

CrackExam - 4 April 2026

Practice test

13 original MCQs | Four options | Zero negative marking. Not an actual previous-year paper.

Research cutoff: 4 April 2026, sources dated 25 March to 4 April 2026

Choose one best answer per question. One mark for each correct answer; no penalty. Keep the separate answer key closed until you finish. Online modes allow Mock answers after submission or Practice feedback after selection.

1. The RBI two-factor authentication framework applies from:

- A. 1 April 2026
- B. 6 April 2026
- C. 1 January 2026
- D. 1 April 2025

2. Two-factor authentication requires at least how many independent factors?

- A. Three
- B. Two
- C. One
- D. Four

3. Which fraud was cited as a weakness of OTP-only checks?

- A. Cheque forgery
- B. Currency counterfeiting
- C. SIM-swap fraud
- D. Insider trading

4. Risk-based authentication means banks can:

- A. Skip checks for all UPI
- B. Charge customers more
- C. Apply stricter checks to high-risk transactions
- D. Block all new users

5. The revised OTR framework takes effect on:

- A. 1 April 2026
- B. 6 April 2026
- C. 4 April 2026
- D. 30 April 2026

6. OTR compares orders placed with:

- A. Total market cap
- B. Deposits
- C. Trades executed
- D. Loans disbursed

7. Which algo orders are exempt from OTR computation?

- A. Those of designated market makers
- B. All retail orders
- C. All institutional orders
- D. Orders under Rs 1 lakh

8. India's 2035 NDC target for non-fossil power capacity is:

- A. 50 per cent
- B. 60 per cent
- C. 40 per cent
- D. 80 per cent

9. The emissions intensity of GDP target for 2035 (2005 base) is a cut of:

- A. 45 per cent
- B. 33 per cent
- C. 60 per cent
- D. 47 per cent

10. The carbon sink target by 2035 is:

- A. 2.3 billion tonnes
- B. 1 billion tonnes
- C. 10 billion tonnes
- D. 3.5 to 4.0 billion tonnes CO₂ eq.

11. India's net-zero target year is:

- A. 2070
- B. 2047
- C. 2050
- D. 2060

12. Who became POWERGRID CMD from 1 April 2026?

- A. Krishna Kumar Singh
- B. Abhishek Singh
- C. Dhiraj Seth
- D. Burra Vamsi Rama Mohan

13. Before becoming CMD he was POWERGRID's:

- A. Director (Finance)
- B. Director (Projects)
- C. Chairman of NTPC
- D. Secretary, Power

Designed and prepared by CrackExam.co.in Team

