

## Practice Questions For RBI Grade B

**Q1. The inaugural edition of the Khelo India Tribal Games officially commenced in March, 2026, in which of the following states?**

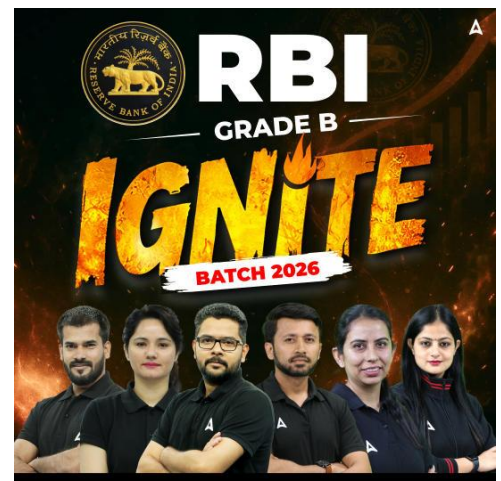
- (a). Jharkhand
- (b). Chhattisgarh
- (c). Madhya Pradesh
- (d). Odisha
- (e). Manipur

**Ans.(b)**

**Sol.**

- The **first edition of the Khelo India Tribal Games** began on **25 March 2026** in **Chhattisgarh** and will continue till **3 April 2026**.
- The event was **formally inaugurated in Raipur** and will feature competitions in **seven sports disciplines**.
- The games are being held across **three cities**:
  - **Raipur**
  - **Jagdalpur**
  - **Ambikapur**
- The primary objective is to **provide a national-level platform for tribal youth**, enabling them to gain **recognition and opportunities in sports**.
- The official mascot of the event is **'Morveer'**:
  - **'Mor'** means mine/our own in Chhattisgarhi
  - **'Veer'** signifies courage and valour
  - It represents the **spirit, pride, and identity of tribal communities**
- **Chhattisgarh is the first state** to host this unique national event dedicated exclusively to **tribal athletes**.
- The initiative marks a significant step towards **tribal empowerment and grassroots sports development**.
- The **Khelo India Tribal Games** are part of the **Khelo India Scheme**, a flagship programme of the **Ministry of Youth Affairs & Sports**.
- The **Khelo India Games** were declared an **'Event of National Importance'** in **2020** under the **Sports Broadcasting Signals (Mandatory Sharing with Prasar Bharati) Act, 2007**.
- The event aims to promote **mass participation and excellence in sports across diverse communities**.

**Q2. Recently, the Reserve Bank of India (RBI) revised prudential norms for NBFCs primarily engaged in lending against gold jewellery. What is the minimum Capital to Risk-weighted Asset Ratio (CRAR) that such NBFCs must maintain?**



- (a). 9%
- (b). 12%
- (c). 15%
- (d). 18%
- (e). 21%

**Ans.(c)**

**Sol.** The RBI has mandated that NBFCs engaged in gold loan activities must maintain a **minimum CRAR of 15%** of their Risk Weighted Assets (RWAs), along with a **minimum Tier 1 capital of 12%**. This ensures financial stability and adequate capital buffers. Additionally, RBI prescribed that the **maximum Tier 2 capital can not exceed 100% of Tier 1 capital.**

Additional Information:

- CRAR (Capital to Risk-weighted Assets Ratio) is a measure of a financial institution's **capital adequacy**, indicating its ability to **absorb potential losses and protect depositors.**
- It ensures that banks/NBFCs maintain sufficient **capital buffer relative to their risk exposure.**
- Formula:  $(\text{Tier 1 Capital} + \text{Tier 2 Capital}) \times 100 / \text{Risk Weighted Assets}$
- **Tier 1 Capital:** Core capital (equity, disclosed reserves) that can absorb losses without the institution ceasing operations.
- **Tier 2 Capital:** Supplementary capital (subordinated debt, revaluation reserves) that provides additional loss absorption capacity.

**Q3. On which date is World Wildlife Day observed every year?**

- (a). 23 March
- (b). 23 April
- (c). 3 March
- (d). 24 March
- (e). 22 April

**Ans.(c)**

**Sol.** **World Wildlife Day** is observed annually on **3 March** to celebrate wild animals and plants and to raise awareness about the urgent need to combat wildlife crime and biodiversity loss. The day was proclaimed by the **United Nations General Assembly (UNGA).**

**Key Points:**

- **Observed on: 3 March every year.**
- Proclaimed by the **UN General Assembly in 2013.**
- Marks the anniversary of the **Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)** adopted in 1973.
- Highlights the importance of **wildlife conservation and sustainable use of biodiversity.**

The **theme** for World Wildlife Day 2026 is "**Medicinal and Aromatic Plants: Conserving Health, Heritage and Livelihoods**" which highlights the importance of plants used for medicine, their role in preserving cultural traditions, and the income they provide to local communities.

**Q4. In March 2026, a major milestone in tennis was achieved when an Italian player won the Miami Open and completed the 'Sunshine Double' without dropping a set. Who accomplished this feat?**

- (a). Carlos Alcaraz
- (b). Daniil Medvedev
- (c). Jannik Sinner
- (d). Stefanos Tsitsipas
- (e). Alexander Zverev

**Ans.(c)**

**Sol.**

- Jannik Sinner won the **Miami Open 2026** by defeating Jiri Lehecka with a score of **6-4, 6-4**.
- The final was **rain-affected** and played on **30 March 2026**.
- With this victory, Sinner achieved the '**Sunshine Double**' (winning Indian Wells and Miami Open in the same season).
- He became the **first man to complete the Sunshine Double without dropping a single set**.
- Sinner is the **first player since Roger Federer (2017)** to win both titles consecutively.
- He joins an elite list including Novak Djokovic, Andre Agassi, Marcelo Rios, Pete Sampras, Michael Chang, and Jim Courier.

**Q5. Recently, India has expanded its global trade footprint by signing multiple Free Trade Agreements (FTAs) with various countries and regional groupings. Which of the following countries is NOT among those with which India has signed or announced an FTA/CEPA/CETA in recent years?**

- (a). United Arab Emirates (UAE)
- (b). Australia
- (c). Oman
- (d). Brazil
- (e). United Kingdom

**Ans.(d)**

**Sol.** India has steadily expanded its network of free trade agreements over the past few years reaching Nine FTAs spanning 38 countries. Starting with **India-Mauritius in 2021**, the **India-UAE Comprehensive Economic partnership** agreement followed in May 2022. **India-Australia Economic and Trade Agreement** was implemented in December 2022. India then signed the **EFTA TEPA** on 10th March 2024, which entered into force on 1st October 2025. The **India-UK CETA** was signed in July 2025 and **India-Oman CEPA** in December 2025. The **India-New Zealand FTA** was announced on 22nd December 2025, followed by the **India-EU FTA** on 27th January 2026.

Brazil is not part of any bilateral FTA/CEPA/CETA with India. India has only a **Preferential Trade Agreement (PTA) with MERCOSUR**, which includes Brazil.

**Q6. In the context of reforms associated with the Income-Tax Act, 2025, the PRARAMBH initiative has been introduced to support implementation and capacity building. What does 'M' stand for in PRARAMBH?**

- (a). Monitoring
- (b). Management
- (c). Mentorship
- (d). Mission
- (e). Mobilization

**Ans.(d)**

**Sol. PRARAMBH 2026 (Policy Reform and Responsible Action for Mission Viksit Bharat)** is Income Tax Department's **nationwide awareness campaign on Income Tax Act, 2025**, launched by the Finance Minister on 20 March 2026. This multimedia initiative, spanning print, radio, television, outdoor, digital and social media, has been designed to build awareness about the key features of the new Act, which is set to come into effect **from 01.04.2026**.

The Union Finance Minister also inaugurated the **Income Tax Website 2.0** as part of the government's ongoing digital transformation efforts. The upgraded platform is designed to offer improved usability, simpler navigation, and more efficient service delivery for taxpayers.

An **AI-enabled chatbot Kar Saathi**, was also launched for taxpayers seeking information on the new Act, Rules, Forms and related queries.

**Additional Information:**

- The Income-Tax Act, 2025 reduces sections from **819 to 536 (~35% reduction)**
- Emphasis on **plain language, reduced rules (~35%) and forms (~52%)**
- Reflects shift towards **digital governance, ease of compliance, and reduced litigation**

**Q7. The deferred payment of Customs duty facility for Eligible Manufacturer Importers (EMIs), introduced by the Central Board of Indirect Taxes and Customs (CBIC), will remain in force for how many years?**

- (a). 1 year
- (b). 2 years
- (c). 3 years
- (d). 4 years
- (e). 5 years

**Ans.(b)**

**Sol.** The **CBIC** introduced a facility allowing **Eligible Manufacturer Importers (EMIs)** to defer payment of Customs duty to support manufacturers in managing working capital. The scheme will be operational **from 1 April 2026 to 31 March 2028**, giving it a **validity of two years**.

**Key Points:**

- Introduced following the **Union Budget 2026-27** announcement.
- Operates under the **Deferred Payment of Import Duty Rules, 2016**.
- Validity period: **1 April 2026 – 31 March 2028 (2 years)**.
- Enables **monthly payment of customs duty instead of payment at the time of clearance**.

**Q8. During the sixth edition of Digital Payments Awareness Week (March 9-13, 2026), the Reserve Bank of India launched a multimedia awareness campaign to promote safe digital transactions. Which of the following is the correct name of this campaign?**

- (a). Thoda Dhyan Se
- (b). Thoda Savdhaan Rahein
- (c). RBI Kehta Hai
- (d). Dhyan Se Payment Karein
- (e). Digital Payment Saavdhani Se

**Ans.(a)**

**Sol.** The Reserve Bank of India launched the **multi-media awareness campaign “Thoda Dhyan Se” (be alert/be careful)** during the **sixth edition of Digital Payments Awareness Week (March 9–13, 2026)**. The campaign promotes caution while making digital payments and aims to strengthen user awareness and trust.

- Focus on **safe digital transactions and fraud prevention awareness**
- Launched alongside **pilot ‘Awareness Program on Digital Payments’ in Maharashtra** which covers **10 lakh participants via Village Level Entrepreneurs (VLEs)**

**Background Information:**

- Digital Payments Awareness Week (DPAW) is an **annual RBI initiative (6th edition in 2026)**
- Governor **Shri Sanjay Malhotra** emphasized **trust, awareness, and customer protection**
- Pilot mode conducted in partnership with **CSC e-Governance Services India Limited**

**Q9. Recently, an AI-powered robotic canal-cleaning system “G-Spider” was deployed to eliminate manual scavenging and improve sanitation safety in challenging urban environments. Which Municipal Corporation has deployed this robotic system?**

- (a). Kochi Municipal Corporation
- (b). Thiruvananthapuram Municipal Corporation
- (c). Chennai Municipal Corporation
- (d). Bengaluru Municipal Corporation
- (e). Hyderabad Municipal Corporation

**Ans.(b)**

**Sol.** The **Thiruvananthapuram Municipal Corporation** deployed the **AI-powered robotic canal-cleaning system “G-Spider”** at the **Amayizhanchan canal near Thampanoor Railway Station**. The initiative aims to **eliminate manual scavenging and enhance safety in hazardous sanitation work**.

**Key Points:**

- **Municipal body: Thiruvananthapuram Municipal Corporation.**
- **Robot: G-Spider (AI-powered canal-cleaning system).**
- Developed in collaboration with **Genrobotic Innovations** which is known for developing **Bandicoot robotic scavenger**.
- Focus on **safe cleaning in confined and high-risk environments**.

**Q10. Recently, the Government of India operationalised revamped dashboard of eSAKSHI web portal to digitise fund flow, monitoring, and implementation of development works under which scheme?**

- (a). SAGY
- (b). VB GRAM-G
- (c). RGSA
- (d). MPLADS
- (e). PMGSY

**Ans.(d)**

**Sol.** The **Ministry of Statistics & Programme Implementation (MoSPI)** launched the eSAKSHI portal in collaboration with the **State Bank of India on 1 April 2023** to implement the Revised Fund Flow Procedures under the It enables **online recommendation, sanction, execution, and tracking of development works** by MPs and implementing authorities.

Prior to 1 April 2023, the MPLADS Scheme was implemented in physical mode. Information regarding works recommended and sanctioned district-wise was maintained by the respective District Authorities, and expenditure was incurred through physical bank accounts maintained at the district level.

**Q11.** During the launch of the Nyaya Setu AI Chatbot under the DISHA programme, which official mascot was unveiled to serve as a friendly digital interface, guide first-time users through legal queries, and enhance accessibility and trust in the justice system by making complex legal processes easier for citizens to understand?

- (a). Dishika
- (b). Nyaya Mitra
- (c). Nyaay Sathi
- (d). Disha Bandhu
- (e). Justice Buddy

**Ans.(a)**

**Sol.** The official mascot of the Nyaya Setu AI Chatbot is **Dishika**. It was unveiled along with the chatbot during the DISHA programme to act as a friendly and supportive digital guide for users navigating legal information. The mascot is intended to improve engagement, build trust, and make the justice system more accessible, especially for first-time users and citizens facing language or literacy barriers.

Nyaya Setu is a **voice-first, multilingual, multimodal AI-powered legal assistant** developed by the Digital India BHASHINI Division. It supports multiple text and voice languages, uses BHASHINI ASR and NLP tools, and is designed to democratize access to justice by simplifying legal procedures and information

**Q12.** Consider the following statements regarding the Payments Vision framework of the Reserve Bank of India:

1. The first Payments Vision document was articulated in 2001.
2. Payments Vision 2028 is the sixth document in the series.
3. The core theme of Payments Vision 2028 is “Faster, Safer, Inclusive Payments.”
4. Payments Vision 2028 proposes 15 specific initiatives to strengthen the payment ecosystem.

Which of the statements given above is/are incorrect?

- (a). 2 and 3 only
- (b). 1 and 2 only
- (c). 3 and 4 only
- (d). 2 and 4 only
- (e). 1 and 3 only



**Ans.(a)**

**Sol. Statement 1 is correct-** Since 2001, RBI has articulated Payments Vision documents that have guided the transformation of India's payment and settlement ecosystem. The first Payments Vision document was indeed articulated in **2001**, covering the period 2001–2004.

**Statement 2 is incorrect-** Payments Vision 2028 is **not** the sixth document — it is the **eighth** in the series.

1. Payments Vision 2001–2004
2. Payments Vision 2005–2008
3. Payments Vision 2009–2012
4. Payments Vision 2012–2015
5. Payments Vision 2016–2018 (Vision 2018)
6. Payments Vision 2019–2021
7. Payments Vision 2025 (launched 2022)
8. **Payments Vision 2028 (launched March 2026)**

**Statement 3 is incorrect-** Payments Vision 2028 builds upon the remarkable trajectory of digital payments in India with the core theme — '**Shaping India's Payment Frontier**'

**Statement 4 is correct-** It consists of **15 specific initiatives** which are to be taken up during the course of **next three years**. The Vision document focusses on user empowerment, strengthening safeguards against fraud, enhancing efficiency of cross-border payment frameworks and promoting ease of doing business, among others.

**Q13. Recently, the Government of India unveiled the mascots “Pragati” (female) and “Vikas” (male) for Census 2027, highlighting renewed focus on modernising the census process through digital tools. In this context, who was the Governor-General of India at the time of the first Census of India?**

- (a). Lord Canning
- (b). Lord Mayo
- (c). Lord Lytton
- (d). Lord Ripon
- (e). Lord Curzon

**Ans.(b)**

**Sol.** The **first Census of India was conducted in 1872** during the tenure of **Lord Mayo**, who was the **Governor-General of India** at that time. Although not fully systematic, it marked the beginning of modern census operations in India.

**Key Points:**

- First census was **non-synchronous and not uniform across regions**.
- The **first complete and synchronous census** was conducted in **1881 under Lord Ripon**.
- Census is a key tool for **demographic data and policy planning**.

**Background Information:**

- The **Census of India** is conducted every **10 years (decennial)**.
- Governed by the **Census Act, 1948**.
- Conducted by the **Registrar General and Census Commissioner of India** under the Ministry of Home Affairs.

**Q14. Recently, LLMs have been widely discussed in the context of artificial intelligence advancements and generative AI applications. The term "LLM" refers to:**

- (a). Logical Learning Machine
- (b). Large Language Model
- (c). Linked Learning Mechanism
- (d). Language Logic Matrix
- (e). Linear Linguistic Model

**Ans.(b)**

**Sol.** A **Large Language Model (LLM)** is a type of **artificial intelligence model trained on massive amounts of text data** to understand, generate, and process natural language. LLMs power many modern **AI chatbots, translation tools, and content-generation systems.**

**Key Points:**

- Based on **deep learning and neural networks**, particularly **transformer architectures.**
- Capable of tasks such as **text generation, summarisation, translation, coding, and question answering.**
- Widely used in **generative AI systems and conversational AI platforms.**
- **Examples-** ChatGPT, Perplexity, Gemini.

**Q15. Recently, the Government of India announced sixth phase of "Yuva Sangam", a youth exchange programme under the Ek Bharat Shreshtha Bharat initiative aimed at promoting national integration through exposure visits between paired States and Union Territories. What is the eligible age group for participation in the Yuva Sangam Programme?**

- (a). 16–25 years
- (b). 21–35 years
- (c). 18–35 years
- (d). 18–30 years
- (e). 16–30 years

**Ans.(d)**

**Sol.** The **Yuva Sangam Programme**, implemented by the **Department of Higher Education**, facilitates cultural and educational exchange visits between youth from different States and Union Territories. Individuals aged **18–30 years**, including students, NSS/NYKS volunteers, and young professionals, are eligible to participate.

**Key Points:**

- **Eligibility age group: 18–30 years.**
- Conducted under the **Ek Bharat Shreshtha Bharat (EBSB)** initiative.
- Participants undertake **5–7 day immersive tours** to paired States/UTs.
- Hosted by **identified Higher Education Institutions (HEIs)** across India.

**Background Information:**

- **Yuva Sangam** was launched in **2022** as a youth exchange component of Ek Bharat Shreshtha Bharat.
- The programme is structured around **five thematic pillars (5Ps): Paryatan, Parampara, Pragati, Paraspar Sampark, and Prodyogiki.**
- More than **6,000 youth and coordinators** have participated across different phases so far.

**Q16. Byrnihat, ranked among the most polluted cities according to 'World Air Quality Report 2025', is located on the border of which two states?**

- (a). Assam–Nagaland
- (b). Meghalaya–Assam
- (c). Assam–Tripura
- (d). Meghalaya–Mizoram
- (e). None of the above

**Ans.(b)**

**Sol.** According to the **IQAir World Air Quality Report 2025**, several cities from India's **National Capital Region (NCR)** dominate the list of the **most polluted cities globally**, highlighting a serious environmental concern.

Cities such as **Loni (Ghaziabad)** and **Delhi (NCT)** ranked among the top positions, indicating **extremely high levels of air pollution**. The report also noted that out of **259 Indian cities assessed**, **115 cities exceeded the national air quality standards**, reflecting widespread pollution issues.

Although there has been **slight improvement in air quality**, pollution levels in many regions—especially in NCR—**continue to remain above safe limits**, posing significant risks to **public health and the environment**.

**Q17. Recently, the Central Board of Trustees (CBT) of the Employees' Provident Fund Organisation (EPFO) recommended the annual rate of interest to be credited on Employees' Provident Fund (EPF) accumulations for the financial year 2025–26. What is the recommended interest rate?**

- (a). 8%
- (b). 8.1%
- (c). 8.2%
- (d). 8.25%
- (e). 8.3%

**Ans.(d)**

**Sol.** The **Central Board of Trustees (CBT)** of the **EPFO** recommended an **8.25% annual interest rate** on **EPF deposits for FY 2025–26**. The rate becomes effective after official notification by the **Government of India**, after which the interest is credited to the EPF accounts of subscribers.

**Background Information (EPF Scheme):**

- The Employees' Provident Fund (EPF) Scheme, 1952 was established under the **Employees' Provident Funds and Miscellaneous Provisions Act, 1952**.
- It is administered by the **Employees' Provident Fund Organisation (EPFO)** under the **Ministry of Labour and Employment**.
- **Applicability:** Mandatory for establishments with **20 or more employees**.
- **Contribution:** Generally **12% of basic salary + dearness allowance** each from **employee and employer** (with part of employer's contribution going to the **Employees' Pension Scheme – EPS**).
- EPF functions as a **retirement savings scheme**, allowing withdrawal at retirement or under specified conditions such as housing, medical needs, or unemployment.

**Q18. The Unique Identification Authority of India (UIDAI) launched a mission-mode drive to facilitate Mandatory Biometric Update (MBU) in Aadhaar for school children through camps in schools across the country. For which age group of children has UIDAI made the MBU free of cost for one year from October 1, 2025?**

- (a). 5-15
- (b). 5-16
- (c). 7-15
- (d). 7-18
- (e). 6-18

**Ans.(c)**

**Sol.** UIDAI has made the **Mandatory Biometric Update (MBU) in Aadhaar free of cost for children aged 7–15 years** for one year starting **1 October 2025**. The initiative aims to ensure that children's Aadhaar biometrics remain updated to enable seamless authentication for **government benefits, scholarships, and entrance examinations**.

**Background Information:**

- The drive was launched in **September 2025** after integration with the **Unified District Information System for Education Plus (UDISE+)**.
- As of March 2026, Over **103,000 schools** have been covered under the exercise and Over **1.2 crore school children** have completed MBU through the initiative.
- Updated biometrics help children access **government schemes, scholarships, and exams such as NEET, JEE, and CUET**.

**Q19. According to the SIPRI report (2021–2025), what is India's rank among the world's largest importers of major arms?**

- (a). First
- (b). Second
- (c). Third
- (d). Fourth
- (e). None of the above

**Ans.(b)**

**Sol.** According to a report by the **Stockholm International Peace Research Institute (SIPRI)**, India continued to be the **second-largest importer of major arms globally** during the period **2021–2025**, accounting for **8.2% of global arms imports**.

The report also highlights a **decline in India's dependence on Russian arms**, with Russia's share falling from **70% (2011–2015)** to **40% (2021–2025)**, while imports from **France and Israel have increased**. This shift reflects India's growing focus on **defence diversification and indigenous production**.

**Q20. What is the maximum guarantee coverage available for loans extended to startups under the Credit Guarantee Scheme for Startups (CGSS) implemented by the Department for Promotion of Industry and Internal Trade (DPIIT)?**

- (a). ₹5 crore
- (b). ₹10 crore
- (c). ₹15 crore
- (d). ₹25 crore
- (e). ₹20 crore

**Ans.(e)**

**Sol. Credit Guarantee Scheme for Startups (CGSS)** provide guarantee coverage by the **Department for Promotion of Industry and Internal Trade (DPIIT)**, Ministry of Commerce and Industry, Government of India through National Credit Guarantee Trustee Company Limited (NCGCTC) to its Member Institutions (MIs) on debt facilities extended by them to startups recognized by the DPIIT.

The scheme was **notified by the government in October 2022 under the Startup India initiative**. It is one of the three flagship schemes under Startup India, alongside the Fund of Funds for Startups (FFS) and Startup India Seed Fund Scheme (SISFS)

**Guarantee cover:** The National Credit Guarantee Trustee Company (NCGTC) **provides up to 85% coverage for loans up to ₹10 crore, and 75% for loans exceeding ₹10 crore, up to a maximum of ₹20 crore per borrower.**

