

Most Important GA Questions For RBI Grade B Phase I Exam 2026- Part 3

Q1. Which of the following option regarding Pulitzer prize and its 2026 winners is incorrect?

- (a). The prizes are administered by Columbia University, New York, and the first prizes were awarded in 1917.
- (b). Indian journalists Anand RK (Mumbai-based illustrator) and Suparna Sharma (investigative journalist) won the 2026 Pulitzer Prize in the Illustrated Reporting and Commentary category for their project "trAPPed" published by Bloomberg.
- (c). The "trAPPed" project won the Pulitzer Prize for exposing how cyber fraud networks function across South Asia through a combination of visual storytelling, data insights, and narrative reporting
- (d). Gobind Behari Lal was the first Indian and Asian to win the Pulitzer Prize, winning in the Reporting category in 1937. He later received the Padma Bhushan in 1959.
- (e). The Pulitzer Prize for Public Service- the most prestigious journalism Pulitzer is the only category that awards a Gold Medal instead of a cash prize, and winners in all other categories receive a cash prize of \$15,000 along with a Certificate of Recognition.

Ans. (d)

Sol.

Option A is correct— The Pulitzer Prize was established through the **1904 will of Joseph Pulitzer** who bequeathed **\$2 million to Columbia University** to fund both the prizes and the **Columbia Graduate School of Journalism** (founded 1912). The **first prizes were awarded on 4 June 1917** and continue to be administered by **Columbia University, New York**.

Option B is correct- Anand RK and Suparna Sharma won the 2026 Pulitzer Prize in the Illustrated Reporting and Commentary category for "trAPPed", published by Bloomberg. The Pulitzer Board described it as a "riveting account" of an Indian neurologist who became a victim of a "digital arrest" cyber fraud scam — exposing how such networks function across South Asia.

Option C is correct — The "trAPPed" project exposes how cyber fraud networks function across **South Asia** through a powerful combination of **visual storytelling, data insights, and narrative reporting**. The prize is **shared with Natalie Obiko Pearson** of Bloomberg — making it a three-person collaborative award.

Option D is NOT correct — Gobind Behari Lal did win the 1937 Pulitzer Prize for Reporting as part of a team, and is indeed the first Indian and Asian to win the Pulitzer. However, he later received the Padma Bhushan in 1969 (not 1959)

Option E is correct — The **Public Service** prize is the only Pulitzer category that awards a Gold Medal with no cash component making it the most coveted and distinctly recognised prize. All other **Pulitzer winners receive a cash prize of \$15,000** along with a Certificate of Recognition from the Pulitzer Prize Board.

Q2. Which Article of the Constitution of India specifically directs the State to provide free legal aid to the poor and weaker sections of society to ensure justice for all?

- (a). Article 14
- (b). Article 22(1)
- (c). Article 39A
- (d). Article 32
- (e). Article 21

Ans. (c)

Sol.



Article 39A was inserted by the 42nd Constitutional Amendment Act, 1976.

It is a Directive Principle of State Policy (DPSP) that directs the State to provide **free legal aid** to ensure that justice is not denied to any citizen due to economic or other disabilities.

Article 14 ensures equality before the law and equal protection of the laws.

Article 22(1) provides certain rights in case of arrest and detention.

Article 32 allows citizens to directly approach the Supreme Court for enforcement of Fundamental Rights.

Article 21 guarantees the right to life and personal liberty.

Q3. The National Payments Corporation of India (NPCI) has introduced the UPI Circle feature, allowing a primary user to authorize a secondary user to make digital payments using the primary user's UPI account. What is the maximum monthly payment limit permitted for transactions through UPI Circle?

- (a). ₹5,000
- (b). ₹10,000
- (c). ₹15,000
- (d). ₹20,000
- (e). ₹25,000

Ans. (c)

Sol.

The **UPI Circle** feature allows a primary UPI user to enable a trusted secondary user (such as family members) to make payments from the primary user's account with defined limits.

Primary User - An UPI user who is delegating the UPI authentication to make payment to a secondary user

Secondary User - An UPI user who will be performing UPI payments with appropriate authorization of the primary user. A secondary user is an individual with or without having a bank account linked on UPI.

Transaction Limits

- ₹5,000 per transaction per device
- ₹15,000 monthly limit per device
- ₹2,000 limit for the first 24 hours after linking a new device
- Maximum of 5 secondary devices/ software (IoT) can be linked

Q4. India's first Multi-Lane Free Flow (MLFF) barrier-less tolling system was recently operationalised on which National Highway?

- (a). NH-44
- (b). NH-16
- (c). NH-19
- (d). NH-48
- (e). NH-27

Ans. (d)

Sol.

- Nitin Gadkari announced the launch of **India's first Multi-Lane Free Flow (MLFF) barrier-less tolling system**.
- The system has been introduced at the **Chorayasi Toll Plaza** on the **Surat–Bharuch section of NH-48** in Gujarat.
- MLFF enables **seamless toll collection without stopping vehicles**, ensuring uninterrupted traffic flow.
- It uses advanced technologies such as **Automatic Number Plate Recognition (ANPR)** and **FASTag**.
- The initiative marks a major step in the **digitisation and modernisation of India's tolling ecosystem**.
- It is expected to **reduce travel time, ease congestion, and improve fuel efficiency**.

Q5. Consider the following statements regarding the eligibility of a bank to declare dividends or remit profits:

1. A bank must have met regulatory capital requirements at the end of the previous financial year and must continue to be compliant in the year the dividend is proposed.
2. For an Indian-incorporated bank, the eligibility to declare dividends is independent of the profit generated in the period for which the dividend is proposed.
3. Foreign banks operating in India via the branch mode must demonstrate a positive Profit After Tax (PAT) specifically for the profit amount intended to be remitted to their Head Office.
4. Even if a bank satisfies all capital and profitability requirements, it may be rendered ineligible if it is currently subject to regulatory restrictions from the RBI or other authorities.

Which of the above statements is/are correct?

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

Ans. (b)

Sol.

Statement 1 – CORRECT: The guidelines require the bank to have been compliant with regulatory capital at the end of the previous FY and to maintain that compliance in the year the dividend is proposed.

Statement 2 – INCORRECT: This is false. An Indian-incorporated bank must have **positive adjusted PAT** for the specific period for which the dividend is proposed to be eligible.

Statement 3 – CORRECT: The framework specifically stipulates that a foreign bank in branch mode must have positive PAT for the period corresponding to the profits it intends to remit to its Head Office.

Statement 4 – CORRECT: The guidelines include a "catch-all" provision stating that a bank is ineligible if it is subject to any restrictions from the RBI or other authorities regarding dividend or profit remittance.

Additional Info (Exam-Relevant Facts):

- **Post-Dividend Capital:** It is not enough to just meet current capital requirements; the bank must demonstrate that it will **still meet minimum capital requirements** even after the dividend payment is deducted.
- **Dual Burden:** Indian-incorporated banks face a dual hurdle: they must ensure both the solvency (capital adequacy) and the current-period earnings (positive adjusted PAT) are robust before any payout.
- **Regulatory Oversight:** These rules function as a safeguard to ensure that shareholders (or Head Offices of foreign banks) do not receive funds that are essential to maintaining the bank's operational safety and regulatory standing

Q6. Which of the following statements is CORRECT regarding the NITI Aayog report on India's school education system released in May 2026

- (a). India has around 10 lakh schools serving 15 crore students.
- (b). The Higher Secondary Gross Enrolment Ratio (GER) is 78.4%.
- (c). India's school education system is the largest in the world.
- (d). More than 50% schools in India are composite schools.
- (e). Secondary school dropout rate is below 2%.

Ans. (c)

Sol. NITI Aayog Policy Report on School Education System in India

- In **May 2026**, NITI Aayog released a policy report titled **"School Education System in India: Temporal Analysis and Policy Roadmap for Quality Enhancement."**

- The report was released in **New Delhi** by:
- Suman K. Bery
- Nidhi Chhibber
- The report evaluates India's school education system over a **10-year period (2014–2025)**.
- Major areas covered in the report include:
- **Access and enrolment**
- **School infrastructure**
- **Equity and inclusion**
- **Learning outcomes**
- **Key Highlights of the Report**
- **Scale of the School Education System**
- India has approximately **14.71 lakh schools**.
- These schools serve more than **24.69 crore students**.
- The education system spans across all **36 States and Union Territories (UTs)**.
- India's school education network is considered the **largest in the world**.
- **Access and Enrolment Challenges**
- The **Higher Secondary Gross Enrolment Ratio (GER)** stands at **58.4%**.
- The **secondary school dropout rate** is **11.5%**.
- Only around **5% schools are composite schools**.
- Due to limited composite schools, there are major **transition gaps between primary and secondary education**.
- **Improvement in Dropout Rate**
- Jharkhand achieved a **0% primary school dropout rate** in **2024–25**.
- Earlier, the state had a **6.41% dropout rate** in **2014–15**.
- This reflects a major improvement in school retention.
- **Zero-Enrolment or "Ghost Schools"**
- Around **8,000 schools** in India reported **zero student enrolment**.
- These schools are commonly referred to as **ghost schools**.
- **States with Highest Number of Zero-Enrolment Schools:**
- West Bengal – **3,812 schools**
- Telangana – **2,245 schools**
- Jammu and Kashmir – **146 schools**
- Punjab – **13 schools**

Q7. The Union Cabinet recently approved the introduction of the Supreme Court (Number of Judges) Amendment Bill, 2026 to enhance judicial capacity in India's apex court. What is the proposed number of Supreme Court judges after the amendment (excluding the Chief Justice of India)?

- (a). 33
- (b). 35
- (c). 36
- (d). 37
- (e). 40

Ans. (d)



Sol.

- The Union Cabinet of India, chaired by Narendra Modi, approved the proposal to introduce the **Supreme Court (Number of Judges) Amendment Bill, 2026** in Parliament on **5 May 2026**.
- The Bill seeks to amend the **Supreme Court (Number of Judges) Act, 1956**.
- It proposes increasing the number of judges in the Supreme Court of India by **four**, raising the strength from **33 to 37 judges**, excluding the Chief Justice of India (CJI).
- **Article 124(1)** of the Constitution provides for a Supreme Court consisting of the **Chief Justice of India and other judges as prescribed by Parliament by law**.
- The original **Supreme Court (Number of Judges) Act, 1956** fixed the judge strength at **10 (excluding the CJI)**.
- Over time, the sanctioned strength has been increased through various amendments:
 - **1960:** Increased from 10 to 13
 - **1977:** Increased from 13 to 17
 - **1986:** Increased from 17 to 25
 - **2008:** Increased from 25 to 30
 - **2019:** Increased from 30 to 33
- The proposed increase aims to address the **rising workload and pendency of cases** in the Supreme Court.
- Overall, the move is expected to strengthen the **judicial system, improve efficiency, and ensure faster delivery of justice**.

Q8. The 'National Electronic Funds Transfer' (NEFT) system was introduced to modernize payments. Which year did NEFT become a 24x7 service for customers?

- (a). 2005
- (b). 2010
- (c). 2015
- (d). 2021
- (e). 2019

Ans. (e)

Sol.

Explanation:

- The **National Electronic Funds Transfer (NEFT)** is a nationwide centralized payment system owned and operated by the **Reserve Bank of India (RBI)**. While it was originally introduced in **2005**, it operated only during specific bank working hours in "batches."
- To promote the "Digital India" initiative and provide round-the-clock convenience to users, the RBI made NEFT available **24x7, 365 days a year** (including holidays), effective from **December 16, 2019**. This was a significant milestone because, before this date, transactions initiated after bank hours or on holidays were only processed on the next working day.
- **Information Booster:**
- **Batch Processing:** Even though NEFT is 24x7, it does not happen instantly (unlike IMPS). It operates in **half-hourly batches**. There are 48 half-hourly batches every day.
- **Transaction Limits:** For most banks, there is **no minimum limit** for NEFT transactions. While the RBI hasn't set a maximum limit, individual banks often set their own daily limits (usually up to **₹25 Lakhs**).

- **Zero Charges:** To encourage digital adoption, the RBI directed banks not to levy any charges on **savings bank account holders** for NEFT transfers initiated online (via net banking or mobile apps) effective from January 2020.
- **RTGS vs. NEFT:** While NEFT became 24x7 in December 2019, **RTGS** (Real Time Gross Settlement) followed shortly after and became a 24x7 service in **December 2020**.

Q9. Consider the following statements regarding the key features of the SHANTI Act, 2025:

1. The SHANTI Act, 2025 repeals both the Atomic Energy Act, 1962 and the Civil Liability for Nuclear Damage Act (CLNDA), 2010, consolidating India's entire civil nuclear legislative framework into a single statute.
2. For the first time, the Act allows private sector participation in nuclear power generation under a licence granted by the Central Government, with Foreign Direct Investment (FDI) permitted up to 74% in nuclear power projects.
3. The Atomic Energy Regulatory Board (AERB) has been granted statutory status under the SHANTI Act, making it an independent regulatory body directly accountable to Parliament, and a new Atomic Energy Redressal Commission has been established for faster resolution of nuclear-related disputes.
4. Under the SHANTI Act, the civil nuclear operator's liability is graded between ₹100 crore and ₹3,000 crore based on plant capacity while supplier liability, which was a major sticking point under the CLNDA, 2010 that deterred foreign nuclear vendors from entering India has been completely removed.

Which of the statements given above is/are correct?

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

Ans. (b)

Sol.

Statement 1 is correct — The SHANTI Act, 2025 simultaneously **repeals both the Atomic Energy Act, 1962** (which governed all nuclear activities in India for over six decades) and the **Civil Liability for Nuclear Damage Act (CLNDA), 2010** (which governed liability in nuclear incidents), replacing them with a single, modern, consolidated statute.

Statement 2 is incorrect — One of the most landmark reforms of the SHANTI Act is the **opening of nuclear power generation to the private sector** for the first time in India's history. Private entities can now set up and operate nuclear facilities under a **licence from the Central Government** and a **Safety Authorisation from AERB**. **FDI up to 49% (not 74%)** is permitted in nuclear power projects, unlocking international investment in India's nuclear sector.

Statement 3 is correct — The **AERB has been granted statutory status** under the SHANTI Act — previously it functioned only under an executive notification (1983), with no legislative backing. It is now accountable to **Parliament** through the **Department of Atomic Energy**. Additionally, the Act establishes a new **Atomic Energy Redressal Commission** to adjudicate disputes, claims, and appeals related to nuclear facilities and radiation — providing a dedicated quasi-judicial mechanism.

Statement 4 is correct — The CLNDA, 2010 had notoriously included **Section 17(b)**, which made nuclear **suppliers liable** if an accident was caused by equipment or material supplied by them — a provision that had kept major global vendors like **Westinghouse and GE-Hitachi** out of India for over a decade. The SHANTI Act **completely removes supplier liability**, limiting liability solely to the **operator**, with graded caps of **₹100 crore to ₹3,000 crore** depending on plant capacity. This aligns India's framework with the international **Convention on Supplementary Compensation for Nuclear Damage (CSC)**.

Additional Information:

- **Sensitive nuclear activities** — uranium/thorium mining, fuel enrichment, reprocessing of spent fuel, and high-level waste management — **remain exclusively reserved for the Central Government** and cannot be licensed to private entities.
- The definition of **nuclear damage** under the Act has been **expanded** to explicitly include **environmental damage**, going beyond the narrower definition under CLNDA, 2010.
- The Act is the legislative backbone of India's **Nuclear Energy Mission** announced in **Union Budget 2025-26**, which targets **100 GW of nuclear capacity by 2047** and allocates **₹20,000 crore** for development of **Small Modular Reactors (SMRs)** with at least **5 indigenous SMRs** to be operational by **2033**

Q10. Which of the following statements regarding Sampoonata Abhiyan 2.0 launched by NITI Aayog is/are correct?

1. It is a 6-month mission-mode campaign targeting 100% saturation of critical development indicators in India's most underserved regions.
2. The campaign targets 5 Key Performance Indicators (KPIs) in 112 Aspirational Districts and 6 KPIs in 513 Aspirational Blocks under the Aspirational Districts Programme (ADP) and Aspirational Blocks Programme (ABP) respectively.
3. The first Sampoonata Abhiyan was conducted from 4th July to 30th September 2025.

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

Ans. (b)

Sol.
Sampoonata Abhiyan 2.0 was **launched by NITI Aayog CEO Shri B.V.R. Subrahmanyam** on **28th January 2026 and ran till 14th April 2026** — the birth anniversary of Dr. B.R. Ambedkar. The first edition ran from **4th July to 30th September 2024 (not 2025)**. Both editions are **3-month, mission-mode, time-bound campaigns** to achieve 100% (saturation-level) coverage of selected development indicators in Aspirational Districts and Blocks.

The campaign **targets 5 KPIs in 112 Aspirational Districts** and **6 KPIs in 513 Aspirational Blocks**. Progress is **monitored monthly and tracked through the Champions of Change dashboard**, enabling transparent competition and peer learning among districts and blocks

#	Aspirational Districts (5 KPIs)	Aspirational Blocks (6 KPIs)
1	Proportion of live births weighed at birth	Supplementary nutrition for children (6 months–6 years) under ICDS
2	TB case notification rate (public & private sectors)	Measurement efficiency of children at Anganwadi Centres
3	Conduct of VHSND/UHSND (Village/Urban Health Sanitation & Nutrition Days)	Functional toilets at Anganwadi Centres
4	Functional girls' toilets in schools	Clean drinking water at Anganwadi Centres
5	Animal vaccination coverage against FMD	Functional girls' toilets in schools
6	—	Vaccination of bovine animals against FMD

Additional Information:

- The **Aspirational Districts Programme (ADP)** was launched in **January 2018** by PM Modi, covering **112 districts** across 28 States identified as the most underdeveloped on composite indicators of Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion & Skill Development, and Basic Infrastructure.

- The **Aspirational Blocks Programme (ABP)** was launched by PM Modi on **7th January 2023**, expanding the ADP model to the sub-district level with **500 blocks** (later expanded to **513 blocks**) in 329 districts across 27 States.
- Sampoornata Abhiyan 2.0 specifically targets **SDG-aligned last-mile delivery** and was timed to begin on **Republic Day 2026** to signal a national commitment to inclusive governance.
- KPIs 5 and 6 of Aspirational Blocks (Girls' toilets in schools and FMD vaccination) are common to both programmes, reflecting their cross-cutting priority in India's most underserved regions.

Q11. RBI's 'Digital Payments — E-Mandate Framework, 2026' allows recurring transactions up to ₹1 lakh without Additional Factor Authentication (AFA) for certain specific categories. Which of the following categories qualify for this enhanced limit?

1. Insurance premium payments
 2. FASTag auto-replenishment
 3. Mutual fund investments
 4. Credit card bill payments
 5. OTT/Streaming subscription payments
 6. Utility bill payments (e.g., electricity, water)
- (a). 1, 2 and 3 only
(b). 2, 4 and 5 only
(c). 1, 3 and 4 only
(d). 1, 4 and 6 only
(e). 1, 2, 3 and 5 only

Ans. (c)

Sol.

Statement 1 – CORRECT: Insurance premium payments are specifically recognised as a high-value but routine financial obligation. RBI has allowed them to be processed up to **₹1 lakh without AFA**, as policyholders need to make regular, often large premium payments without the friction of repeated OTP authentication.

Statement 2 – INCORRECT: FASTag auto-replenishment does enjoy a special exemption under the framework — it is exempt from the **pre-debit notification requirement** — but it does **not** qualify for the ₹1 lakh AFA-free limit. FASTag top-ups are small, need-based, transit-linked debits and are treated differently.

Statement 3 – CORRECT: Mutual fund investments via systematic investment plans (SIPs) can often exceed ₹15,000 per transaction. RBI has included them in the ₹1 lakh AFA-free category, recognising their importance in long-term financial planning and the need for seamless, uninterrupted auto-debit processing.

Statement 4 – CORRECT: Credit card bill payments are included in the ₹1 lakh AFA-free category. Since credit card dues can easily exceed ₹15,000, this exemption ensures that customers can auto-pay their bills without repeated authentication, reducing the risk of missed payments and late fees.

Statement 5 – INCORRECT: OTT/Streaming subscriptions such as Netflix are governed by the standard e-mandate framework with the general recurring transaction limit of **₹15,000**, and do not qualify for the enhanced ₹1 lakh AFA-free limit.

Statement 6 – INCORRECT: Utility bill payments for electricity, water, etc., are covered under the standard recurring payment framework up to **₹15,000** without AFA. They are not among the special categories eligible for the ₹1 lakh AFA-free limit.

Additional Info (Exam-Relevant Facts):

The three special categories eligible for the ₹1 lakh AFA-free e-mandate limit are: **Insurance Premiums, Mutual Fund Investments, and Credit Card Bill Payments.**

For all other recurring transactions, the AFA-free auto-debit limit remains at ₹15,000 per transaction.

RBI mandates a **pre-debit notification at least 24 hours before** each recurring debit, except for **FASTag and NCMC auto-replenishment.**

Customers can **modify, pause, or revoke** any e-mandate at any time using AFA.

Banks are **prohibited from charging customers** any additional fee for registering or using the e-mandate facility.

Q12. Which of the following states recently became the second state in India to pass the Uniform Civil Code (UCC) Bill, after Uttarakhand?

- (a). Madhya Pradesh
- (b). Himachal Pradesh
- (c). Gujarat
- (d). Rajasthan
- (e). Assam

Ans. (c)

Sol. Gujarat became the **second state in India** to pass the **Uniform Civil Code (UCC) Bill**, when the Gujarat Legislative Assembly passed the Gujarat UCC Bill, 2026 on 24 March 2026, following a marathon debate of more than seven hours. The Bill was introduced by Chief Minister Bhupendra Patel, based on the recommendations of a state-appointed committee.

Additional Information:

The Gujarat UCC Bill proposes a common legal framework governing **marriage, divorce, succession, and live-in relationships** — however, it **exempts Scheduled Tribes** and communities with constitutionally protected customary rights from its purview.

Uttarakhand was the first state in post-independence India to implement the UCC, with the code coming into force on **27 January 2025** — the day of the **75th Republic Day**. It is noteworthy that **Goa** has had a UCC since before independence under Portuguese Civil Code.

The UCC is enshrined under **Article 44** of the Indian Constitution as a **Directive Principle of State Policy (DPSP)**, which directs the State to endeavour to secure a uniform civil code for all citizens.

Q13. Consider the following statements regarding Startup India Fund of Funds 2.0 (FoF 2.0):

1. It has a corpus of ₹10,000 crore to support startups in deep tech and manufacturing sectors.
2. The fund directly invests in startups without involving intermediary funds.
3. SIDBI is designated as the primary implementation agency for the scheme.

Which of the statements given above is/are correct?

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

Ans. (b)

Sol. Statement 1 is correct: The Government notified **Startup India FoF 2.0** with a corpus of ₹10,000 crore to boost deep tech and manufacturing startups.



Statement 2 is incorrect: The fund does **not invest directly in startups**, instead it invests in SEBI-registered **Alternative Investment Funds (AIFs)** which then invest in startups.

Statement 3 is correct: Small Industries Development Bank of India is the **primary implementation agency**.

- Hence, the correct answer is **1 and 3 only**.

Information Booster:

- The scheme is notified by the Department for Promotion of Industry and Internal Trade under the Ministry of Commerce and Industry.
- It will operate during the **16th and 17th Finance Commission cycles**.
- A **Venture Capital Investment Committee (VCIC)** selects eligible AIFs.
- An **Empowered Committee (EC)** chaired by **Amardeep Singh Bhatia** oversees implementation.

Additional Knowledge:

- AIFs are regulated by the Securities and Exchange Board of India.
- Fund of Funds model helps in **risk diversification and professional fund management**.
- The initiative strengthens India's position in **innovation-driven sectors like AI, robotics, and manufacturing**.

Q14. Consider the following statements regarding the World Press Freedom Index 2026:

1. The World Press Freedom Index 2026 was released by Reporters Without Borders (RSF)- a french organisation.
2. Norway topped the World Press Freedom Index 2026 for the tenth consecutive year.
3. India ranked 151st out of 180 countries in the World Press Freedom Index 2026, slipping six places from its 2025 rank.
4. For the first time in the history of the RSF Index, more than half of the world's countries fall into the "difficult" or "very serious" category for press freedom.

Which of the statements given above is/are correct?

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

Ans. (d)

Sol.

Statement 1 is correct — The World Press Freedom Index 2026 was released by Reporters Without Borders (RSF) on **April 30, 2026**. RSF's Index is considered a global barometer of the health of democracy and press freedom. RSF is a Paris based International Organization.

Statement 2 is correct — Norway topped the World Press Freedom Index 2026 **for the tenth consecutive year**, with a score of 92.72. It is followed by the Netherlands (88.92), Estonia (88.54), Denmark (88.47), and Sweden (87.61) in the top five.

Statement 3 is incorrect — India ranked **157th** out of 180 countries in the World Press Freedom Index 2026, **not 151st**. India slipped **six places** from its 2025 rank of 151st. India was placed in the **"very serious"** category for press freedom.

Statement 4 is correct — For the **first time in the history** of the RSF Index, more than half (52.2%) of the world's countries now fall into the "difficult" or "very serious" category — a stark contrast to only 13.7% of countries in 2002, when the Index was launched.

Q15. Which UNESCO World Heritage Site is an island located in the Mumbai Harbour, famous for its 5th-century rock-cut Hindu and Buddhist temples?

- (a). Kanheri Caves
- (b). Elephanta Caves
- (c). Karla Caves
- (d). Bedse Caves
- (e). Bhaja Caves

Ans. (b)

Sol.

Explanation:

The **Elephanta Caves** are located on **Gharapuri Island** (literally "the city of caves") in the Mumbai Harbour. They were inscribed as a UNESCO World Heritage Site in **1987**.

The site is world-renowned for its 5th to 7th-century rock-cut temples. While there are a few Buddhist mounds on the island, the primary attraction is the cluster of five Hindu caves dedicated to **Lord Shiva**. The most iconic sculpture here is the **Trimurti**—a 20-foot high masterpiece depicting Shiva as the Creator, Preserver, and Destroyer.

Q16.

Q16. Match the following portals/platforms launched by the Department of Food and Public Distribution (DFPD) with their purpose/objective:

	Column A (Portal/Platform)		Column B (Purpose/Objective)
A	Anna Chakra	I	Single window portal for submission, scrutiny and approval of food subsidy claims by States under NFSA
B	SCAN Portal	II	AI-enabled outreach platform that proactively contacts PDS beneficiaries to resolve grievances
C	ASHA	III	Real-time visibility of food grain stock position at FCI depots across India
D	Anna Darpan	IV	Biometric-authenticated automated grain dispensing machine at Fair Price Shops
E	Annapurti	V	O.R.-based supply chain optimisation tool for optimal routing of food grain movement under PDS

(A). A-V, B-I, C-II, D-III, E-IV

(b). A-III, B-I, C-IV, D-II, E-V

(c). A-V, B-II, C-I, D-III, E-IV

(d). A-II, B-I, C-V, D-IV, E-III

(e). A-V, B-I, C-III, D-II, E-IV

Ans. (a)

Sol.

Anna Chakra is an **Operations Research-based decision support system** developed jointly by DFPD, WFP India, and FITT-IIT Delhi. It uses **advanced route-optimisation algorithms** to identify optimal routes for food grain movement across **4.37 lakh Fair Price Shops** and **~6,700 warehouses**, generating annual savings of **₹250 crore**.



SCAN stands for **Subsidy Claim Application for NFSA**. It provides a **single window** for States to submit food subsidy claims, which are then scrutinised and approved by DFPD through **end-to-end workflow automation** — ensuring transparent and timely subsidy settlement.

ASHA stands for **Anna Sahayata Holistic Solution**. It is an **AI-enabled outreach platform** that proactively contacts **~20 lakh PDS beneficiaries every month** to identify and resolve grievances related to food grain entitlements under the **National Food Security Act (NFSA)**.

Anna Darpan is a **real-time stock monitoring portal** that provides visibility of **food grain stock position at FCI depots** across India — enabling better inventory management, transparency in procurement, and efficient movement planning.

Q17. Consider the following statements with reference to the National Voters' Day (NVD):

1. The Election Commission of India (ECI) was established on 25 January 1950 under Article 324 of the Constitution of India and National Voters' Day is observed on 25 January every year to commemorate its Foundation Day.
2. The first edition of National Voters' Day was celebrated in 2009.
3. NVD 2026 marked its 16th edition — with the theme "My India, My Vote" and the tagline "Citizen at the Heart of Indian Democracy".

Which of the above statements is/are NOT correct?

- (a). Only 1
- (b). Only 2
- (c). Only 3
- (d). Both 1 and 2
- (e). None of the Above

Ans. (b)

Sol.

Statement 1 is correct- The **Election Commission of India** was established on **25 January 1950 under Article 324** of the Constitution of India. NVD is observed every year on 25 January to commemorate this Foundation Day.

Statement 2 is incorrect- The **first edition of National Voters' Day was celebrated in 2011** — NOT 2009 as stated. The initiative was introduced under Prime Minister Manmohan Singh's government to address low voter registration rates among young and newly eligible voters.

Statement 3 is correct- Since NVD was first held in 2011, the 2026 edition is correctly identified as the 16th edition. The theme "**My India, My Vote**" with the tagline "**Citizen at the Heart of Indian Democracy**" for NVD 2026 is also correct.

The primary purpose of NVD is to **encourage, facilitate, and maximise voter enrolment, especially among new voters (18–19 years old)**. On this day, newly enrolled voters are felicitated and distributed their Electoral Photo Identity Cards (EPIC) at polling booths, constituency, district, state, and national levels.

NVD is **celebrated at five levels** — national, state, district, constituency, and polling booth — making it one of India's most widespread and participatory democratic observances.

Q18. According to the Reserve Bank of India (RBI) guidelines, which of the following entities are permitted to participate in the Trade Receivables Discounting System (TReDS) platform?

1. MSME Sellers
2. Corporate Buyers (including Government Departments and PSUs)
3. Financiers (Banks and NBFC-Factors)
4. Insurance Companies

Select the correct answer using the codes given below:

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

Ans. (d)

Sol.

As per RBI guidelines, there are four participants on TReDS platform:

MSME Sellers: TReDS is specifically designed to facilitate the discounting of trade receivables belonging only to MSMEs.

Buyers: These include large corporates, Government Departments, and Public Sector Undertakings (PSUs). As per recent mandates, all companies with a turnover exceeding **₹250 crore** are required to register on TReDS.

Financiers: Banks, NBFC-Factors, and other financial institutions permitted by the RBI can act as financiers.

Insurance Companies: Under a 2023 RBI enhancement, insurance companies were introduced as the "**fourth participant.**" They are permitted to participate to provide a credit guarantee/insurance facility to financiers, helping them hedge default risks, especially for lower-rated buyers

Q19. Which committee recommended the revision of the base year for India's GDP estimates from 2011-12 to 2022-23, and who chairs it?

- (a). National Statistical Commission (NSC), chaired by Prof. Pronab Sen
- (b). Advisory Committee on National Accounts Statistics (ACNAS), chaired by Prof. Biswanath Goldar
- (c). Economic Advisory Council to the Prime Minister (EAC-PM), chaired by Dr. V. Anantha Nageswaran
- (d). High-Level Committee on National Accounts Statistics, chaired by Dr. Rangarajan
- (e). Standing Committee on Economic Statistics (SCES), chaired by Prof. Biswanath Goldar

Ans. (b)

Sol.

The **Advisory Committee on National Accounts Statistics (ACNAS)**, constituted by **MoSPI in June 2024**, recommended **FY 2022-23** as the new base year for India's GDP estimates — replacing the earlier base year of **2011-12**. The Committee is currently headed by **Prof. Biswanath Goldar**, Retired Professor, **Institute of Economic Growth (IEG), Delhi**.

Additional Information:

ACNAS is a **26-member committee** comprising representatives from **Central Ministries and Departments, State Governments, RBI, Academia, and Research Institutions**.

The Committee found **FY 2022-23** to be a "**normal economic year**" — free from exceptional distortions such as the COVID-19 pandemic (which affected FY 2017-18 to FY 2021-22) — making it a suitable and reliable base year.

Under ACNAS, **five Sub-Committees** with a term of **two years** have been constituted to simultaneously deliberate on specific subjects including **GDP, IIP, CPI, Services, and Informal Sector**.

The role of ACNAS is to **advise MoSPI** on:

Inclusion of **new data sources**

Methodology for **compilation and presentation** of National Accounts Statistics

Alignment of GDP with other key macro indicators — **WPI, CPI, and IIP**

The new GDP series with Base Year **2022-23** was released by MoSPI on **27 February 2026**.

MoSPI's endeavour has been to **revise the base year every five years** — however, the years between FY 2017-18 and FY 2021-22 were considered **unsuitable** as base years due to economic disruptions including **demonetisation, GST roll-out, and COVID-19 pandemic**.

Q20. In May 2026, CJI Surya Kant announced the formation of the 'Judicial Infrastructure Advisory Committee'. Who has been appointed as the head of this committee?

- (a). Justice D.Y. Chandrachud
- (b). Justice Aravind Kumar
- (c). Justice Sanjiv Khanna
- (d). Justice B.R. Gavai
- (e). Justice Abhay S. Oka

Ans. (b)

Sol.

- **Chief Justice of India Surya Kant** announced the formation of a high-powered committee to prepare a blueprint for the modernisation of courts across India.
- The committee, named the **Judicial Infrastructure Advisory Committee**, will be headed by **Aravind Kumar**.
- The initiative aims to address infrastructural deficiencies in courts and seek government funding of around **₹40,000–50,000 crore** for judicial infrastructure development.
- Other members of the committee include **Debangsu Basak, Ashwani Kumar Mishra, and Somasekhar Sundaresan**.
- The **Director General of the Central Public Works Department (CPWD)** and the **Secretary General of the Supreme Court of India** will also be members of the panel.
- The panel will focus on seven major areas, including identifying systemic constraints, improving facilities for litigants and lawyers, and adopting advanced technology to speed up case disposal.
- The committee will also work on strengthening the **e-Courts initiative**, reducing the digital divide, and promoting the construction of modern court complexes suited for the 21st century.

