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DAILY QUIZ — SOLVED

# Daily Quiz — March 30, 2026

30 March 2026



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## DAILY QUIZ — SOLVED ANSWER KEY

# Daily Quiz — March 30, 2026

30 March 2026 · 27 Questions · Answers &amp; Explanations Included

**Question 1**

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[Source →](#)

The RBI Payments Vision 2028 proposes the Payments Switching Service (PaSS). What is the primary function of PaSS?

- A** A centralised platform that consolidates all payment mandates, enabling seamless migration when a customer switches banks ✓
- B** A real-time gross settlement system for interbank fund transfers replacing NEFT
- C** A cross-border remittance portal aligned with IMF payment standards
- D** A fraud detection AI system integrated with CERT-In for blocking phishing transactions

## ANSWER &amp; ANALYSIS

**EXPLANATION**

**FACT:** PaSS (Payments Switching Service), proposed in RBI Payments Vision 2028, is a centralised platform that aggregates all standing instructions and NACH mandates linked to a bank account. When a customer switches banks, PaSS transfers all mandates (EMI, salary, utility auto-debits, SIP) simultaneously to the new account — eliminating the manual hassle that currently prevents customers from switching.

**ANALYSIS:** This addresses the anti-competitive lock-in effect in banking: customers are trapped in inferior banks because switching costs (time, effort) are prohibitively high, insulating banks from competitive pressure on deposit rates and service quality.

**CONCEPT NOTE**

The lock-in problem in Indian banking is structural. UPI's interoperability solved payment-execution portability but not mandate portability — you can send money from any app, but all your standing orders are still chained to one specific bank account.

PaSS addresses exactly this gap. Globally, the UK introduced a **Current Account Switch Service (CASS)** in 2013 — within 7 days, all direct debits and credits are migrated automatically; this is the model closest to PaSS. The regulatory basis for RBI's payments oversight is the **Payment and Settlement Systems Act, 2007** (PSS Act).

NPCI (National Payments Corporation of India) will likely be the implementing body for PaSS, consistent with its role in running UPI, IMPS, NACH, and RuPay. The FY26 data showed that deposit rate competition between banks has been muted partly because of switching inertia — PaSS is a structural fix for this market failure.

**Q1**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (monetary policy, banking regulation, financial inclusion, digital infrastructure) + GS-2 (RBI's regulatory mandate, competition policy).

 **COMMON MISTAKE**

Students confuse PaSS with UPI or NEFT — PaSS is not a payment rail for executing transactions; it is a mandate-migration platform that reduces switching costs, enabling competition.

 **MAINS KEYWORDS**

account portability, lock-in effect, payment mandate aggregation, financial competition.

 **EXAM TIP**

RBI Payments Vision documents are issued approximately every 3 years — Vision 2019, Vision 2022, Vision 2025, now Vision 2028; know the flagship proposal of each.

 **INTERVIEW**

If bank account portability reduces customer stickiness, will it lead to more aggressive banking competition or more bank fragility as deposits become less stable?

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**Question 2**

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[Source →](#)

RBI Payments Vision 2028 aligns India's cross-border payment systems with roadmap targets established at which forum?

- A IMF-World Bank Annual Meeting (Marrakesh, 2023)
- B **G20 New Delhi Summit (September 2023)** ✓
- C BIS Committee on Payments and Market Infrastructures (CPMI) framework
- D ASEAN+3 Finance Ministers Meeting (Jakarta, 2024)

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**ANSWER & ANALYSIS**


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**EXPLANATION**

**FACT:** RBI Payments Vision 2028 explicitly aligns India's cross-border payment improvement agenda with the **G20 cross-border payment roadmap**, which was a key deliverable of India's **G20 Presidency** at the New Delhi Summit (September 9–10, 2023). The G20 targets include: average transaction cost for retail remittances below **3%** by 2027 (currently 5–7%), settlement within 1 hour for 75% of transactions, and expanded access for unbanked populations.

**ANALYSIS:** India's unique position as both a G20 member and one of the world's largest remittance receivers (~\$125 billion annually) gives it a strong interest in reducing cross-border payment costs.

**CONCEPT NOTE**

The G20 cross-border payments roadmap was originally developed by the **Financial Stability Board (FSB)** in 2020 and endorsed by G20 leaders. India's 2023 presidency made this a priority, linking it to the broader **Digital Public Infrastructure (DPI)** agenda.

India showcased UPI's bilateral linkages (with Singapore's PayNow, UAE, France, UK) as proof-of-concept for fast, cheap cross-border payments. The global average cost of sending \$200 cross-border is ~6.3% (World Bank data) — well above the G20's 3% target.

For India specifically, reducing remittance costs from the Gulf and US benefits approximately **17 million overseas Indians**.

The **BIS Committee on Payments (CPMI)** provides the technical standards, while G20 sets the political targets.

India's e-Rupee (CBDC) bilateral arrangements (e.g., with UAE) are a future tool for this agenda.

**Q2**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (G20, India's Presidency, multilateral financial institutions) + GS-3 (external sector, remittances, financial inclusion, CBDC) + Essay (Digital India as global model).

 **COMMON MISTAKE**

Students assume the BIS or IMF set the G20 payment targets — the G20 leaders adopt the targets, FSB provides the roadmap, and BIS CPMI provides technical standards; these are three different bodies at three different levels.

 **MAINS KEYWORDS**

cross-border remittance, digital public infrastructure, G20 payment roadmap, CBDC interoperability.

 **EXAM TIP**

India's G20 Presidency (December 2022 – November 2023) produced ~100+ outcomes documents; cross-border payments and DPI were the two signature financial deliverables.

 **INTERVIEW**

Can India's DPI model (UPI, CBDC) become the new global standard for cross-border payments, displacing SWIFT in bilateral corridors?

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**Question 3**

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[Source →](#)

India hosted the IONS Maritime Exercise at which facility, and India assumed the IONS Chairmanship for which period?

- A Naval War College, Goa; 2024-2026
- B Maritime Warfare Centre, Kochi; 2026-2028 ✓**
- C INS Hansa, Goa; 2025-2027
- D Naval Dockyard, Visakhapatnam; 2026-2028

**ANSWER & ANALYSIS**
**✓ EXPLANATION**

**FACT:** The IONS (Indian Ocean Naval Symposium) Maritime Exercise was hosted at the **Maritime Warfare Centre (MWC), Kochi** — India's premier naval simulation facility under the Southern Naval Command. India assumed the **IONS Chairmanship for 2026–2028**, marking its second chairmanship after founding the forum in 2008 (first chairmanship: 2008–2010).

This is India's first return to the chair in 16 years. **ANALYSIS:** India's chairmanship assumption signals active projection of maritime leadership in the Indian Ocean — consistent with the SAGAR (Security and Growth for All in the Region) doctrine and the broader Indo-Pacific strategy.

**📌 CONCEPT NOTE**

The Maritime Warfare Centre (MWC) Kochi is India's primary facility for simulation-based naval training, electronic warfare exercises, and multi-force coordination drills. It is under the **Southern Naval Command (SNC)**, headquartered in Kochi.

The IONS was initiated by India in **2008** during a conclave of naval chiefs of Indian Ocean Region littoral states — the founding chair was then Chief of Naval Staff **Admiral Sureesh Mehta**. IONS operates three Working Groups: WG1 (Information Sharing), WG2 (HADR), and WG3 (Maritime Security/Piracy).

The forum has ~24 member navies as of 2026. France's presence is notable — France participates because of its Indian Ocean territories (Reunion Island and Mayotte), making it an IOR littoral state technically.

**Q3**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (India's maritime diplomacy, SAGAR doctrine, Indo-Pacific strategy, IOR naval cooperation) + GS-3 (internal security, maritime security, non-traditional threats) + GS-1 (Indian Ocean geography, maritime chokepoints).

 **COMMON MISTAKE**

Students confuse IONS (Indian-initiated, 24 IOR member navies, non-binding) with IORA (Indian Ocean Rim Association — trade, economic cooperation, 23 members) and CMF (Combined Maritime Forces — 34 nations, US-led, Gulf-focused); all three are distinct.

 **MAINS KEYWORDS**

net security provider, maritime domain awareness, non-traditional threats, SAGAR doctrine.

 **EXAM TIP**

UPSC frequently tests founding of multilateral forums — IONS (India, 2008), IORA (South Africa and Mauritius, 1997), Quad Maritime (USA, Japan, Australia, India, 2007 revival).

 **INTERVIEW**

Should India push IONS from a voluntary consensus forum toward a treaty-based maritime collective security arrangement?

 [Read Full Article →](#)

**Question 4**

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[Source →](#)

Which of the following correctly describes the IONS (Indian Ocean Naval Symposium)?

- A A treaty-based military alliance of IOR navies established under UN mandate in 1997
- B A voluntary, consensus-based forum of IOR littoral state navies, founded by India in 2008 ✓
- C A sub-grouping of IORA focused exclusively on counter-piracy operations
- D A bilateral naval framework between India and the United States for Indian Ocean patrol coordination

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**ANSWER & ANALYSIS**


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**EXPLANATION**

**FACT:** IONS is a **voluntary, consensus-based forum** — not a treaty organisation, military alliance, or UN-mandated body. It was founded by **India in 2008** at a conclave of Indian Ocean Region naval chiefs in New Delhi. It has approximately **24 member navies** of IOR littoral states. It focuses on non-traditional maritime security including piracy, HADR, trafficking, and maritime domain awareness — not traditional naval warfare or collective defence.

**ANALYSIS:** The non-binding character of IONS is its strength for inclusion — China, Pakistan, and smaller states can participate without triggering alliance concerns — but also its weakness for enforcement of collective decisions.

**CONCEPT NOTE**

The distinction between IONS and other IOR groupings is frequently tested. **IORA (Indian Ocean Rim Association):** Founded 1997; 23 member states + 7 dialogue partners; focus on trade, blue economy, and economic cooperation — NOT a security forum.

**CMF (Combined Maritime Forces):** 34 nations; US-led; headquartered in Bahrain; focus on Gulf security and piracy (CTF-150, CTF-151, CTF-152 task forces) — India is a partner nation, not full member. **IONS:** 24 navies; India-initiated; focus on naval cooperation and non-traditional security; no permanent secretariat.

Notably, China has observer status in IONS — its full membership has been deferred due to other members' concerns. The fact that India initiated IONS is a recurring UPSC question — know it was 2008, conceived under then-CNS Admiral Sureesh Mehta.

**Q4**  **CONCEPT KIT**
 **CROSS-PAPER**


GS-2 (India's maritime policy, IOR architecture, QUAD vs. IONS comparison) + GS-1 (geography of Indian Ocean, chokepoints).

 **COMMON MISTAKE**

Students confuse IONS membership (~24) with IORA membership (23 + 7 dialogue partners) — they are similar numbers but entirely different organisations with different mandates; IONS is security-focused, IORA is economic.

 **MAINS KEYWORDS**

inclusive multilateralism, voluntary forum, net security provider, maritime cooperation architecture.

 **EXAM TIP**

Know the founder, founding year, and nature (treaty vs. voluntary) for all IOR forums: IORA (1997, voluntary, economic), IONS (2008, voluntary, security), QUAD (2004/2007, security, selective).

 **INTERVIEW**

Does the voluntary nature of IONS make it a talk shop rather than an effective security architecture?

 [Read Full Article →](#)

**Question 5**

of 27

[Source →](#)

The Jan Vishwas (Amendment of Provisions) Act, 2023 decriminalised offences across how many central Acts?

- A 23 Acts, decriminalising 120 offences
- B 42 Acts, decriminalising 183 offences ✓**
- C 35 Acts, decriminalising 200 offences
- D 50 Acts, decriminalising 150 offences

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The **Jan Vishwas (Amendment of Provisions) Act, 2023** amended **42 central Acts** and decriminalised **183 offences** across sectors including agriculture, food safety, trade, environment, IT, and transportation. It converted imprisonment-based penalties for minor technical violations into financial penalties (fines, warnings, compounding) — a landmark ease-of-doing-business reform.

The 2026 amendment extends this to export-related violations in Textiles, Handlooms, and APEDA sectors.

**ANALYSIS:** Jan Vishwas follows the principle of proportionality: criminal law (imprisonment, criminal record) should be reserved for harm, fraud, or violence — not for regulatory non-compliance by businesses.

 **CONCEPT NOTE**

The Jan Vishwas Act was recommended by the **Advisory Committee for Decriminalisation** constituted by the Ministry of Finance and Ministry of Commerce in 2019. The committee was chaired by former Law Secretary and included industry representatives.

The Act amended 42 Acts spanning 19 ministries — a cross-ministry coordination achievement. Globally, similar decriminalisation exercises were undertaken in the UK (Legal Aid, Sentencing and Punishment of Offenders Act 2012) and Singapore (multiple regulatory reform acts).

The 183 offences include violations under the Agricultural Produce (Grading and Marking) Act, the Drugs and Cosmetics Act (minor labelling violations), the Environment Protection Act (minor procedural violations), and the Legal Metrology Act, among others. A key principle: **compounding** of offences — allowing businesses to pay a fee to extinguish criminal liability — was expanded significantly under Jan Vishwas.

**Q5**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (governance reform, regulatory simplification, rule of law) + GS-3 (business environment, MSME, ease of doing business, India's WEF Competitiveness ranking).

 **COMMON MISTAKE**

Students assume Jan Vishwas fully decriminalised environmental violations — it only decriminalised minor procedural violations; substantive environmental offences (actual pollution causing harm) remain criminal.

 **MAINS KEYWORDS**

proportionality in punishment, regulatory reform, compounding, ease of doing business.

 **EXAM TIP**

Jan Vishwas Act 2023 was frequently referenced in UPSC Mains 2023 and 2024 as an example of regulatory modernisation — know it amended 42 Acts and decriminalised 183 offences.

 **INTERVIEW**

Does decriminalising regulatory violations reduce compliance incentives, or does it create a better risk-reward balance for businesses?

 [Read Full Article →](#)

**Question 6**

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[Source →](#)

Under the 2026 Jan Vishwas amendment covering export violations, a first-time offence of exporting textiles against prescribed norms will now attract which penalty?

- A Fine of Rs 5 lakh imposed by the Textile Commissioner
- B A formal warning letter (no financial penalty for first offence) ✓
- C Suspension of export licence for 6 months
- D Compounding payment of 10% of the export consignment value

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**ANSWER & ANALYSIS**


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**✓ EXPLANATION**

**FACT:** Under the 2026 Jan Vishwas amendment for the Textiles sector, a **first-time offence** of exporting textiles or machinery against prescribed norms now attracts only a **formal warning letter** — no financial penalty and no imprisonment. Repeat offences attract fines up to **Rs 25 lakh**.

The previous penalty was up to **1 year of imprisonment**, which was disproportionate for regulatory non-compliance by small exporters. **ANALYSIS:** The graduated penalty (warning → fine) mirrors the approach for traffic violations in many countries — proportionate escalation rather than immediately imposing the maximum sanction.

**📌 CONCEPT NOTE**

The textiles sector is India's second-largest employer after agriculture, with approximately 4.5 crore direct and 6 crore indirect jobs. India's textile exports are ~\$40 billion annually, with targets to double by 2030.

Small and medium textile exporters from clusters like Surat (synthetics), Tiruppur (knitwear), Panipat (recycled textiles), and Bhivandi (powerlooms) are the primary beneficiaries. These clusters have thousands of units with limited legal resources — a criminal prosecution, even if ultimately unsuccessful, causes catastrophic reputational and financial damage.

The warning mechanism (first offence) aligns with the UK's "advice, warning, then enforcement" regulatory culture. For handloom violations, the penalty range of Rs 10,000 to Rs 25,000 replaces up to 3 months imprisonment — similarly proportionate.

APEDA violations now attract fines up to Rs 10,000 or twice the goods' value.

**Q6**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (textile policy, MSME ecosystem, export competitiveness, ease of doing business) + GS-2 (regulatory reform, proportionality in criminal law).

 **COMMON MISTAKE**

Students assume all three sectors (textiles, handlooms, APEDA) have the same penalty structure — they are different: textiles gets first-offence warning + Rs 25 lakh repeat; handlooms gets Rs 10,000 to Rs 25,000 fines (no warning mechanism); APEDA gets Rs 10,000 or twice goods' value.

 **MAINS KEYWORDS**

regulatory proportionality, MSME export compliance, graduated penalties, ease of doing business.

 **EXAM TIP**

Jan Vishwas 2023 established the framework; the 2026 extension to exports is the UPSC-testable development — know the three sectors and the old vs. new penalty structure.

 **INTERVIEW**

Is decriminalisation sufficient to make India competitive, or does the fundamental problem lie in the complexity of export compliance procedures?

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**Question 7**

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[Source →](#)

India's Maternal Mortality Rate (MMR) in 2023 stands at 116 per 1 lakh live births. What is the SDG 3.1 target for global MMR to be achieved by 2030?

- A Below 50 per 1 lakh live births
- B Below 100 per 1 lakh live births
- C Below 70 per 1 lakh live births ✓
- D Below 90 per 1 lakh live births

**ANSWER & ANALYSIS**
 **EXPLANATION**

**FACT:** SDG 3 (Good Health and Well-being), Target 3.1 requires reducing the **global Maternal Mortality Rate to below 70 per 1,00,000 live births by 2030**. India's MMR of **116 (2023)** is still above this target.

At India's current pace of improvement (~5–8 MMR points per year since 2015), achieving the SDG target by 2030 would require accelerating to ~10–12 points per year — roughly doubling the pace. India's MMR was **508 in 1990** — a 77% reduction over 33 years — but progress has slowed post-2015.

**ANALYSIS:** India's challenge is now one of quality (reaching the hard-to-reach, improving emergency obstetric care) rather than quantity (institutional delivery rates), making the remaining gains structurally harder.

 **CONCEPT NOTE**

The SDG target of MMR below 70 is not the same across countries — it is a **global aggregate target**, meaning some countries must reach much lower levels to offset high-burden countries. India's internal NHP (National Health Policy) 2017 had set an MMR target of  $\leq 100$  by 2020, which was not achieved.

The SRS (Sample Registration System) is India's primary official data source for MMR — it conducts a continuous survey across ~8,000 sample units. The **2019-21 SRS data** showed India's MMR at 97 (some international estimates differ).

The 2023 figure of 116 in the March 2026 study may reflect a different methodology or data adjustment — UPSC candidates should know the approximate current figure (97–116) and the direction of the trend (declining). Bihar, UP, MP, Rajasthan, Assam account for ~60% of India's maternal deaths despite having ~45% of births — the geographic concentration is the core equity problem.

**Q7**
 **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (health governance, SDG 3, maternal rights, federal health structure) + GS-1 (society, demographics, regional disparity) + Essay (health as economic asset).

 **COMMON MISTAKE**

Students confuse MMR (maternal deaths per 1 lakh live births) with IMR (infant mortality rate — deaths of children under 1 year per 1,000 live births) and U5MR (under-5 mortality rate); these are three entirely different indicators.

 **MAINS KEYWORDS**

SDG 3.1, quality of care, skilled birth attendant, emergency obstetric care, health equity.

 **EXAM TIP**

UPSC 2022 Mains GS-2 had a question on maternal health — know the four SDG 3 targets (3.1 MMR, 3.2 IMR/neonatal, 3.3 communicable diseases, 3.4 NCDs) and India's performance on each.

 **INTERVIEW**

India has achieved near-universal institutional delivery — why then does maternal mortality remain high, and what does this tell us about the distinction between physical access and quality of care?

 [Read Full Article →](#)

**Question 8**

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[Source →](#)

Which government scheme provides a guarantee of zero-expenditure, dignified, and respectful maternity care at all public health facilities in India?

- A LaQshya Programme (2017)
- B Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA, 2016)
- C **Surakshit Matritva Aashwasan (SUMAN, 2019) ✓**
- D Janani Suraksha Yojana (JSY, 2005)

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT: SUMAN (Surakshit Matritva Aashwasan)**, launched in 2019 by the Ministry of Health and Family Welfare, guarantees **zero-expenditure, dignified, and respectful maternity care** at all government health facilities. SUMAN covers: free delivery (normal and C-section), free diagnostics, free medicines, free diet during delivery, free transport for referral, and zero tolerance for denial of care.

**LaQshya** (2017) improves quality of labour rooms and OTs. **PMSMA** (2016) provides free ANC on the 9th of every month.

**JSY** (2005) provides cash incentives for institutional delivery. Each serves a distinct purpose in the maternal health continuum.

 **CONCEPT NOTE**

The **Surakshit Matritva Aashwasan (SUMAN)** initiative builds on the **LaQshya Programme** (Labour Room Quality Improvement Initiative, 2017) which certifies individual facilities as LaQshya-compliant. SUMAN goes further by guaranteeing rights at the patient level — it is essentially a **Maternal Rights Charter** operationalised through public facilities.

The related concept of **Respectful Maternity Care (RMC)** is a global framework that addresses mistreatment of women during childbirth — an underreported problem that reduces willingness to seek institutional delivery in some areas. **Janani Shishu Suraksha Karyakram (JSSK)**: Launched 2011; extended free entitlements (medicines, diagnostics, blood, food, transport) for pregnant women and sick newborns at government facilities — SUMAN 2019 is an enhanced version covering more entitlements.

The SUMAN helpline (1800-180-1104) enables complaints about care denial.

**Q8**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (maternal health governance, NHM, rights-based approach to health) + GS-4 (ethics in health delivery, dignity, accountability).

 **COMMON MISTAKE**

Students often confuse the 4 maternal health schemes — SUMAN (zero-expenditure guarantee at facility), LaQshya (quality improvement certification), PMSMA (monthly ANC check-ups), JSY (cash incentive for delivery); learn them by their distinct purpose in the care continuum.

 **MAINS KEYWORDS**

respectful maternity care, zero-expenditure guarantee, institutional quality, rights-based health.

 **EXAM TIP**

UPSC 2019 Prelims tested JSY beneficiaries and cash amounts — know: JSY rural Rs 1,400, urban Rs 1,000.  
SUMAN and LaQshya are newer, increasingly testable.

 **INTERVIEW**

SUMAN guarantees zero expenditure at public facilities — but out-of-pocket health expenditure by patients at these facilities persists; what does this reveal about implementation gaps?

 [Read Full Article →](#)

**Question 9**

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[Source →](#)

The Telangana Employees Accountability and Monitoring of Parental Support Bill, 2026 sets the penalty for failing to support elderly parents at which level?

- A Deduction of 10% of salary or Rs 5,000 per month, whichever is lower
- B Deduction of 15% of salary or Rs 10,000, whichever is lower ✓
- C Deduction of 20% of salary or Rs 15,000, whichever is higher
- D Deduction of 25% of salary or Rs 20,000, whichever is lower

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The Telangana Bill 2026 sets the penalty at deduction of **15% of gross salary or Rs 10,000** — whichever is **lower** — to be transferred directly to the neglected parent's bank account. The bill applies to government employees, private sector employees, and elected representatives.

The "whichever is lower" provision protects lower-income employees from disproportionate deductions while ensuring minimum support for the elderly parent. **ANALYSIS:** The automatic salary-deduction mechanism is the bill's most innovative feature — it bypasses the slow Maintenance Tribunal process of the central 2007 Act, making enforcement near-instantaneous.

 **CONCEPT NOTE**

The **Maintenance and Welfare of Parents and Senior Citizens Act, 2007** (central law) allows senior citizens to approach Maintenance Tribunals (SDM-level courts at district level) for orders of up to Rs 10,000/month maintenance. These Tribunals must decide within 90 days — but in practice, cases drag on for months or years, and even awarded maintenance is difficult to enforce without dedicated machinery.

Telangana's bill solves the enforcement problem through the payroll system — it does not require the elderly person to approach a court at all; once the complaint is filed with the designated officer, salary deduction can begin. The "whichever is lower" design also means that for a government officer earning Rs 1 lakh/month, the deduction is Rs 10,000 (lower than 15% = Rs 15,000).

For a private employee earning Rs 50,000/month, the deduction is Rs 7,500 (15% = Rs 7,500, lower than Rs 10,000). This creates proportionality.

**Q9**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (social legislation, governance, state vs. centre legislative powers, DPSP Article 41) + GS-1 (ageing population, joint family breakdown, demographic transition) + GS-4 (filial duty, ethics of statutory obligation to parents).

 **COMMON MISTAKE**

Students assume the Maintenance and Welfare of Parents Act 2007 covers only parents — it covers "parents" AND "senior citizens" (60+) who may include in-laws; the definition is broader than just biological parents.

 **MAINS KEYWORDS**

maintenance tribunal, filial piety, automatic salary deduction, elder care governance.

 **EXAM TIP**

Know the three key parameters of the Telangana bill: 15% or Rs 10,000 (whichever lower), direct bank transfer, applicable to government employees + private employees + elected representatives.

 **INTERVIEW**

Should elder care be a legal obligation enforced through the payroll, or does mandating financial support by law undermine the moral and voluntary nature of filial duty?

 [Read Full Article →](#)

**Question 10**

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[Source →](#)

Which constitutional provision is the primary DPSP basis for elder care and public assistance in old age?

- A Article 39 — equal pay and adequate means of livelihood
- B **Article 41 — right to work, education, and public assistance in old age ✓**
- C Article 43 — living wage and decent standard of life for workers
- D Article 47 — duty to raise the level of nutrition and standard of living

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**ANSWER & ANALYSIS**


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 **EXPLANATION**

**FACT:** Article 41 of the Indian Constitution (Part IV — Directive Principles of State Policy) states: "The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want." This is the constitutional basis for elderly welfare schemes and laws like the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. **ANALYSIS:** Article 41 is a justiciable aspiration — it does not create an enforceable right to pension or maintenance, but it obligates the state to progressively build such systems.

 **CONCEPT NOTE**

The DPSP cluster relevant to welfare is Articles 38–51. The key welfare-focused articles: **Article 38** (state to secure social order for welfare), **Article 39** (equal distribution, adequate livelihood, equal pay), **Article 41** (work, education, public assistance in old age/sickness/disability), **Article 42** (maternity relief, humane working conditions), **Article 43** (living wage), **Article 47** (nutrition, public health).

**Article 41 specifically covers OLD AGE** — making it the most directly relevant DPSP for senior citizen legislation. The Maintenance and Welfare of Parents Act 2007 preamble cites Article 41 as the constitutional basis.

India's NPS (National Pension System), Atal Pension Yojana, and state pension schemes (Indira Gandhi National Old Age Pension Scheme — IGNOAPS) all derive their policy basis from Article 41. IGNOAPS provides Rs 200/month to BPL persons aged 60+, rising to Rs 500 above 80.

**Q10**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (DPSP, constitutional law, social justice legislation) + GS-1 (ageing, demographic challenges).

 **COMMON MISTAKE**

Students confuse Article 41 (old age/unemployment assistance) with Article 47 (nutrition, public health — no specific mention of old age) — both are DPSPs but serve different purposes; Article 41 is the targeted basis for elder welfare, Article 47 for health and nutrition broadly.

 **MAINS KEYWORDS**

DPSP, justiciability of DPSPs, welfare state, Article 41, Maintenance Tribunals.

 **EXAM TIP**

UPSC frequently tests DPSP articles by content — make a one-line summary of Articles 38–51 individually; Article 41 is specifically about old age, sickness, disability, and unemployment assistance.

 **INTERVIEW**

Are Directive Principles becoming indirectly enforceable through legislative implementation and judicial interpretation even though they are non-justiciable in themselves?

 [Read Full Article →](#)

**Question 11**

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[Source →](#)

Chelluru Narayana Rao (alias Somanna) who surrendered in Vijayawada held which position within CPI (Maoist)?

- A General Secretary of the CPI (Maoist) Central Committee
- B Member of the Andhra-Odisha Border State Committee and Commander of the 3rd Company under Central Regional Committee ✓
- C Politburo member and head of the Eastern Regional Bureau
- D District-level commander of the Visakhapatnam unit of the CPI (Maoist)

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** Chelluru Narayana Rao (alias Somanna) held three simultaneous positions in CPI (Maoist): (1) Member of the **Andhra-Odisha Border (AOB) State Committee**, (2) Part of the **State Military Commission**, and (3) Commander of the **3rd Company under the Central Regional Committee (CRC)**. He came from Bathupuram village, **Srikakulam district**, Andhra Pradesh — historically associated with the 1967–70 Srikakulam armed struggle (among India's earliest Naxalite uprisings).

**ANALYSIS:** His surrender weakens CPI (Maoist)'s operational capacity in the AOB region, which has been a strategic zone due to dense forests providing cover for guerrilla operations across the AP-Odisha border.

 **CONCEPT NOTE**

The **Andhra-Odisha Border (AOB) Special Zone** is a key Maoist operational area spanning parts of Visakhapatnam, Srikakulam (AP), Koraput, Malkangiri (Odisha) — a remote, forested region with poor connectivity and historically low administrative presence. CPI(Maoist) was formed in **2004** through the merger of CPI(ML)(People's War) and the Maoist Communist Centre of India (MCCI).

The **Srikakulam Struggle (1967–70)** was among the first Naxalite-inspired armed peasant uprisings in India, making the district a historically significant location for the movement. The government's surrender and rehabilitation policy (central scheme) offers: Rs 50,000 on surrender, vocational training, priority in MGNREGS employment, and Rs 25,000 for arms information.

States like Andhra Pradesh, Telangana, and Chhattisgarh have their own enhanced surrender packages.

**Q11**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (left-wing extremism, internal security, insurgency management) + GS-2 (centre-state coordination on internal security, police reforms).

 **COMMON MISTAKE**

Students confuse CPI (Maoist) with CPI(ML) — multiple CPI(ML) formations exist legally and participate in elections (e.g., CPI(ML) Liberation in Bihar); CPI(Maoist) is the banned, violent outfit formed in 2004.

 **MAINS KEYWORDS**

Left Wing Extremism, Red Corridor shrinkage, SAMADHAN strategy, rehabilitation policy, AOB region.

 **EXAM TIP**

CPI(Maoist) formation year (2004), banned under UAPA, Red Corridor shrinkage (106 districts peak to <38 districts) are standard Prelims facts.

 **INTERVIEW**

The Red Corridor has shrunk significantly — is this due to successful counter-insurgency, or to the gradual decline of the Maoist ideological appeal among youth in formerly affected areas?

 [Read Full Article →](#)

**Question 12**

of 27

[Source →](#)
**ASSERTION (A)**

The CPI (Maoist) is designated as a terrorist organisation under the Unlawful Activities (Prevention) Act (UAPA), 1967.

**REASON (R)**

The UAPA empowers the Central Government to designate any organisation as a terrorist organisation if it is found to be engaged in terrorism or preparing for terrorism.

**A** Both A and R are correct, and R is the correct explanation of A ✓

**B** Both A and R are correct, but R is NOT the correct explanation of A

**C** A is correct, but R is incorrect

**D** A is incorrect, but R is correct

**ANSWER & ANALYSIS**
**EXPLANATION**

**FACT:** Both statements are correct. CPI (Maoist) is designated as a **terrorist organisation** under the **UAPA, 1967** — specifically under the Schedule of Terrorist Organisations.

R is the correct explanation: Section 35 of UAPA empowers the Central Government to add any organisation to the Schedule of Terrorist Organisations if the government believes it is engaged in terrorism. The National Investigation Agency (NIA) is the primary investigative body for UAPA cases.

**ANALYSIS:** The UAPA designation allows for enhanced investigation powers, preventive detention, and bail restrictions — making it a significantly more powerful enforcement tool than ordinary criminal law.

**CONCEPT NOTE**

The UAPA, 1967 was significantly strengthened by the 2008, 2012, and 2019 amendments. The **2019 amendment** is most significant: it allowed the government to designate **individuals** (not just organisations) as terrorists — a provision that became controversial and was challenged in courts for potentially misusing the designation against activists.

The Terrorist and Disruptive Activities (Prevention) Act (TADA, 1985-95) and Prevention of Terrorism Act (POTA, 2002-04) were earlier anti-terror laws, both allowed to lapse. UAPA is the current consolidated anti-terror law.

For UAPA bail: the accused must prove prima facie that the charges are false — reversing the normal presumption of innocence; the Supreme Court has upheld this reversal as constitutionally valid (Zahoor Ahmad Shah Watali case, 2018).

The NIA has jurisdiction over UAPA offences anywhere in India.

**Q12**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (UAPA, constitutional limits on personal liberty, NIA, anti-terrorism legislation) + GS-3 (internal security, LWE, counter-terrorism).

 **COMMON MISTAKE**

Students assume UAPA applies only to terrorism — it covers both terrorism (Chapters IV and VI) and unlawful activities (Chapters II and III); LWE organisations like CPI(Maoist) are banned as both unlawful activities and terrorist organisations.

 **MAINS KEYWORDS**

UAPA, terrorist organisation designation, NIA, bail restrictions, unlawful activities vs terrorism.

 **EXAM TIP**

UPSC 2021 Prelims tested NIA jurisdiction — NIA can investigate UAPA offences nationwide without state government's consent; this distinguishes it from the police (who need state cooperation for interstate cases).

 **INTERVIEW**

Does the individual terrorist designation under UAPA 2019 amendment risk chilling legitimate political dissent?

 [Read Full Article →](#)

**Question 13**

of 27

[Source →](#)

Match List I (Maternal Health Scheme) with List II (Launch Year and Key Feature):

LIST I	LIST II
<b>A</b> A-4, B-3, C-2, D-1 ✓	
<b>B</b> A-1, B-3, C-4, D-2	
<b>C</b> A-3, B-2, C-1, D-4	
<b>D</b> A-4, B-2, C-3, D-1	

**ANSWER & ANALYSIS**
 **EXPLANATION**

**FACT:** JSY (A) launched **2005** — cash incentive for institutional delivery (4). LaQshya (B) launched **2017** — labour room quality certification for facilities (3).

SUMAN (C) launched **2019** — zero-expenditure guaranteed dignified maternity care guarantee (2). PMSMA (D) launched **2016** — free antenatal care on 9th of every month (1).

Therefore A-4, B-3, C-2, D-1. **ANALYSIS:** These four schemes represent a continuum — JSY incentivised delivery (2005), PMSMA ensured prenatal care quality (2016), LaQshya ensured facility quality (2017), and SUMAN guaranteed rights at the patient level (2019).

 **CONCEPT NOTE**

The maternal health scheme timeline also includes: **JSSK (Janani Shishu Suraksha Karyakram, 2011)** — extended free entitlements for pregnant women and sick newborns at government facilities, a precursor to SUMAN; **RCH (Reproductive and Child Health Programme, 1997)** — the original comprehensive maternal-child health framework under which JSY later fitted. **ASHA workers** (Accredited Social Health Activists) are the grassroots backbone: ~10 lakh ASHAs facilitate JSY beneficiaries, accompany women to facilities, and conduct home visits.

ASHA performance incentives are linked to institutional deliveries, ANC completion, and full immunisation. The **National Health Mission (NHM)**, launched 2005, is the overall umbrella under which all these programmes are funded and implemented — it has a Rural Health Mission (NRHM) component and an Urban Health Mission (NUHM) component.

**Q13**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (national health architecture, NHM, maternal health schemes) + GS-1 (society, maternal mortality, regional disparities).

 **COMMON MISTAKE**

Students confuse JSSK (2011, free entitlements for mothers and sick newborns) with SUMAN (2019, broader guaranteed rights charter) — JSSK is the entitlement list, SUMAN is the rights guarantee framework; SUMAN builds on JSSK but is more comprehensive.

 **MAINS KEYWORDS**

continuum of care, institutional delivery, quality of care, ASHA workers, national health mission.

 **EXAM TIP**

UPSC tests scheme launch years — build a timeline card: JSY (2005), JSSK (2011), PMSMA (2016), NHP (2017), LaQshya (2017), Poshan Abhiyan (2018), SUMAN (2019).

 **INTERVIEW**

Has India's focus on institutional delivery as the metric for maternal health progress inadvertently ignored the quality and respectfulness of care during delivery?

 [Read Full Article →](#)

**Question 14**

of 27

[Source →](#)

Which country accounts for the largest share of North Korea's foreign trade, and which airline resumed flights to Pyongyang after a six-year suspension in 2026?

- A Russia; Aeroflot
- B China; Air China ✓
- C South Korea; Korean Air (via special corridor)
- D Japan; All Nippon Airways

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** China accounts for approximately **90% of North Korea's foreign trade** — the DPRK is almost entirely economically dependent on China. **Air China** resumed direct flights between **Beijing Capital International Airport** and **Pyongyang's Sunan International Airport** in March 2026, after a six-year suspension triggered by North Korea's COVID-19 border closures in January 2020.

North Korea's own national airline, **Air Koryo**, has not resumed full international scheduled services. **ANALYSIS:** China's role as economic lifeline gives Beijing unparalleled leverage over Pyongyang — the flight resumption reflects China's preference for gradual North Korean reintegration rather than continued complete isolation.

 **CONCEPT NOTE**

North Korea sealed its borders in **January 2020** — one of the earliest and strictest COVID-19 responses globally. This cut off even the minimal external engagement it had maintained through official visits, trade, and limited tourism.

The Dandong-Sinuiju border crossing (major land crossing between China's Liaoning Province and North Korea) also saw passenger movement drop to near zero. North Korea was formally placed under UNSC sanctions from **2006** (first nuclear test — UNSC Resolution 1718), with progressively tighter sanctions after 2009, 2013, 2016, 2017 nuclear tests (Resolutions 2094, 2270, 2321, 2375, 2397).

China's compliance with sanctions has been incomplete — it remains the primary conduit for sanctions evasion. Kim Jong-un has not made any foreign visit since 2020 — the 2026 flight resumption signals potential resumption of DPRK external engagement.

**Q14**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (East Asian geopolitics, China-DPRK relations, UNSC sanctions, India's Korea policy) + GS-1 (geography — Korean peninsula, Dandong, Sunan).

 **COMMON MISTAKE**

Students assume South Korea and North Korea have no economic relationship — limited inter-Korean trade existed through Kaesong Industrial Complex (shut 2016 by South Korea after North's nuclear test) and is currently zero; there is no direct flight or commercial link.

 **MAINS KEYWORDS**

UNSC sanctions, six-party talks, denuclearisation, Sino-DPRK relations.

 **EXAM TIP**

Know Six-Party Talks participants: USA, China, Russia, Japan, South Korea, North Korea — China hosted; talks stalled since 2009.

 **INTERVIEW**

Is China's facilitation of North Korea's gradual reopening a genuine effort toward Korean stability, or a strategic manoeuvre to maintain a buffer state on its border?

 [Read Full Article →](#)

**Question 15**

of 27

[Source →](#)

The red sky phenomenon observed over Western Australia during Cyclone Narelle was caused by which scientific process?

- A Mie scattering — dust particles larger than light wavelengths scatter all wavelengths equally
- B Rayleigh scattering — iron-rich dust particles scatter shorter (blue) wavelengths, allowing red wavelengths to dominate ✓
- C Total internal reflection of sunlight within the dust layer creating a reddish halo
- D Diffraction of sunlight around the leading edge of the cyclone eye wall

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The red sky over Western Australia was caused by **Rayleigh scattering**: iron-rich red soil particles lifted by Cyclone Narelle scattered shorter blue-violet wavelengths of sunlight, allowing longer red wavelengths to dominate the visual spectrum. This is the same physics that explains why the sky is blue in normal conditions (blue light scattered by nitrogen/oxygen molecules) and why sunsets appear red/orange (sun at low angle = more atmosphere traversed = blue scattered away).

Iron-rich soil produces red colour due to iron oxide ( $\text{Fe}_2\text{O}_3$ ). **ANALYSIS:** Western Australia's geology is ancient (Precambrian rocks) with high iron content in surface soils, making dust storms there characteristically red-orange rather than the yellow-grey of sandy deserts.

 **CONCEPT NOTE**

The distinction between Rayleigh and Mie scattering: **Rayleigh scattering** occurs when the scattering particle is much smaller than the wavelength of light (molecules, very fine dust); it preferentially scatters short wavelengths (blue). **Mie scattering** occurs when the particle is comparable in size to the wavelength (coarser dust, water droplets, aerosols); it scatters all wavelengths more equally, producing white-grey haze rather than blue skies.

Cyclone Narelle was a **Category 4 tropical cyclone** (peak wind speeds  $>200$  km/h) that affected the Gascoyne region of Western Australia — including Shark Bay (a UNESCO World Heritage Site), Denham, Exmouth, and Karratha. The cyclone classification in Australia uses a 1–5 scale (different from the Saffir-Simpson scale used for Atlantic hurricanes).

Australia's cyclone season runs November through April (Southern Hemisphere summer).

**Q15**  **CONCEPT KIT**
 **CROSS-PAPER**


GS-1 (geography, tropical cyclones, light scattering, atmospheric physics) + GS-3 (climate change, extreme weather events).

 **COMMON MISTAKE**

Students often credit sunset redness to "reflection" off clouds — it is actually Rayleigh scattering removing blue light as sunlight traverses a longer atmospheric path at the horizon; the same physics explains both blue skies and red sunsets/dust storms.

 **MAINS KEYWORDS**

Rayleigh scattering, Mie scattering, tropical cyclone classification, iron-rich soils, atmospheric optics.

 **EXAM TIP**

UPSC physical geography questions on scattering are rare but possible — know that Rayleigh scattering explains blue sky, red sunsets, red dust storms; blue light scatters ~10x more than red light (scattering inversely proportional to 4th power of wavelength).

 **INTERVIEW**

How does climate change alter the frequency, intensity, and geographic range of tropical cyclones like Narelle?

 [Read Full Article →](#)

**Question 16**

of 27

[Source →](#)

Which of the following institutions or schemes is **NOT** administered by the Ministry of Commerce and Industry?

- A APEDA (Agricultural and Processed Food Products Export Development Authority)
- B DGFT (Directorate General of Foreign Trade)
- C **Rashtriya Vayoshri Yojana** ✓
- D India Trade Promotion Organisation (ITPO)

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**ANSWER & ANALYSIS**


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**✓ EXPLANATION**

**FACT:** **Rashtriya Vayoshri Yojana** is administered by the **Ministry of Social Justice and Empowerment** — it provides free assistive devices (wheelchairs, hearing aids, spectacles, walking sticks) to elderly BPL beneficiaries and is implemented through ALIMCO (Artificial Limbs Manufacturing Corporation of India). APEDA (under APEDA Act 1985), DGFT (under EXIM Policy), and ITPO are all under the **Ministry of Commerce and Industry**.

**ANALYSIS:** The Telangana Elderly Bill and Rashtriya Vayoshri Yojana are both elder care instruments but from different ministries — health/welfare legislation from MoSJE, elderly rights legislation from state government.

**📌 CONCEPT NOTE**

The Ministry of Social Justice and Empowerment (MoSJE) is responsible for the welfare of marginalised groups: Scheduled Castes, OBCs, persons with disabilities, elderly, and transgender persons. Key MoSJE schemes: **Rashtriya Vayoshri Yojana** (assistive devices for elderly), **Scheme for Prevention of Alcoholism** (de-addiction), **National Action Plan for Drug Demand Reduction**, and **SMILE** (Support for Marginalised Individuals for Livelihood and Enterprise — for transgender persons and beggars).

ALIMCO (Artificial Limbs Manufacturing Corporation of India) is a PSU under MoSJE. Separately, the Ministry of Health and Family Welfare runs maternal health schemes (JSY, PMSMA, LaQshya, SUMAN). This ministry-scheme mapping is a recurring UPSC source of confusion.

**Q16**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (ministry-scheme mapping, social welfare governance, MoSJE vs MoHFW) + GS-1 (elderly population, ageing).

 **COMMON MISTAKE**

Students assume all welfare schemes are under one "welfare ministry" — actually, elderly welfare is split between MoSJE (Rashtriya Vayoshri Yojana, National Policy for Senior Citizens), MoHFW (health schemes), and Ministry of Finance (PMVVY pension) — different ministries, different schemes.

 **MAINS KEYWORDS**

Ministry of Social Justice, ALIMCO, elderly welfare, BPL assistive devices.

 **EXAM TIP**

UPSC tests ministry-scheme matching — remember APEDA (Commerce), ALIMCO (Social Justice), DGFT (Commerce), LaQshya (Health), SUMAN (Health).

 **INTERVIEW**

Should India create a dedicated Ministry of Ageing Affairs as many countries have, given the scale of India's elderly population challenge?

 [Read Full Article →](#)

**Question 17**

of 27

[Source →](#)

Which of the following is **NOT** correctly matched regarding APEDA (Agricultural and Processed Food Products Export Development Authority)?

- A Established under the APEDA Act, 1985
- B Under the administrative control of the Ministry of Commerce and Industry
- C Covers 14 scheduled product groups including fruits, vegetables, meat, and processed foods
- D Established as a constitutional body with headquarters in Mumbai ✓

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** APEDA is **NOT** a constitutional body — it is a statutory body established under the **APEDA Act, 1985**. Its headquarters are in **New Delhi** (not Mumbai).

APEDA is under the **Ministry of Commerce and Industry** (correct). It covers **14 scheduled product groups** including fruits, vegetables, meat products, dairy, cereals, processed foods, and floriculture (correct).

**ANALYSIS:** Constitutional bodies are created directly by the Constitution (like CAG, UPSC, EC); statutory bodies are created by Parliament through legislation (like APEDA, SEBI, IRDAI). APEDA is statutory, not constitutional.

 **CONCEPT NOTE**

APEDA's 14 scheduled product groups (from the APEDA Act Schedule): (1) Fruits & Vegetables, (2) Meat & Meat Products, (3) Poultry & Poultry Products, (4) Dairy Products, (5) Confectionery, Biscuits & Bakery Products, (6) Honey, Jaggery & Sugar Products, (7) Cocoa & its Products, (8) Alcoholic & Non-Alcoholic Beverages, (9) Cereal & Cereal Products, (10) Groundnuts, Peanuts & Walnuts, (11) Pickles, Papads & Chutneys, (12) Guar Gum, (13) Floriculture & Seeds, (14) Herbal & Medicinal Plants. India's agri-exports under APEDA reached ~\$24 billion in FY24 (of India's total agri-exports of ~\$50+ billion — the remainder including unprocessed commodities falls outside APEDA's 14 groups).

APEDA provides financial assistance for export infrastructure: cold chain, packaging, certification, and market promotion.

**Q17**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (agricultural exports, MSME exporters, ease of doing business) + GS-2 (statutory bodies, Ministry of Commerce mandate).

 **COMMON MISTAKE**

Students confuse APEDA (agricultural exports, Ministry of Commerce) with FSSAI (food safety regulation, Ministry of Health) — both deal with food but serve entirely different purposes; APEDA promotes exports, FSSAI regulates food safety for domestic consumption.

 **MAINS KEYWORDS**

statutory body, agri-exports, APEDA Act 1985, export promotion.

 **EXAM TIP**

APEDA vs. MPEDA (Marine Products Export Development Authority) — same structure, MPEDA covers marine products for export, under Ministry of Commerce; APEDA covers processed agri-products.

 **INTERVIEW**

Should India merge APEDA and MPEDA into a single unified agricultural export authority to reduce regulatory fragmentation?

 [Read Full Article →](#)

**Question 18**

of 27

[Source →](#)

India's institutional delivery rate has risen from approximately 38.7% (2005) to 89% (NFHS-5, 2020). Despite this, India's MMR remains above the SDG target. Which of the following best explains this paradox?

- A The institutional delivery data is unreliable and actual rates are much lower
- B High institutional delivery rates include deliveries at sub-standard facilities where quality of emergency obstetric care, skilled attendance, and blood availability remain deficient ✓
- C India's MMR calculation methodology overestimates deaths by including road accidents during delivery transport
- D The paradox does not exist — India's MMR has already met the SDG target of below 70

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The paradox is real: institutional delivery rate is at 89% (NFHS-5, 2020) but MMR stands at 116 — above the SDG target of 70. The explanation is that "institutional" includes all government and private health facilities, many of which lack key quality components: skilled birth attendants (obstetricians/midwives), functional operation theatres, blood bank access, and emergency obstetric care (C-section capability).

Delivering at a sub-standard facility is safer than home delivery but not equivalent to delivering at a fully equipped facility. **ANALYSIS:** This is the classic public health distinction between *access* and *quality* — reaching the target requires ensuring the facilities themselves meet clinical standards, not just that women reach them.

 **CONCEPT NOTE**

The LaQshya Programme (2017) directly addresses this quality gap by certifying labour rooms and maternity OTs against a standard checklist. LaQshya-certified facilities are required to have: trained staff in EmOC (Emergency Obstetric Care), functional equipment, clean delivery kits, blood storage, referral protocols, and respectful care practices.

As of 2024, ~2,500 facilities have received LaQshya certification — a fraction of India's ~30,000 delivery points. The **Skilled Birth Attendant (SBA)** definition in India (nurse, midwife, ASHA in some training) is different from WHO's SBA definition (only trained nurse-midwife or physician) — this definitional gap inflates India's SBA coverage statistics.

The three delays model (Delay 1: deciding to seek care; Delay 2: reaching facility; Delay 3: receiving quality care at facility) shows maternal deaths in India are now concentrated in Delay 3 — the quality gap at facility level.

**Q18**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (health system quality, NHM performance, decentralised delivery) + GS-4 (ethics of measurement — when metrics mask reality).

 **COMMON MISTAKE**

Students treat institutional delivery rate as equivalent to safe delivery rate — they are not the same; quality and competency of care matter as much as the location of delivery.

 **MAINS KEYWORDS**

quality of care, emergency obstetric care, three delays model, skilled birth attendant, LaQshya certification.

 **EXAM TIP**

UPSC Mains 2022 GS-2 asked about health system challenges — the access-quality gap in maternal health is a high-value analytical point supported by the institutional delivery vs. MMR paradox.

 **INTERVIEW**

How should India reform the ASHA programme to move beyond delivery facilitation toward skilled birth attendance?

 [Read Full Article →](#)

**Question 19**

of 27

[Source →](#)

The SAGAR doctrine, which underpins India's Indian Ocean maritime strategy, was articulated by PM Modi in which year and location?

- A 2014, during the first visit to Maldives
- B 2015, during a visit to Mauritius ✓
- C 2016, at the IORA Summit in Jakarta
- D 2017, at the IONS Conclave in New Delhi

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The SAGAR (Security and Growth for All in the Region) doctrine was articulated by PM Modi during his visit to **Mauritius in March 2015**. SAGAR envisions India as the net security provider for the Indian Ocean Region, committed to a free, open, and rule-based maritime order, and as a partner (not a hegemon) in regional security through cooperation rather than coercion.

**ANALYSIS:** SAGAR predates the Indo-Pacific discourse that became dominant post-2017 — India's maritime strategy has been consistent since 2015, with IONS, IORA leadership, and bilateral maritime partnerships as its operational instruments.

 **CONCEPT NOTE**

The SAGAR doctrine has five pillars: (1) ensure the security of India's territory and maritime zones, (2) resolve bilateral disputes peacefully with regional partners, (3) strengthen economic and security cooperation with maritime neighbours, (4) develop collective response to maritime non-traditional threats, and (5) work with global partners for maritime security in IOR and beyond. SAGAR was further operationalised through the **Indian Ocean Conference (IOC)**, first held in Singapore (2016) and hosted subsequently by regional partners.

India's IFC-IOR (Information Fusion Centre for Indian Ocean Region), established in Gurugram in December 2018, is the institutional implementation of SAGAR's information-sharing pillar. As of 2026, IFC-IOR has partnerships with 24 nations and 6 international organisations for white shipping information exchange.

**Q19**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (India's maritime foreign policy, Indian Ocean neighbourhood, SAGAR, Indo-Pacific) + GS-3 (maritime security, IOR, blue-water navy).

 **COMMON MISTAKE**

Students conflate SAGAR (India's security doctrine for IOR) with SAGARAMALA (India's domestic port-led development programme) — both involve the ocean but serve entirely different purposes; SAGARAMALA is the Ministry of Ports, Shipping and Waterways programme for port modernisation.

 **MAINS KEYWORDS**

net security provider, SAGAR doctrine, IONS chairmanship, Indo-Pacific, maritime multilateralism.

 **EXAM TIP**

UPSC asks about India's maritime initiatives regularly — know SAGAR (2015), IFC-IOR (2018), IONS (2008), IORA (India joined 1995); separate their purposes and years.

 **INTERVIEW**

Is India's claim of being a "net security provider" in the Indian Ocean credible given the presence of Chinese port and base infrastructure in DPRK, Sri Lanka, Pakistan (Gwadar), and Djibouti?

 [Read Full Article →](#)

**Question 20**

of 27

[Source →](#)

Which of the following statements about the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 is **NOT** correct?

- A Maintenance Tribunals under the Act are headed by an officer not below the rank of Sub-Divisional Magistrate
- B The Act entitles senior citizens to claim maintenance up to Rs 10,000 per month
- C **The Act applies only to government employees and does not cover private sector employees ✓**
- D The Act defines a senior citizen as any citizen aged 60 years and above

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**ANSWER & ANALYSIS**


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 **EXPLANATION**

**FACT:** Statement C is incorrect — the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 applies to **all adult children** with sufficient means, regardless of whether they are government or private sector employees. The Telangana 2026 bill is notable precisely because existing central law already covers private employees through Tribunal-based enforcement, but enforcement was weak — the Telangana bill adds the salary-deduction mechanism. A (SDM-level Tribunal), B (Rs 10,000/month maximum maintenance), and D (60 years = senior citizen) are all **correct**. **ANALYSIS:** The Telangana bill's innovation is not in expanding coverage (already universal) but in creating a proactive, payroll-based enforcement mechanism.

 **CONCEPT NOTE**

The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019 was introduced in Parliament to enhance the 2007 Act — it proposed expanding coverage to include in-laws, increasing the maximum maintenance amount, and adding more categories of relatives. As of 2026, this amendment has not been enacted into law. The 2007 Act's appellate structure: orders of Maintenance Tribunals (SDM-level) can be appealed before the **Appellate Tribunal** (headed by a District Magistrate or District Collector); Appellate Tribunal orders can then be challenged before the **High Court**. Section 23 of the Act allows senior citizens to recover transferred property if the recipient fails to provide maintenance — a reverse transfer provision to protect against exploitation.

**Q20**  **CONCEPT KIT**
 **CROSS-PAPER**


GS-2 (social legislation, state vs. central legislative competence, DPSP Article 41) + GS-1 (ageing, demographic challenge).

 **COMMON MISTAKE**

Students assume the 2007 Act's maintenance cap of Rs 10,000 is fixed nationally — some states (like Himachal Pradesh) have exercised their power to enhance this amount under state supplementary legislation; others have not.

 **MAINS KEYWORDS**

Maintenance Tribunal, Sub-Divisional Magistrate, senior citizen definition, 2019 amendment bill.

 **EXAM TIP**

Know the distinction between the 2007 Act (central, tribunal-based, universal coverage) and state initiatives (Telangana 2026 — payroll deduction, faster enforcement); UPSC may test the comparison as a governance innovation example.

 **INTERVIEW**

Should the Maintenance and Welfare of Parents Act 2007 be converted into a Fundamental Right under Article 21 (right to dignity in old age)?

 [Read Full Article →](#)

**Question 21**

of 27

[Source →](#)

India's External Affairs Minister visits Nepal on the same day the IONS exercise concludes in Kochi. Which of the following best describes the constitutional/treaty basis governing India-Nepal relations?

- A SAARC Charter (1985) — which mandates consultation between India and Nepal on all bilateral matters
- B **Treaty of Peace and Friendship (1950) — which allows open borders, right to work, and special bilateral arrangements ✓**
- C BIMSTEC Framework Agreement (1997) — which governs trade and security between India and Nepal
- D Treaty of Sugauli (1816) — which continues to define the territorial boundaries between India and Nepal

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The **Treaty of Peace and Friendship, 1950** is the foundational bilateral treaty governing India-Nepal relations. It provides for an open border, mutual right to live and work in each other's territory, and special relationship that has historically given Nepal access to Indian markets and security umbrella.

The Treaty is also a source of controversy — Nepal's political parties periodically demand its revision citing unequal character. **ANALYSIS:** Nisha Mehta's AIIMS education illustrates the people-to-people ties facilitated by the 1950 Treaty — Nepali citizens can access Indian professional institutions on par with Indian citizens.

 **CONCEPT NOTE**

The India-Nepal Treaty of Peace and Friendship (1950) is distinct from other Indian bilateral treaties by its unique provisions: citizens of both countries can **live, own property, and work in each other's country without visa or work permit** — this is unprecedented in any other India bilateral arrangement. The **Eminent Persons Group (EPG)** was constituted in 2016 by both governments to review the 1950 Treaty and suggest updates — it submitted its report in 2018, but Nepal has not formally shared it with India as of 2026 due to political sensitivities.

Nepal's **Rastriya Swatantra Party (RSP)** secured 182 of 275 seats in the House of Representatives in the 2026 elections — a historic landslide on an anti-corruption platform. RSP is broadly pro-India but has called for renegotiation of some 1950 Treaty provisions.

**Q21**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (India-Nepal relations, SAARC, neighbourhood first policy, India's diplomatic documents) + GS-1 (geography — open border, Terai, mountains).

 **COMMON MISTAKE**

Students confuse the Treaty of Sugauli (1816 — defined Nepal's current boundaries, signed by East India Company and Nepal after Anglo-Nepalese War) with the Treaty of Peace and Friendship (1950 — governs bilateral relations between independent India and independent Nepal); these are two entirely different treaties in different eras.

 **MAINS KEYWORDS**

Treaty of Peace and Friendship, open border, Eminent Persons Group, neighbourhood first policy.

 **EXAM TIP**

India has open border treaties with only ONE country — Nepal (1950 treaty); all other neighbours require visas for Indian citizens or have restricted crossing.

 **INTERVIEW**

Should India renegotiate the 1950 Treaty with Nepal on more equal terms, or does the asymmetric nature of the treaty actually serve India's strategic interests?

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**Question 22**

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[Source →](#)
**ASSERTION (A)**

UPI-based cross-border payment corridors now exist between India and several countries including Singapore, UAE, and France.

**REASON (R)**

These UPI corridors were established under RBI Payments Vision 2025 and are exclusively for person-to-person remittances.

- A Both A and R are correct, and R is the correct explanation of A
- B Both A and R are correct, but R is NOT the correct explanation of A
- C A is correct, but R is incorrect ✓
- D A is incorrect, but R is correct

**ANSWER & ANALYSIS**
 **EXPLANATION**

**FACT:** A is **correct** — India has established UPI-based cross-border corridors with Singapore (PayNow), UAE (Immediate Payment Platform), France (for cards at merchant terminals), and is piloting with the UK, Bhutan, Nepal, and Sri Lanka. R is **incorrect** in two ways: these corridors were established under various bilateral agreements (not exclusively RBI Payments Vision 2025), and they are NOT exclusively for person-to-person remittances — the Singapore and UAE corridors support merchant payments as well.

R is therefore a false explanation. **ANALYSIS:** The distinction matters because UPI as a merchant payment system in foreign countries is qualitatively different from remittance infrastructure — it enables Indian tourists and NRIs to pay at foreign merchant terminals using UPI.

 **CONCEPT NOTE**

The India-Singapore UPI-PayNow linkage (launched February 2023) was the world's first real-time payment system linkage between two countries — it allows instant transfer between Indian UPI accounts and Singapore PayNow accounts. The India-UAE corridor (with NPCI International in partnership with Al Etisalat) allows Indian workers in UAE to send money home via UPI-linked accounts.

France (specifically at Eiffel Tower and other tourist sites) allows UPI QR code payments — this is UPI as a cross-border merchant payment system, not just P2P. Bhutan was the first country to accept UPI payments (since 2021). NPCI International (wholly-owned subsidiary of NPCI) manages all UPI international linkages.

**ONDC (Open Network for Digital Commerce)** is a separate digital commerce initiative unrelated to UPI international.

**Q22**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (fintech, digital payments, external sector, balance of payments) + GS-2 (bilateral relations — India-Singapore, India-UAE, India-France).

 **COMMON MISTAKE**

Students assume all UPI international corridors work identically — the India-Singapore (PayNow) and India-UAE links are full interoperability (app-to-app), while the France integration is UPI QR at merchant terminals — structurally different implementations.

 **MAINS KEYWORDS**

UPI internationalisation, NPCI International, PayNow interoperability, cross-border payments, digital public infrastructure.

 **EXAM TIP**

UPSC may test the first UPI international linkage — Singapore PayNow (February 2023) is correct; Bhutan accepted UPI QR payments earlier (2021) but the full interoperability launched with Singapore.

 **INTERVIEW**

As UPI expands internationally, does it create a new form of Indian financial soft power?

 [Read Full Article →](#)

**Question 23**

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[Source →](#)

Consider the following statements about the Indian Ocean Naval Symposium (IONS):

1. IONS was founded by India in 2008 and currently has approximately 24 member navies of Indian Ocean Region littoral states.
2. France is a member of IONS because it holds Indian Ocean territories including Reunion Island and Mayotte.
3. IONS has a permanent secretariat based in New Delhi and is funded by annual contributions from member navies.
4. India assumed the IONS chairmanship for 2026-2028, the first time India has held the chairmanship since the forum was founded.

Which of the above statements are correct?

- A** 1 and 2 only ✓
- B 1, 2, and 3 only
- C 1, 2, and 4 only
- D All four statements are correct

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** Statements **1 and 2** are correct. IONS was founded by India in 2008 with ~24 member navies; France is a legitimate IOR littoral state through its overseas territories Reunion Island and Mayotte, justifying its IONS membership.

Statement **3 is incorrect** — IONS does NOT have a permanent secretariat; it is a voluntary, non-institutionalised forum with the chairmanship nation hosting the secretariat temporarily during its tenure. Statement **4 is incorrect** — India held the INITIAL chairmanship 2008–2010 (founding chair); 2026–2028 is India's SECOND chairmanship, after a 16-year gap.

 **CONCEPT NOTE**

The absence of a permanent IONS secretariat is a deliberate design choice — it keeps the forum voluntary and prevents any one country from institutionalising dominance through secretariat control. This is similar to the **QUAD** (no secretariat, no treaty) and **SAARC** (secretariat in Kathmandu, but decisions by consensus making it practically stalled).

The issue of China's IONS membership is important: China has been discussed for observer or full membership, but several IONS members (including India) have been cautious given China's assertiveness in the South China Sea and Indian Ocean. Australia, despite having an Indian Ocean territory (Christmas Island, Cocos Islands), has observer status in IONS. The rotating chair model means IONS's priority areas shift with the chairmanship nation — India's 2026–2028 chairmanship will likely emphasise MDA and counter-piracy.

**Q23**  **CONCEPT KIT**
 **CROSS-PAPER**


GS-2 (multilateral forums, India's maritime diplomacy, IONS vs. IORA comparison) + GS-3 (maritime security, non-traditional threats).

 **COMMON MISTAKE**

Students assume that founding chairmanship = permanent chairmanship — IONS chairmanship rotates every 2 years; India's second term after a 16-year gap is the correct framing, NOT the first chairmanship since founding.

 **MAINS KEYWORDS**

permanent secretariat, rotating chairmanship, voluntary forum, consensus-based.

 **EXAM TIP**

UPSC statement-based questions frequently include one correct and one plausible-but-false statement about the secretariat or history of forums — always verify secretariat presence (IORA: Ebene, Mauritius; SAARC: Kathmandu; IONS: no permanent secretariat).

 **INTERVIEW**

Should IONS establish a permanent secretariat to improve operational continuity, or would institutionalisation compromise its inclusive voluntary character?

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**Question 24**

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[Source →](#)

Consider the following statements about India's Maternal Mortality Rate (MMR) and related policies:

1. India's MMR in 2023 is 116 per 1 lakh live births, reduced from 508 in 1990.
2. The SDG Target 3.1 requires reducing global MMR to below 70 per 1 lakh live births by 2030.
3. The Janani Suraksha Yojana (JSY), launched in 2005, provides cash incentives for institutional delivery: Rs 1,400 for rural areas and Rs 1,000 for urban areas.
4. SUMAN (Surakshit Matritva Aashwasan), launched in 2016, guarantees free antenatal care on the 9th of every month.

Which of the above statements are correct?

**A** 1, 2, and 3 only ✓

**B** 2 and 4 only

**C** 1 and 2 only

**D** All four statements are correct

## ANSWER &amp; ANALYSIS

**EXPLANATION**

**FACT:** Statements **1, 2, and 3** are correct. India's MMR is 116 (2023), down from 508 (1990) — statement 1 correct. SDG 3.1 target: MMR below 70 by 2030 — statement 2 correct. JSY (2005): Rs 1,400 rural, Rs 1,000 urban cash incentive for institutional delivery — statement 3 correct.

Statement **4 is incorrect:** SUMAN was launched in **2019** (not 2016), and its function is **zero-expenditure guaranteed care at all public health facilities** — NOT free antenatal care on the 9th. The free ANC on the 9th is **PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)**, launched in **2016**.

SUMAN and PMSMA are confused frequently.

**CONCEPT NOTE**

The exact JSY amounts are: **rural beneficiaries: Rs 1,400; urban beneficiaries: Rs 1,000** — UPSC has tested these exact figures. In high-focus states (EAG states — Bihar, Jharkhand, UP, Uttarakhand, Rajasthan, Odisha, MP, Chhattisgarh + Assam, J&K), the JSY provides enhanced ASHA incentive of Rs 600 per delivery for rural and Rs 400 for urban — additional to the mother's entitlement.

The ASHA worker facilitating the delivery receives Rs 600 incentive in rural EAG states. JSY is credited as the single biggest driver of the institutional delivery rate rise from 38.7% (2005) to 89% (2020) — a massive behavioural change achieved through financial incentivisation rather than mandates.

The 2019 SUMAN launch is a logical progression: once women reach institutions (JSY success), ensure quality and dignity at those institutions (SUMAN mandate).

**Q24**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (maternal health schemes, NHM, social justice) + GS-1 (demographics, women's health).

 **COMMON MISTAKE**

SUMAN (2019) is NOT the free ANC scheme; PMSMA (2016) is the free ANC scheme — students consistently confuse these two because both deal with maternal care and sound similar. Build a distinct memory hook: SUMAN = guarantee of zero-expenditure CARE AT DELIVERY; PMSMA = free CHECK-UP on the 9th.

 **MAINS KEYWORDS**

JSY cash incentive, PMSMA 9th of every month, SUMAN zero-expenditure guarantee, institutional delivery rate.

 **EXAM TIP**

UPSC 2019 tested JSY cash amounts — memorise: Rs 1,400 rural, Rs 1,000 urban for the mother; this is the headline figure.

 **INTERVIEW**

Is cash incentivisation the right long-term strategy for improving institutional delivery, or does it risk commodifying a health behaviour that should be normalised through infrastructure?

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**Question 25**

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[Source →](#)

Consider the following statements about the Jan Vishwas (Amendment of Provisions) Act, 2023:

1. The Act amended 42 central Acts and decriminalised 183 offences.
2. The Act fully decriminalised all environmental violations, converting them from criminal to civil offences.
3. The 2026 amendment extends Jan Vishwas's decriminalisation to export violations in the Textiles, Handlooms, and APEDA sectors.
4. Under the Act, compounding of offences is available for first-time violators across all amended Acts as a standard provision.

Which of the above statements are correct?

**A** 1 and 3 only ✓

**B** 1, 3, and 4 only

**C** All four statements are correct

**D** 2 and 4 only

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** Statements **1 and 3** are correct. The Jan Vishwas Act 2023 amended 42 Acts and decriminalised 183 offences (1 — correct).

The 2026 amendment covers Textiles, Handlooms, and APEDA export violations (3 — correct). Statement **2 is incorrect:** the Act decriminalised only MINOR procedural environmental violations (paperwork delays, minor reporting lapses) — substantive environmental offences causing actual pollution or ecological harm remain criminal under the Environment Protection Act and other laws.

Statement **4 is incorrect:** compounding is available for specific offences listed in each amended Act, not universally for all first-time violators across all 42 Acts — the compounding provisions vary by Act and offence type.

 **CONCEPT NOTE**

The Jan Vishwas Act's approach to environmental statutes was carefully calibrated. Under the Environment Protection Act, 1986, substantive violations (exceeding pollutant limits, operating without consent, discharging into water bodies) remain criminal.

Only procedural violations (failure to file certain reports, minor labelling issues) were decriminalised. Similarly, under the Drugs and Cosmetics Act, adulteration and mislabelling causing health risk remain criminal; only minor procedural violations (paperwork delays, certain import-related reporting) were decriminalised.

This selectivity was the result of stakeholder consultations — environmental and consumer organisations successfully argued that full decriminalisation would create impunity. The MSME sector lobbied strongly for full decriminalisation and achieved it for most technical violations in trade, agriculture, and commerce.

**Q25**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (environmental regulation, ease of doing business, regulatory reform, MSME) + GS-2 (governance, Parliament, legislative design).

 **COMMON MISTAKE**

Students assume Jan Vishwas fully decriminalised environmental law — it did NOT; this is the most commonly overstated claim about the Act; substantive harm-based environmental offences remain fully criminal.

 **MAINS KEYWORDS**

selective decriminalisation, substantive vs. procedural violation, compounding, regulatory proportionality.

 **EXAM TIP**

Jan Vishwas exams will test: (a) number of Acts (42) and offences (183), (b) what types of violations remained criminal (harm-based, fraud, violence), (c) the 2026 extension to exports.

 **INTERVIEW**

Should India establish a permanent statutory body to continuously review and update the list of decriminalised offences rather than ad hoc legislation?

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**Question 26**

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[Source →](#)

Consider the following statements about India's elderly population and care framework:

1. India's senior citizen population (60 years and above) is approximately 14 crore as of 2026 and is projected to reach 34 crore by 2050.
2. The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 defines a senior citizen as any person aged 60 years and above.
3. Rashtriya Vayoshri Yojana provides free assistive devices to elderly BPL beneficiaries and is administered by the Ministry of Health and Family Welfare.
4. Under the Maintenance and Welfare of Parents Act, 2007, maintenance orders issued by Tribunals can be appealed before the District Magistrate acting as Appellate Tribunal.

Which of the above statements are correct?

**A** 1, 2, and 4 only ✓

**B** All four statements are correct

**C** 2 and 3 only

**D** 1 and 4 only

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** Statements **1, 2, and 4** are correct. India's senior citizen population ~14 crore (2026), projected 34 crore by 2050 (1 — correct).

The Act defines senior citizen as 60 years and above (2 — correct). Maintenance Tribunal orders can be appealed before the District Magistrate as Appellate Tribunal (4 — correct).

Statement **3 is incorrect:** Rashtriya Vayoshri Yojana is administered by the **Ministry of Social Justice and Empowerment** (through ALIMCO) — NOT the Ministry of Health and Family Welfare. This is a classic ministry attribution error.

**ANALYSIS:** Elder care spans multiple ministries — MoSJE (welfare, assistive devices), MoHFW (health schemes), MoF (PMVVY pension) — a policy coordination gap.

 **CONCEPT NOTE**

The appellate structure under the Maintenance and Welfare of Parents Act 2007: **Maintenance Tribunal** (SDM-level; hears complaints; orders maintenance) → **Appellate Tribunal** (District Magistrate / District Collector level; hears appeals against Tribunal orders; 60-day decision timeline) → **High Court** (writ jurisdiction for legal challenges to Appellate Tribunal orders). This three-tier structure mirrors other quasi-judicial tribunals.

ALIMCO (Artificial Limbs Manufacturing Corporation of India) is under MoSJE and manufactures/distributes assistive devices under Rashtriya Vayoshri Yojana, ADIP scheme (Assistance to Disabled Persons for Purchase/Fitting of Aids and

Appliances), and Svavlamban Health Insurance Scheme for disabled. ALIMCO has a manufacturing unit in Kanpur and distribution centres across India.

**Q26**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-2 (social legislation, ministry mapping, quasi-judicial tribunals) + GS-1 (ageing, demographic transition).

 **COMMON MISTAKE**

Students conflate MoSJE (Social Justice and Empowerment — SC, OBC, disabled, elderly, transgender) with MoHFW (Health — hospitals, medicines, maternal health, nutrition) — they have distinct and non-overlapping mandates; Rashtriya Vayoshri Yojana is definitely MoSJE, not MoHFW.

 **MAINS KEYWORDS**

ALIMCO, Ministry of Social Justice, appellate tribunal, SDM, district magistrate.

 **EXAM TIP**

Build a ministry-scheme table for elderly: PMVVY/NPS (Finance), Rashtriya Vayoshri Yojana/National Policy (Social Justice), JSY/SUMAN (Health); UPSC frequently tests ministry attribution.

 **INTERVIEW**

Should India establish a single Ministry or Department exclusively for the Elderly to provide integrated policy coordination across currently fragmented ministries?

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**Question 27**

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[Source →](#)

Consider the following statements about Left Wing Extremism (LWE) in India:

1. CPI (Maoist) was formed in 2004 through the merger of CPI(ML)(People's War) and the Maoist Communist Centre of India (MCCI).
2. CPI (Maoist) is designated as a terrorist organisation under the Unlawful Activities (Prevention) Act (UAPA), 1967.
3. The Red Corridor at its peak covered 106 districts across 10 states and has now shrunk to fewer than 38 districts.
4. The SAMADHAN strategy is India's all-of-government approach to LWE, with SAMADHAN being an acronym for Smart leadership, Aggressive strategy, Motivation, Action plan, Dashboard, Harnessing technology, Action on finances, and No complacency.

Which of the above statements are correct?

**A** All four statements are correct ✓

**B** 1, 2, and 3 only

**C** 2, 3, and 4 only

**D** 1 and 3 only

**ANSWER & ANALYSIS**
**EXPLANATION**

**FACT:** All four statements are correct. (1) CPI(Maoist) formed 2004 — merger of CPI(ML)(PW) + MCCI — correct. (2) Designated terrorist organisation under UAPA — correct. (3) Red Corridor peak: 106 districts, 10 states; shrunk to <38 districts — correct. (4) SAMADHAN = Smart leadership, Aggressive strategy, Motivation, Action plan, Dashboard, Harnessing technology, Action on finances, No complacency — correct. **ANALYSIS:** The comprehensive shrinkage of the Red Corridor from 106 to <38 districts represents one of India's most significant internal security achievements — achieved through a combination of counter-insurgency, development spending in affected areas, and rehabilitation policies.

**CONCEPT NOTE**

SAMADHAN, announced in 2017 by the Ministry of Home Affairs, provides the policy framework for LWE response across 35+ central government schemes. The Aspirational Districts Programme (2018) — which covers 112 districts, many in former LWE-affected areas — is the development arm of the LWE response, addressing root causes (poverty, tribal alienation, lack of infrastructure).

Surrender and rehabilitation benefits: Rs 50,000 per cadre on surrender, Rs 25,000 for arms/ammunition information, vocational training for 3 years, priority in MGNREGS and government schemes. Chhattisgarh, Jharkhand, Odisha, and Bihar are the states with remaining LWE presence.

The **Bastar region** (Chhattisgarh) and **Saranda forest** (Jharkhand) are the most difficult residual zones. The Maoists'

strategy since 2022 has been to maintain presence through tactical withdrawal and guerrilla operations rather than offensive activity.

**Q27**  **CONCEPT KIT**
 **CROSS-PAPER**

GS-3 (internal security, LWE, counter-insurgency, rehabilitation) + GS-2 (centre-state coordination, CRPF, NIA) + GS-4 (ethics of using development as counter-insurgency tool).

 **COMMON MISTAKE**

Students confuse the SAMADHAN acronym components — it is 8 components: S (Smart leadership), A (Aggressive strategy), M (Motivation and training), A (Action plan), D (Dashboard-based KPIs), H (Harnessing technology), A (Action on finances/funding of Maoists), N (No complacency).

 **MAINS KEYWORDS**

SAMADHAN, Red Corridor shrinkage, Aspirational Districts, CRPF Cobra, tribal alienation.

 **EXAM TIP**

UPSC 2018 Prelims tested the SAMADHAN acronym — this is a frequently asked fact; memorise all 8 components.

 **INTERVIEW**

Has India's success in shrinking the Red Corridor been sustainable, or have the structural causes of Maoist insurgency (tribal land rights, forest rights, displacement) been adequately addressed?

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