, leading them to be on the verge of achieving a valuation of over one billion dollars. These emerging companies often attract significant attention from investors and industry analysts due to their innovative business models, scalable solutions, and market demand. Identifying these startups early can provide insights into future market trends and investment opportunities. What are startups that are likely to become unicorns in the future commonly referred to as?

- (a) Pre-unicorns
- (b) Futurecorns
- (c) Soonicorns
- (d) Mini-unicorns
- (e) Growth startups

Q.67)

The Parliament of the United Kingdom is a crucial institution in the country's governance, responsible for making and passing laws. It operates under a bicameral system, meaning it consists of two distinct chambers that play different roles in the legislative process. Each chamber has its own functions, powers, and methods of selection for its members. Understanding the structure of the UK Parliament is essential for grasping how legislation is developed and debated in the country. What are the two houses of the UK Parliament?

- (a) Senate and Assembly
- (b) House of Representatives and Senate
- (c) Council and Assembly
- (d) House of Commons and House of Lords
- (e) Legislative Council and Legislative Assembly

Q.68)

The Chief Information Commissioner plays a vital role in promoting transparency and accountability within the Indian government by overseeing the implementation of the Right to Information (RTI) Act. This position is crucial for ensuring that citizens can access information held by public authorities. Alongside the Chief Information Commissioner, there are several other commissioners who assist in handling appeals and complaints related to information requests. Understanding the total number of information commissioners working under the Chief Information Commissioner is essential for grasping the structure of this oversight body. How many information commissioners are there in addition to the Chief Information Commissioner?

- (a) 5 (d) 10
(b) 7 (e) 12
(c) 8

Q.69)

The Randstad Employer Brand Research is a comprehensive study that evaluates employer branding and attractiveness in various industries. This research provides insights into what makes companies appealing to potential employees, focusing on factors such as company reputation, work-life balance, and career development opportunities. The findings highlight the top employers that have successfully positioned themselves as desirable workplaces. Understanding which companies rank as the most attractive employers can inform job seekers and organizations alike about current trends in employer branding. What are the top three attractive employer brands as per Randstad Employer Brand Research 2024?

- (a) Google, Infosys, IBM
(b) Microsoft, TCS, Amazon
(c) Apple, HCL, Deloitte
(d) Facebook, Wipro, Accenture
(e) Oracle, Capgemini, Siemens

Q.70)

The Fast-Moving Consumer Goods (FMCG) sector is a vital part of the global economy, encompassing a wide range of products that are sold quickly at relatively low cost. Various brands compete in this space, and their recognition can significantly impact their market performance. The Kantar report evaluates and ranks FMCG brands based on their global presence and consumer perception. Understanding which brands are recognized globally can help businesses strategize their marketing efforts effectively. Which of the following FMCG brands is not recognized globally as per the Kantar report?

- (a) Britannia (d) Tata Consumer Products
(b) Amul (e) Emami
(c) Clinic Plus

Q.71)

The Paris Olympics have garnered significant attention as countries around the world prepare to showcase their athletes in various sports. India has a rich history of participation in the Olympics, often excelling in sports like hockey, wrestling, and athletics. However, not all sports see Indian representation, and some events may lack participation due to various factors such as qualification criteria or strategic decisions by the sporting authorities. Understanding which sports India did not participate in can provide insights into the nation's Olympic strategy. In which sport did India not participate in the recently held Paris Olympics?

- (a) Sailing (b) Rowing

- (c) Golf (e) Judo
(d) Artistic Swimming

Q.72)

The International Council on Monuments and Sites (ICOMOS) plays a vital role in promoting the conservation and protection of cultural heritage sites worldwide. Each year, the organization holds its Annual General Assembly to discuss various topics related to heritage conservation, share best practices, and foster international collaboration. The upcoming assembly is set to take place in a city renowned for its rich history and well-preserved colonial architecture. Understanding the significance of the meeting venue can enhance appreciation for the discussions that will occur. What is the meeting venue for the 2024 Annual General Assembly of ICOMOS?

- (a) Lisbon, Portugal (d) Ouro Preto, Brazil
(b) Quito, Ecuador (e) Santiago, Chile
(c) Buenos Aires, Argentina

Q.73)

In the realm of astronomy, the naming of celestial features is governed by established protocols to ensure consistency and recognition across the scientific community. Recently, an important name was officially recognized for the landing site of India's Chandrayaan mission's Vikram lander. This recognition not only highlights India's contributions to lunar exploration but also integrates this name into a formal list that catalogs celestial nomenclature. Understanding which list includes this newly approved name is essential for appreciating its significance in astronomical circles. Which list included the name 'Station Shiv Shakti'?

- (a) Lunar Feature List
(b) Planetary Nomenclature List
(c) Celestial Object Register
(d) Gazetteer of Planetary Nomenclature
(e) International Space Registry

Q.74)

In the world of sports literature, numerous athletes share their experiences and insights through books that inspire both fans and aspiring sportspeople. One such book focuses on the mental aspects of achieving success in competitive sports, providing readers with strategies to develop a winning mindset. This work delves into the author's personal journey, offering valuable lessons learned from years of playing at the highest level of cricket. Understanding who authored this motivational book can enhance appreciation for its content and perspective. Who is the author of 'The Winner's Mindset'?

- (a) Ricky Ponting (d) Shane Watson
(b) Adam Gilchrist (e) Glenn McGrath
(c) Brian Lara

Q.75)

In a significant development within the banking sector, the Reserve Bank of India (RBI) has approved a merger that will reshape the landscape of small finance banks in the country. This merger is set to take effect on April 1, 2024, and will involve the consolidation of two entities, allowing for enhanced operational efficiencies and a broader customer base. Shareholders of the bank being merged will receive shares of the acquiring bank in exchange for their existing shares, based on an approved share swap ratio. Which banks are involved in this merger?

- (a) Ujjivan SFB and Equitas SFB
- (b) Jana SFB and Utkarsh SFB
- (c) Bandhan Bank and IDFC First Bank
- (d) Fincare SFB and AU SFB
- (e) Capital Small Finance Bank and North East Small Finance Bank

Q.76)

The G7 Leaders' Summit is a significant annual gathering where leaders from seven of the world's largest advanced economies come together to discuss pressing global issues, including economic policies, security, and climate change. Each year, the summit is hosted by a different member country, providing an opportunity for dialogue and cooperation among these influential nations. The next summit is scheduled to take place in 2025, and the chosen location is known for its stunning natural beauty and outdoor recreational opportunities. What is the venue of the upcoming G7 Leaders' Summit in 2025?

- (a) Vancouver, British Columbia
- (b) Toronto, Ontario
- (c) Montreal, Quebec
- (d) Kananaskis, Alberta
- (e) Ottawa, Ontario

Q.77)

The Reserve Bank of India (RBI) has recently taken a significant step towards enhancing financial connectivity in the region by signing an agreement to integrate fast payment systems with another country's central bank. This collaboration involves linking India's Unified Payments Interface (UPI) with the National Payments Interface (NPI) of the partner country. The primary goal of this integration is to facilitate cross-border remittances, allowing users from both nations to make instant and low-cost fund transfers. This initiative aims to strengthen the historical, cultural, and economic ties between the two countries involved. Which country is collaborating with India in this payment system integration?

- (a) Bhutan
- (b) Bangladesh
- (c) Sri Lanka
- (d) Nepal
- (e) Maldives

Q.78)

In culinary contexts, particularly when discussing the heat of chili peppers, a specific measurement system is used to quantify pungency or spiciness. This system records the intensity of heat in substances, particularly those containing capsaicinoids, which are responsible for their fiery flavor. The predominant component in this measurement is capsaicin, which contributes significantly to the overall heat perception. Understanding this measurement is essential for chefs and food enthusiasts alike when selecting ingredients or creating spicy dishes. What is the name of this measurement?

- (a) Heat Index
- (b) Spice Meter
- (c) Pungency Scale
- (d) Scoville Units
- (e) Capsaicin Scale

Q.79)

During the recent budget presentation, the Union Finance Minister emphasized several key focus areas that are crucial for the economic development and welfare of the nation. This budget aims to address significant aspects that impact various segments of society, particularly in enhancing opportunities for growth and stability. The government has outlined specific initiatives to support these areas, which are expected to contribute to overall economic progress. What are the four focus areas highlighted in the budget?

- (a) Employment, Skilling, MSMEs, Middle Class
- (b) Trade, Tourism, Environment, Innovation
- (c) Housing, Transport, Energy, Safety
- (d) Infrastructure, Health, Agriculture, Technology
- (e) Research, Development, Culture, Sports

Q.80)

In the field of artificial intelligence, accuracy and reliability of information are critical for effective communication and decision-making. However, there are instances when AI systems produce incorrect or misleading information, which can lead to confusion and misinformation. This phenomenon raises concerns about the trustworthiness of AI-generated content and emphasizes the need for robust validation mechanisms. Understanding this issue is essential for developers and users alike to mitigate risks associated with AI applications. When an AI gives false information, it is called what?

- (a) Fabrication
- (b) Misrepresentation
- (c) Error
- (d) Deception
- (e) Hallucination