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**DAILY QUIZ — SOLVED**

# Daily Quiz — January 22, 2026

22 January 2026

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## DAILY QUIZ — SOLVED

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22 January 2026 · 10 Questions · Answers &amp; Explanations Included

**Q 1** Under which constitutional articles can a High Court judge be removed in India?

- A Articles 124(4) and 217(1)(b)
- B Articles 124(4) and 124(5) read with Articles 217 and 218 ✓
- C Articles 217 and 219 alone
- D Articles 124(4) and 311

### EXPLANATION

The removal of High Court judges follows the same procedure as Supreme Court judges under Articles 124(4) and 124(5), made applicable to HCs via Articles 217 and 218. The Judges (Inquiry) Act, 1968 operationalises the procedure.

### CONCEPT

India has never successfully removed a judge. The threshold is 100 Lok Sabha MPs or 50 Rajya Sabha MPs to initiate; removal requires 2/3rd majority of members present and voting in both Houses plus simple majority of total membership, followed by a Presidential address.

**Q 2** The Indo-Pacific Oceans Initiative (IPOI) was proposed by India at which forum, and in which year?

- A G20 New Delhi Summit, 2023
- B ASEAN India Summit, Bali, 2022
- C East Asia Summit, Bangkok, 2019 ✓
- D Shangri-La Dialogue, Singapore, 2018

### EXPLANATION

PM Narendra Modi proposed the IPOI at the East Asia Summit held in Bangkok on November 4, 2019. It is a non-treaty, voluntary framework with seven thematic pillars covering maritime security, ecology, resources, disaster risk reduction, capacity building, science and technology, and trade connectivity.

### CONCEPT

IPOI complements India's SAGAR (Security and Growth for All in the Region) vision announced in Mauritius in March 2015. Spain became the 4th major European member of IPOI in January 2026, after the UK, France, and Italy.

**Q 3**

Which of the following correctly describes the SIDBI equity infusion approved by the Union Cabinet in January 2026?

**A** Rs 10,000 crore in a single tranche to capitalise MSME lending

**B** Rs 5,000 crore in three tranches over FY26, FY27, and FY28 ✓

**C** Rs 3,000 crore in two tranches for rural credit expansion

**D** Rs 5,000 crore to merge SIDBI with NABARD

**EXPLANATION**

The Union Cabinet approved Rs 5,000 crore equity infusion into SIDBI in three tranches: Rs 3,000 crore in FY2025-26, and Rs 1,000 crore each in FY2026-27 and FY2027-28. The target is to expand MSME coverage from 76.26 lakh enterprises to 102 lakh by FY28.

**CONCEPT**

SIDBI (Small Industries Development Bank of India) was established in April 1990 under the SIDBI Act, 1989. It is headquartered in Lucknow and is supervised by RBI as one of five All India Financial Institutions (AIFIs). It became independent of IDBI Bank in March 2000.

**Q 4**

The EU Carbon Border Adjustment Mechanism (CBAM) primarily affects Indian MSME exports in which sectors?

**A** IT services, software, and business process outsourcing

**B** Pharmaceuticals, vaccines, and medical devices

**C** Textiles, steel, aluminium, fertilisers, and engineered goods ✓

**D** Agriculture, dairy, and food processing

**EXPLANATION**

CBAM targets carbon-intensive goods at the EU border. Indian MSME exports most at risk are in textiles, steel, aluminium, fertilisers, cement, and engineered goods, where embedded carbon must be documented and a carbon levy paid by EU importers.

**CONCEPT**

CBAM entered its transitional phase in October 2023 (reporting only) and full enforcement from January 2026. It requires EU importers to buy carbon certificates for embedded carbon in imports, reducing carbon leakage and pressuring non-EU suppliers to decarbonise.

**Q 5**

NITI Aayog's Roadmap for Green Transition of MSMEs proposed a new funding mechanism. What are the two new institutional bodies recommended?

- A MSME Green Authority (MGA) and Climate Finance Board (CFB)
- B National Project Management Agency (NPMA) and Climate Sister Impact Fund (CSIF) ✓**
- C National Clean Energy Mission (NCEM) and MSME Green Bank (MGB)
- D Green Transition Council (GTC) and MSME Climate Fund (MCF)

**EXPLANATION**

NITI Aayog proposed the National Project Management Agency (NPMA) as a central coordination body and the Climate Sister Impact Fund (CSIF) as a blended finance facility. A PM-Suryaghar-style scheme with Rs 6,000 crore VGF was also proposed for renewable energy adoption by MSMEs.

**CONCEPT**

India's ~69 million MSMEs contribute 30% of GDP, 45.7% of exports, and employ ~250 million people. They emitted 135 MtCO<sub>2</sub>e in 2022 and consume 25% of India's industrial energy. The green transition is critical for India's net-zero 2070 target and compliance with EU CBAM requirements.

**Q 6**

The S4 Solar Radiation Storm of January 2026 was triggered by which class of solar flare?

- A M2.5-class solar flare from Region 4298
- B X1.9-class solar flare from Region 4341 ✓**
- C X5.4-class solar flare from Region 4000
- D B7-class solar flare during solar minimum

**EXPLANATION**

An X1.9-class solar flare from solar Region 4341 on January 18, 2026, triggered the S4 Severe Solar Radiation Storm. NOAA's GOES-19 satellite confirmed the event. A Coronal Mass Ejection (CME) later triggered a G4 Severe Geomagnetic Storm on January 19.

**CONCEPT**

NOAA classifies solar radiation storms on a 5-point S-scale (S1-S5). S4 is the second most severe and was last seen during the October 2003 Halloween storms. Impacts include GPS disruption, HF radio blackouts, polar aviation rerouting, and elevated radiation for astronauts.

**Q 7**

The National Legislative Index (NLI) announced at the 86th AIPOC will rank legislatures on which of the following parameters?

- A Party composition, electoral turnout, and budget allocation per constituency
- B Number of sittings, legislative output, committee work, and House time utilisation ✓**
- C Gender representation, caste diversity, and age profile of members
- D Number of laws challenged in court and strike-down rate

**EXPLANATION**

The NLI will objectively rank Parliament and State Legislatures on measurable indicators including number of sittings, legislative output, committee activity, and House time utilisation. It was announced by Lok Sabha Speaker Om Birla at the 86th AIPOC in Lucknow.

**CONCEPT**

The 86th AIPOC was held at UP Vidhan Bhavan, Lucknow (January 19-21, 2026) with 36 Presiding Officers from 24 States and UTs — making it the largest AIPOC ever. A dedicated committee was constituted to finalise the NLI parameters.

**Q 8**

SAMPANN, which was integrated with UMANG in January 2026, is a pension management system for which category of government employees?

- A Railways pensioners under the Ministry of Railways
- B Defence personnel under the Department of Ex-Servicemen Welfare
- C Department of Telecommunications (DoT) pensioners ✓**
- D Central government employees under the NPS framework

**EXPLANATION**

SAMPANN is a pension management system for Department of Telecommunications (DoT) pensioners. Its integration with UMANG allows ~4 lakh DoT pensioners to access Pension Payment Order (PPO) details and Life Certificate validity digitally.

**CONCEPT**

UMANG (Unified Mobile Application for New-age Governance) is a government super-app providing access to 2,000+ central and state government services on a single platform. Launched in 2017, it is developed by NeSL and managed by MeitY and NIC.

**Q 9**

The Atal Pension Yojana (APY), whose continuation was approved by the Cabinet in January 2026, is administered by which body?

- A Life Insurance Corporation of India (LIC)
- B State Bank of India (SBI)
- C Pension Fund Regulatory and Development Authority (PFRDA) ✓
- D Employees Provident Fund Organisation (EPFO)

**EXPLANATION**

The Atal Pension Yojana (APY) is administered by the Pension Fund Regulatory and Development Authority (PFRDA). It targets workers in the unorganised sector, providing guaranteed pension of Rs 1,000 to Rs 5,000 per month upon retirement at age 60.

**CONCEPT**

APY was launched on June 1, 2015. Subscribers between 18-40 years can join. Government co-contributes 50% of total contribution or Rs 1,000 per year (whichever is lower) for eligible subscribers for a period of 5 years (2015-16 to 2019-20). Since October 2022, income taxpayers are not eligible to join APY.

**Q 10**

In the context of India's judicial removal process, the Judges (Inquiry) Act was enacted in which year, and what is the first step after an admissible removal notice?

- A 1950; Reference to the President for in-house inquiry
- B 1968; Constitution of a three-member inquiry committee by the Presiding Officer ✓
- C 1976; Referral to the Law Commission for legal opinion
- D 1985; Supreme Court collegium constitutes an in-house committee

**EXPLANATION**

The Judges (Inquiry) Act, 1968 operationalises the removal procedure. After an admissible notice (100 LS or 50 RS MPs), the Presiding Officer constitutes a three-member inquiry committee (comprising a SC judge, a HC Chief Justice, and a distinguished jurist) to investigate the charges.

**CONCEPT**

If the committee finds the judge guilty of misbehaviour or incapacity, the motion is put to vote in both Houses requiring: (a) special majority (2/3rd of members present and voting) AND (b) majority of total membership. Only then does it go to the President. India has never successfully completed this process.

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