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DAILY QUIZ — SOLVED

Daily Quiz — April 4, 2026

4 April 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz — April 4, 2026

4 April 2026 · 30 Questions · Answers & Explanations Included

Question 1

of 30

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The new Income Tax Act, 2025, which came into force on April 1, 2026, simplified the tax framework significantly. Which of the following correctly states the reduction in rules and forms?

A Rules: 510 to 333; Forms: 399 to 190 ✓

B Rules: 399 to 190; Forms: 510 to 333

C Rules: 600 to 280; Forms: 450 to 200

D Rules: 333 to 190; Forms: 399 to 190

ANSWER & ANALYSIS

EXPLANATION

FACT: The Income Tax Act, 2025 reduced rules from 510 to 333 and forms from 399 to 190 — a ~35% and ~52% reduction respectively. The new Act also published 2,200+ FAQs covering 186 forms.

ANALYSIS: This simplification addresses the compliance burden on taxpayers while keeping tax rates and policy unchanged, signalling that the reform was structural, not a rate revision.

CONCEPT NOTE

The Income Tax Act, 2025 replaced the Income-tax Act, 1961 after 65 years. The 1961 Act had grown to over 1,300 sections through decades of amendments, making it complex and prone to litigation.

The simplification exercise, directed by Finance Minister Nirmala Sitharaman in Budget 2024-25, focused on plain language, removing expired provisions, and formula-based expressions of calculations. Key distinction: no change in tax rates or slabs — purely structural reform.

CBDT notified new rules on March 20, 2026. PRARAMBH (Policy Reform and Responsible Action for Mission Viksit Bharat) was launched as the nationwide outreach campaign.

Kar Saathi — a 24x7 AI chatbot — was launched April 2, 2026 for taxpayer guidance. CBDT Chairman Ravi Agrawal oversaw implementation.

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

GS2 — Tax administration reform, e-governance; GS3 — Tax compliance and formalisation of economy.

 **MAINS KEYWORDS**

Tax simplification, compliance burden, CBDT, direct tax administration, Faceless Assessment.

 **COMMON MISTAKE**

Assuming the new Act changed tax rates — it did not; rates remain unchanged, only structure and language were simplified.

 **EXAM TIP**

UPSC 2022 tested CBDT functions; know CBDT is under Ministry of Finance (Department of Revenue) and established under Central Boards of Revenue Act, 1963.

 **INTERVIEW**

Can simplification of tax law alone improve compliance, or does it need to be paired with strengthening of tax administration and dispute resolution?

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Question 2

of 30

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CBDT launched 'Kar Saathi' in April 2026. Which of the following best describes this initiative?

- A A mobile app exclusively for ITR filing by salaried employees
- B An AI-powered 24x7 chatbot providing guidance on the new Income Tax Act, 2025 ✓
- C A scheme offering tax waivers for first-time filers under the new Act
- D A dedicated physical walk-in tax helpdesk network at district headquarters

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Kar Saathi (Hindi for 'tax companion') is an AI-powered 24x7 chatbot launched by CBDT on April 2, 2026 alongside a revamped IT Department website. It answers queries on the new Income Tax Act, 2025, ITR forms, deductions, and filing deadlines.

ANALYSIS: The chatbot reflects the shift toward AI-augmented government services, reducing dependence on tax consultants for basic compliance queries.

 **CONCEPT NOTE**

Kar Saathi was launched as part of the rollout of the Income Tax Act, 2025 (effective April 1, 2026). It is accessible through the income tax e-filing portal and Aaykar Seva Kendras.

The chatbot covers 2,200+ FAQs prepared by CBDT for 186 forms under the new Act. PRARAMBH — the outreach campaign — complements Kar Saathi with physical workshops for chartered accountants, tax practitioners, and industry.

This follows the Faceless Assessment Scheme (2020) and Annual Information Statement (AIS) in CBDT's digital reform journey. The name 'Kar Saathi' is carefully chosen: 'Kar' = tax (Hindi) and 'Saathi' = companion — positioning the government as a taxpayer ally rather than an adversary.

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

GS2 — E-governance, citizen-centric service delivery; GS3 — Tax compliance, formalisation.

 **MAINS KEYWORDS**

AI in governance, CBDT digital initiatives, taxpayer services, Faceless Assessment, compliance simplification.

 **COMMON MISTAKE**

Confusing Kar Saathi (chatbot for guidance) with the Faceless Assessment Scheme (anonymous tax scrutiny) — they serve different purposes.

 **EXAM TIP**

UPSC 2023 tested digital initiatives in governance; link Kar Saathi to broader Digital India and AI in public service delivery.

 **INTERVIEW**

Does AI-powered tax guidance reduce the role of chartered accountants enough to threaten livelihoods, or does it primarily help the informal sector filer who cannot afford professional advice?

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Question 3

of 30

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With reference to the PRARAMBH campaign launched alongside the Income Tax Act, 2025, which of the following is **NOT** correct?

- A PRARAMBH stands for Policy Reform and Responsible Action for Mission Viksit Bharat
- B It was launched by Finance Minister Nirmala Sitharaman
- C It is a scheme to provide direct cash incentives to early ITR filers ✓
- D It aims to create taxpayer awareness about the transition to the new Income Tax Act

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: PRARAMBH is NOT a cash incentive scheme. It is a nationwide outreach and awareness campaign launched by FM Nirmala Sitharaman to familiarise taxpayers, CAs, and industry associations with the new Income Tax Act, 2025.

The campaign includes workshops in state capitals and distribution of simplified guides. **ANALYSIS:** This negative question tests precise knowledge — a common UPSC technique to distinguish between two programmes with similar-sounding objectives.

📌 CONCEPT NOTE

PRARAMBH (Policy Reform and Responsible Action for Mission Viksit Bharat) is purely an awareness and capacity-building initiative, not a financial incentive programme. It fills the gap between the legislative reform (new Act) and actual taxpayer behavioural change.

Targets include chartered accountants, company secretaries, lawyers, industry associations, and individual taxpayers. The campaign aligns with the broader Viksit Bharat (Developed India by 2047) agenda under which multiple government reform campaigns are being branded.

Direct incentive schemes for early ITR filing have existed in the past (faster refunds, etc.) but PRARAMBH is not one of them. This distinction is important for UPSC as questions often test specific scheme features to eliminate incorrect options.

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

GS2 — Tax governance, public awareness campaigns; GS3 — Direct tax compliance and revenue mobilisation.

 **MAINS KEYWORDS**

PRARAMBH, Viksit Bharat, CBDT outreach, tax practitioner capacity building.

 **COMMON MISTAKE**

Confusing PRARAMBH with financial incentive schemes — it is purely an awareness/outreach campaign with no monetary benefits attached.

 **EXAM TIP**

UPSC Prelims often uses 'which is NOT correct' format; key to correctly identify PRARAMBH as awareness (not cash incentive) initiative.

 **INTERVIEW**

How can the government ensure that tax simplification reaches the bottom of the pyramid — small traders and rural taxpayers who may not be reached by campaign workshops?

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Question 4

of 30

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The Gas IndeX of India (GIXI), approved for use as the basis for India's first exchange-traded natural gas derivatives, reflects prices at how many regional delivery hubs?

A 4

B 6 ✓

C 8

D 10

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: GIXI reflects real-time weighted average prices at 6 regional delivery hubs across India — Northern, North-Eastern, Western, Eastern, Central, and Southern. These include delivery points at Suvali, Hazira, Mhaskal, Dabhol, Mallavaram, Gadimoga, and KG Basin.

ANALYSIS: The 6-hub structure creates a representative domestic benchmark, unlike international indices (TTF, Henry Hub) which reflect geographically distant markets.

📌 CONCEPT NOTE

GIXI (Gas IndeX of India) is operated by IGX (Indian Gas Exchange), a wholly owned subsidiary of IEX (Indian Energy Exchange). It is a transaction-based index — prices reflect actual weighted averages of trades, not survey estimates — making it more robust than some legacy global benchmarks.

The index was developed as India's gas market matured with the rollout of the City Gas Distribution (CGD) network. Prior to GIXI, Indian gas buyers and sellers either used international benchmarks (TTF, Henry Hub, JKM) or negotiated bilaterally, creating price opacity.

SEBI approved NSE to launch exchange-traded natural gas futures and options linked to GIXI on April 1, 2026. This enables hedging for CGD companies (IGL, MGL), producers (ONGC, RIL), and industrial consumers.

IGX started as a gas trading platform on June 15, 2020.

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

GS3 — Energy sector reforms, commodity markets, natural gas pricing; GS2 — SEBI regulation of derivatives.

 **MAINS KEYWORDS**

GIXI, gas price discovery, CGD network, PNGRB, commodity hedging, basis risk.

 **COMMON MISTAKE**

Confusing IGX (gas exchange, subsidiary of IEX) with IEX (power exchange) — IGX handles gas, IEX handles electricity.

 **EXAM TIP**

UPSC 2021 tested CGD network expansion; link GIXI to the broader energy market reform agenda and the government's push for gas-based economy.

 **INTERVIEW**

Can a domestic gas benchmark like GIXI reduce India's vulnerability to international gas price shocks driven by European geopolitical events?

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Question 5

of 30

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The Indian Gas Exchange (IGX), which operates the GIXI benchmark, is a wholly owned subsidiary of which entity?

- A National Stock Exchange (NSE)
- B Indian Energy Exchange (IEX) ✓
- C GAIL (India) Ltd.
- D Petroleum and Natural Gas Regulatory Board (PNGRB)

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: IGX (Indian Gas Exchange) is a wholly owned subsidiary of IEX (Indian Energy Exchange) — India's largest power exchange. IGX was established in June 2020 to create a transparent gas trading platform.

NSE received SEBI approval to launch derivatives on GIXI, making NSE and IGX two separate entities cooperating on the gas derivatives product. **ANALYSIS:** The IEX-IGX structure integrates electricity and gas trading under one umbrella, creating an integrated energy market operator.

📌 CONCEPT NOTE

IEX (Indian Energy Exchange) was India's first and largest power exchange, set up in 2008 under the Electricity Act, 2003. Sensing the opportunity to extend transparent price discovery to natural gas, IEX established IGX (Indian Gas Exchange) as a wholly owned subsidiary, which began operations on June 15, 2020 (as a trading platform) and became a full gas exchange by December 10, 2020.

IGX was launched by then-Minister Dharmendra Pradhan. The PNGRB (Petroleum and Natural Gas Regulatory Board) regulates the gas market, while SEBI regulates derivatives on gas.

This dual-regulator architecture is an important institutional feature. NSE's role is to host the exchange-traded derivatives on GIXI; IGX continues to run the spot/short-term gas trading market.

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

GS3 — Energy markets, commodity exchanges, gas sector; GS2 — Multi-regulator coordination (SEBI + PNGRB).

 **MAINS KEYWORDS**

IEX, IGX, GIXI, gas exchange, PNGRB regulation, commodity derivatives.

 **COMMON MISTAKE**

Thinking NSE operates GIXI — NSE only hosts the derivatives product; GIXI is operated by IGX (IEX subsidiary).

 **EXAM TIP**

UPSC 2022 tested power sector reforms; link IEX (electricity) and IGX (gas) as India's energy exchange ecosystem.

 **INTERVIEW**

Should India merge electricity and gas market regulation under a single regulator to reduce coordination costs and regulatory arbitrage?

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Question 6

of 30

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Which of the following is **INCORRECTLY** matched regarding PLR Systems' NEGEV LMG delivery to the Indian Army?

- A JV partners: Adani Defence and Aerospace + IWI (Israel Weapon Industries)
- B Weapon calibre: 7.62x51mm NATO
- C Total contract quantity: 41,000 units
- D **Manufacturing plant location: Hyderabad, Telangana ✓**

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The PLR Systems manufacturing plant is in Gwalior, Madhya Pradesh — not Hyderabad. The plant was inaugurated in 2023.

Options A, B, and C are all correctly matched: PLR Systems is a JV of Adani Defence and IWI; the NEGEV NG-7 fires 7.62x51mm NATO rounds; and the total contract is for 41,000 units. **ANALYSIS:** Location-based incorrect matching is a classic UPSC Prelims technique — Gwalior (MP) vs Hyderabad (Telangana) tests specific recall.

📌 CONCEPT NOTE

PLR Systems Pvt. Ltd. was set up as a joint venture between Adani Defence and Aerospace and IWI (Israel Weapon Industries), the maker of the NEGEV, TAVOR, Galil, and UZI families.

The Gwalior plant was specifically chosen for its proximity to existing defence infrastructure (Small Arms Complex is also in Gwalior). The NEGEV NG-7 fires 7.62x51mm NATO rounds, compared to the older INSAS LMG which fired 5.56x45mm.

The 7.62mm round has greater stopping power and effectiveness at longer ranges, addressing a key operational gap. The contract signed in August 2024 is the largest single small-arms contract ever awarded to an Indian private company.

Indigenous content is targeted at 75% within 3 years and 90% by end of decade, with full Transfer of Technology (ToT) from IWI.

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

GS3 — Defence manufacturing, Aatmanirbhar Bharat, private sector in defence; GS2 — India-Israel defence relations.

 **MAINS KEYWORDS**

PLR Systems, NEGEV LMG, Prahar, Make in India defence, ToT (Transfer of Technology), DAP 2020.

 **COMMON MISTAKE**

Placing the plant in Hyderabad (common association with defence/aerospace) — PLR Systems' small arms plant is in Gwalior, MP.

 **EXAM TIP**

UPSC 2023 tested private sector defence production; remember PLR Systems as the first Indian private company to deliver large-scale small arms to the Army.

 **INTERVIEW**

Does reliance on Israeli ToT limit India's long-term indigenous small arms design capability, or is it a necessary stepping stone for Aatmanirbhar Bharat?

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Question 7

of 30

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The NEGEV NG-7 LMG, branded as 'Prahar' in Indian service, is procured to replace which ageing weapon in the Indian Army?

- A AK-203 assault rifle
- B INSAS Light Machine Gun ✓
- C L7A2 General Purpose Machine Gun
- D FN Minimi LMG

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Prahar (NEGEV NG-7) in 7.62x51mm calibre replaces the INSAS (Indian Small Arms System) LMG in 5.56x45mm calibre. The INSAS LMG, developed by DRDO/OFB, had reliability issues in extreme cold conditions and was considered underpowered for the 7.62mm environments faced in the northern borders.

ANALYSIS: The calibre upgrade from 5.56mm to 7.62mm reflects lessons from high-altitude combat where heavier rounds provide better performance in cold, thin-air conditions.






📌 CONCEPT NOTE

The INSAS (Indian Small Arms System) programme was developed indigenously by DRDO and manufactured by Ordnance Factory Board (now OFB successor companies). It entered service in 1994 but faced persistent criticism: jamming in cold conditions (Kargil 1999 highlighted this), use of proprietary 5.56x45mm rounds limiting interoperability, and ergonomic shortcomings.

The 7.62mm NATO round used by the NEGEV NG-7 is also used by many NATO nations and friendly armies, improving logistical interoperability. The Indian Army also procured AK-203 assault rifles (from an OFB-Kalashnikov JV in Amethi, UP) to replace the INSAS rifle, while PLR Systems addresses the LMG gap.

Note: AK-203 replaces the INSAS rifle, not the LMG — a common point of confusion.

Q7  **CONCEPT KIT**

 CROSS-PAPER	GS3 — Defence modernisation, indigenous weapons vs import; GS2 — India-Israel defence partnership.
 MAINS KEYWORDS	INSAS, Prahar LMG, Aatmanirbhar Bharat, small arms modernisation, 7.62mm NATO.
 COMMON MISTAKE	Confusing AK-203 (replaces INSAS rifle, from OFB-Kalashnikov JV in Amethi) with NEGEV Prahar (replaces INSAS LMG, from PLR Systems in Gwalior).
 EXAM TIP	UPSC 2022 tested INSAS and Kargil lessons; remember the AK-203 JV is in Amethi (UP) — a politically significant location.
 INTERVIEW	Should India have persisted with an indigenous LMG development via DRDO rather than seeking ToT, given the long-term strategic autonomy implications?

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Question 8

of 30

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Match List I (Insurer) with List II (Key Institutional Feature):

LIST I (INSURER)	LIST II (KEY FEATURE)
A. LIC	1. National reinsurer; mandatory 5% cession from all general insurers
B. GIC Re	2. Oldest general insurer in India; established 1919; operations in 28+ countries
C. NIACL	3. Life insurer; established 1956 (LIC Act); AUM over Rs 50 lakh crore
D. IRDAI	4. Insurance regulator; established 1999; HQ Hyderabad

A A-3, B-1, C-2, D-4 ✓

B A-3, B-2, C-1, D-4

C A-1, B-3, C-2, D-4

D A-2, B-1, C-3, D-4

ANSWER & ANALYSIS
EXPLANATION

FACT: LIC (A-3) was established under the LIC Act 1956 with AUM over Rs 50 lakh crore. GIC Re (B-1) is the national reinsurer with a mandatory 5% cession from general insurers.

NIACL (C-2) is New India Assurance, established 1919, the oldest Indian general insurer with operations in 28+ countries. IRDAI (D-4) is the insurance regulator established under the IRDAI Act, 1999, headquartered in Hyderabad.

ANALYSIS: All three (LIC, GIC Re, NIACL) are designated D-SIIs for FY 2025-26.

CONCEPT NOTE

The three D-SIIs (Domestic Systemically Important Insurers) designated by IRDAI for FY 2025-26 are LIC, GIC Re, and NIACL. LIC was created by nationalising 245 private insurance companies under the LIC Act, 1956 — the largest nationalisation exercise in Indian financial history. GIC Re was created when general insurance was nationalised in 1972 (General Insurance Business Nationalisation Act, 1972).

NIACL (New India Assurance) was originally a Tata group company founded in 1919, nationalised in 1972, and remains India's largest non-life insurer. The mandatory 5% cession to GIC Re is a regulatory requirement that ensures GIC Re has a steady premium base and provides reinsurance capacity to the Indian market.

IRDAI was established following the Malhotra Committee (1994) recommendations and the opening of insurance to private players in 2000.

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


GS3 — Insurance sector, financial stability; GS2 — IRDAI regulation, D-SII framework.

 **MAINS KEYWORDS**

D-SII, TBTF (too big to fail), IRDAI, mandatory cession, GIC Re, systemic risk.

 **COMMON MISTAKE**

Confusing the year NIACL was established (1919, pre-nationalisation Tata company) with when it was nationalised (1972).

 **EXAM TIP**

UPSC 2021 tested LIC IPO; remember: LIC Act 1956, GIC Re Act 1972, IRDAI Act 1999 — three key years for insurance institutional history.

 **INTERVIEW**

Should LIC's dominant market position (60% of life insurance) be curbed to promote competition and consumer choice, or does its scale provide unique stability to India's savings mobilisation?

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Question 9

of 30

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The D-SII (Domestic Systemically Important Insurer) framework was first introduced by IRDAI in which financial year?

- A FY 2018-19
- B FY 2019-20
- C FY 2021-22 ✓
- D FY 2023-24

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: IRDAI introduced the D-SII framework in FY 2021-22. The same three insurers — LIC, GIC Re, and NIACL — have been designated D-SIIs every year since the framework's inception.

The D-SII framework is analogous to RBI's D-SIB (Domestic Systemically Important Bank) framework introduced in 2014. **ANALYSIS:** The post-2008 global crisis led regulators worldwide to identify and specially supervise 'too big to fail' entities — first in banking, then extended to insurance.

📌 CONCEPT NOTE

The D-SII framework was inspired by the IAIS (International Association of Insurance Supervisors) framework for G-SIIs (Global Systemically Important Insurers). In India, IRDAI adapted it as a domestic framework, designating D-SIIs annually based on size, market importance, and interconnectedness.

D-SIIs face enhanced corporate governance, risk management, and supervisory requirements. Contrast with RBI's D-SIBs (Domestic Systemically Important Banks): the current D-SIBs are SBI, HDFC Bank, and ICICI Bank.

Both frameworks emerged from lessons of the 2008 global financial crisis where AIG's (American International Group's) near-collapse showed how a large insurer can trigger systemic failure. The 'enhanced supervision' for D-SIIs includes more frequent IRDAI inspections and mandatory Recovery and Resolution Plans.

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

GS3 — Financial stability, systemic risk, insurance sector regulation; GS2 — FSDC (Financial Stability and Development Council), multi-regulator coordination.

 **MAINS KEYWORDS**

D-SII, D-SIB, systemic risk, TBTF, IRDAI, RBI, financial stability.

 **COMMON MISTAKE**

Thinking D-SIIs face additional capital surcharges like D-SIBs — D-SIBs have a CET1 surcharge; D-SIIs do not have the same capital surcharge structure.

 **EXAM TIP**

UPSC 2020 tested D-SIB framework; link D-SII as its insurance equivalent, both rooted in post-2008 TBTF reforms.

 **INTERVIEW**

Is the 'too big to fail' doctrine in insurance adequate given the rise of climate-related risks that could simultaneously impair multiple large insurers?

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Question 10

of 30

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The MOU between UIDAI and MapmyIndia (CE Info Systems Ltd.) signed in April 2026 will enable citizens to locate Aadhaar enrolment centres on the Mappls app. How many such centres are to be listed?

- A Over 10,000
- B Over 30,000
- C Over 60,000 ✓
- D Over 1,00,000

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The MOU between UIDAI and MapmyIndia signed on April 1, 2026 will list over 60,000 Aadhaar enrolment centres and Aadhaar Seva Kendras (ASKs) on the Mappls app. The integration was to be rolled out within 2 months of signing.

ANALYSIS: The 60,000+ network represents India's extensive Aadhaar service infrastructure; making it geo-searchable reduces misinformation and access barriers especially in smaller towns.






📌 CONCEPT NOTE

UIDAI (Unique Identification Authority of India) was established through an executive order in January 2009 and given statutory backing through the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016. As of 2026, Aadhaar has over 1.4 billion enrolments — nearly universal coverage for Indian adults.

The Aadhaar Seva Kendra (ASK) programme upgraded the service centre experience with appointment systems, air conditioning, and professional staff. MapmyIndia's Mappls app is India's indigenous navigation platform (an alternative to Google Maps), and its government tie-ups reflect the policy push for domestic digital infrastructure.

An earlier partnership with Google Maps for Aadhaar centre listing preceded this MOU. The UIDAI-MapmyIndia MOU falls under the Digital India and Ease of Living initiatives.

Q10  **CONCEPT KIT**

 CROSS-PAPER	GS2 — UIDAI, Aadhaar governance, Digital India; GS3 — JAM trinity, DBT, financial inclusion.
 MAINS KEYWORDS	Aadhaar Act 2016, UIDAI, JAM trinity, Mapppls, MapmyIndia, ASK, e-KYC.
 COMMON MISTAKE	Saying UIDAI was established under the Aadhaar Act, 2016 — UIDAI was first established by executive order in January 2009; the Act of 2016 gave it statutory status.
 EXAM TIP	UPSC 2023 tested JAM trinity; remember Jan Dhan (bank account) + Aadhaar (identity) + Mobile (payment) enables DBT across 300+ central schemes.
 INTERVIEW	Does listing Aadhaar centres on a private navigation app create a dependency on commercial platforms for a critical public service infrastructure?

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Question 11

of 30

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The Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, which gave UIDAI its statutory basis, was enacted in which year?

A 2009

B 2012

C 2016 ✓

D 2019

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Aadhaar Act was enacted in 2016, giving UIDAI statutory backing. UIDAI was earlier established by an executive order in January 2009.

The Supreme Court in the Puttaswamy (2018) judgment upheld Aadhaar as constitutionally valid for welfare delivery but struck down Section 57, which had allowed private entities to use Aadhaar for authentication. **ANALYSIS:** The 2009-to-2016 gap is important — Aadhaar operated for 7 years without legislative backing, which was a constitutional challenge addressed by the 2016 Act.

📌 CONCEPT NOTE

UIDAI was set up by the Planning Commission of India in January 2009 under the chairmanship of Nandan Nilekani. The first Aadhaar was issued in September 2010 in Nandurbar, Maharashtra.

The Aadhaar Bill was passed in 2016 as a Money Bill (this classification itself was challenged — the Puttaswamy 2018 judgment held this was incorrect but did not strike down the Act). The Puttaswamy (2018) 5-judge bench gave a split ruling: upheld Aadhaar for government welfare schemes and ITR filing; struck down Section 57 (private entities cannot mandate Aadhaar); held children cannot be denied welfare for lack of Aadhaar.

The right to privacy was declared a fundamental right (Article 21) in Puttaswamy (2017) — a separate 9-judge bench ruling that preceded the Aadhaar verdict.

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

GS2 — UIDAI, fundamental rights, Money Bill controversy, SC judgments; GS3 — DBT, financial inclusion.

 **MAINS KEYWORDS**

Aadhaar Act 2016, Puttaswamy judgment, right to privacy, Money Bill, UIDAI, Section 57.

 **COMMON MISTAKE**

Confusing Puttaswamy 2017 (privacy as fundamental right — 9 judges) with Puttaswamy 2018 (Aadhaar constitutional validity — 5 judges) — two separate but linked cases.

 **EXAM TIP**

UPSC 2019 tested Aadhaar constitutionality; remember Article 21 includes right to privacy (Puttaswamy 2017) and its application to Aadhaar data.

 **INTERVIEW**

Should Aadhaar authentication be voluntarily available to private entities under user consent, or does any private-sector use create unacceptable surveillance risks?

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Question 12

of 30

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Gangotri National Park, which reopened in April 2026 after winter closure, was established in which year?

A 1975

B 1982

C 1989 ✓

D 1995

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Gangotri National Park was established in 1989 in Uttarkashi district, Uttarakhand. It covers an area of approximately 1,553 sq km.

The park is home to the Gangotri glacier — the primary source of the Ganga river — and wildlife including snow leopard, musk deer, and Himalayan monal. **ANALYSIS:** The 1989 establishment coincides with growing awareness of Himalayan glacier conservation needs, preceded by the Wildlife Protection Act 1972.

 **CONCEPT NOTE**

Gangotri National Park lies in the Uttarkashi district of Uttarakhand, adjacent to the Gangotri Biosphere Reserve, at altitudes ranging from 1,800 m to 7,083 m. It is part of the broader Western Himalayan landscape — one of the globally significant snow leopard ecosystems covered under GSLEP (Global Snow Leopard and Ecosystem Protection Program). The park closes every November 30 and reopens around April 1, allowing wildlife to breed undisturbed in winter. Key trekking destinations: Gaumukh (3,892 m) — the glacier snout that is the origin of the Bhagirathi river; Kedartal (4,750 m) — a high-altitude glacial lake; Gartang Gali — restored ancient trade route on the India-Tibet corridor; Nelang Valley — formerly restricted border area now opened for eco-tourism with Inner Line Permits. The NGT (National Green Tribunal) set a limit of 150 trekkers per day to Gaumukh.

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

GS1 — Himalayan geography, Ganga river system; GS3 — Protected areas, biodiversity conservation, climate change impacts on glaciers.

 **MAINS KEYWORDS**

Gangotri glacier, Bhagirathi, NMSHE (National Mission for Sustaining Himalayan Ecosystem), GSLEP, NGT, Wildlife Protection Act 1972.

 **COMMON MISTAKE**

Confusing Gangotri National Park (1989) with Gangotri Dham (the temple town, a Char Dham pilgrimage site) — the NP surrounds the pilgrimage area but is a distinct protected area.

 **EXAM TIP**

UPSC 2020 tested Himalayan glaciers and climate change; know the Gangotri glacier retreat rate (~22 m/year) and its water security implications for the Ganga basin.

 **INTERVIEW**

Should the Gaumukh daily trekker limit be reduced further given accelerating glacier retreat, or would restricting access deny legitimate livelihood and spiritual rights?

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Question 13

of 30

[Source →](#)

Which of the following correctly describes the Gangotri glacier and its hydrological significance?

- A Approximately 20 km long; primary source of the Yamuna river
- B Approximately 30 km long; feeds the Bhagirathi river, a principal tributary forming the Ganga ✓
- C Approximately 45 km long; feeds the Alaknanda river at Badrinath
- D Approximately 30 km long; feeds the Mandakini river at Kedarnath

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The Gangotri glacier is approximately 30 km long and 2-4 km wide. The Bhagirathi river originates at its snout (Gaumukh, meaning 'cow's mouth' at 3,892 m).

The Bhagirathi later merges with the Alaknanda at Devprayag to form the Ganga. The glacier is retreating at about 22 metres per year due to climate change.

ANALYSIS: Ganga basin hydrology depends significantly on glacier meltwater — over 800 million people live in the basin.

📖 CONCEPT NOTE

The Gangotri glacier is one of the largest glaciers in the Himalaya (~30 km long, 2-4 km wide). Gaumukh, its terminal face, is at 3,892 m altitude and is both a pilgrimage site and a hydrological monitoring point.

The glacier has retreated about 2 km since 1935. The Bhagirathi originates here and flows through Uttarkashi, Tehri (where Tehri Dam is located), and Rishikesh before reaching Haridwar.

At Devprayag, the Bhagirathi meets the Alaknanda (which originates near Badrinath) to become the Ganga. The Gangotri glacier is monitored by GSI (Geological Survey of India) and WIHG (Wadia Institute of Himalayan Geology) under the National Mission for Sustaining the Himalayan Ecosystem (NMSHE) — one of the 8 missions of NAPCC (National Action Plan on Climate Change).

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

GS1 — Indian river systems, Himalayan glaciers; GS3 — Climate change, NAPCC missions, water security.

 **MAINS KEYWORDS**

Gangotri glacier, Bhagirathi, Devprayag confluence, NMSHE, glacier retreat, Ganga basin water security.

 **COMMON MISTAKE**

Confusing Bhagirathi (from Gangotri) with Alaknanda (from Badrinath/Satopanth glacier) — both merge at Devprayag to form the Ganga.

 **EXAM TIP**

UPSC 2022 tested Himalayan rivers and Prayag confluences; memorise the Panch Prayag: Vishnuprayag, Nandaprayag, Karnaprayag, Rudraprayag, Devprayag.

 **INTERVIEW**

As Himalayan glaciers retreat, should India build more reservoirs to store seasonal meltwater, or would dams exacerbate ecological damage in fragile mountain ecosystems?

 [Read Full Article →](#)

Question 14

of 30

[Source →](#)

The Himalayan Monal (*Lophophorus impejanus*), found in Gangotri National Park, holds which of the following designations?

A State bird of Himachal Pradesh and national bird of Nepal

B State bird of Uttarakhand and national bird of Nepal ✓

C State bird of Sikkim and national bird of Bhutan

D State bird of Uttarakhand and national bird of Afghanistan

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: The Himalayan Monal is the state bird of Uttarakhand and the national bird of Nepal. It is also called 'Danphe' in Nepal.

The bird is known for its iridescent plumage — males display metallic blue-green, purple, and copper feathers. Its IUCN status is Least Concern.

ANALYSIS: Dual designation (Indian state bird + Nepal national bird) makes it a high-frequency UPSC question target.

 **CONCEPT NOTE**

The Himalayan Monal (*Lophophorus impejanus*) is a pheasant of the family Phasianidae. Males are famous for their spectacular multi-coloured iridescent plumage (blue-green crest, copper neck, green back, red tail).

Females are brown with streaking. Found across the Himalayas from Afghanistan to Arunachal Pradesh, typically at 2,500-5,000 m altitude.

It is the state bird of Uttarakhand (also the state bird of Himachal Pradesh — an important distinction; both states claim it).

In Nepal, it is called Danphe and is the national bird.

Scientific name: *Lophophorus impejanus* (named after Lady Mary Impey, who kept specimens in Calcutta). IUCN: Least Concern.

Other Himalayan pheasants in Gangotri NP include the Western Tragopan (Vulnerable) and Koklass Pheasant.

Q14  **CONCEPT KIT**

 CROSS-PAPER	GS3 — Biodiversity, protected areas, Himalayan ecology; GS1 — Physical geography of Himalayas.
 MAINS KEYWORDS	Himalayan Monal, state bird, Lophophorus impejanus, Gangotri NP, pheasant diversity.
 COMMON MISTAKE	Confusing state bird designations — Himalayan Monal is state bird of BOTH Uttarakhand AND Himachal Pradesh; in Nepal it is Danphe (national bird).
 EXAM TIP	UPSC 2019 tested national birds of neighbouring countries; remember Snow Leopard is national animal of Pakistan and Afghanistan (not just India).
 INTERVIEW	How does designating a migratory bird as a state symbol create obligations for cross-state conservation cooperation in India?

 [Read Full Article →](#)

Question 15

of 30

[Source →](#)

The Snow Leopard (*Panthera uncia*), found in Gangotri National Park, is categorised under which IUCN Red List status?

A Critically Endangered

B Endangered

C Vulnerable ✓

D Near Threatened

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Snow Leopard is classified as Vulnerable on the IUCN Red List (downlisted from Endangered in 2017 following improved population estimates). India's snow leopard population is estimated at 500-700 individuals. Gangotri National Park hosts approximately 35 individuals. **ANALYSIS:** The 2017 downlisting was controversial — conservationists argued improved survey methods explained the count increase, not actual population recovery.

📖 CONCEPT NOTE



The Snow Leopard (*Panthera uncia*) was listed as Endangered from 1996 to 2017, when it was downlisted to Vulnerable after new surveys estimated the global population at 4,000-6,500 individuals (previously estimated as fewer than 2,500). India's snow leopard range covers Jammu and Kashmir, Ladakh, Himachal Pradesh, Uttarakhand, Sikkim, and Arunachal Pradesh.

India launched Project Snow Leopard (2009) for conservation. Snow Leopards are also protected under Schedule I of the Wildlife Protection Act, 1972 (highest protection).

Internationally, GSLEP (Global Snow Leopard and Ecosystem Protection Program) was launched at the 2013 Bishkek Declaration, covering 12 range countries including India. Snow Leopard is the national animal of Pakistan and Afghanistan.

Common mistake: many students say Snow Leopard is Critically Endangered — it is Vulnerable as of 2017.

Q15  **CONCEPT KIT**

 CROSS-PAPER	GS3 — Wildlife conservation, IUCN, protected areas; GS2 — India-central Asia conservation diplomacy (GSLEP).
 MAINS KEYWORDS	Snow Leopard, IUCN Vulnerable, Project Snow Leopard, GSLEP, Schedule I WPA 1972, Gangotri NP.
 COMMON MISTAKE	Saying Snow Leopard is Endangered — it was downlisted to Vulnerable in 2017; common misremembering of the pre-2017 status.
 EXAM TIP	UPSC 2022 tested IUCN statuses; memorise 3 key Indian species: Bengal Tiger (Endangered), Snow Leopard (Vulnerable), One-Horned Rhino (Vulnerable).
 INTERVIEW	Was the IUCN downlisting of Snow Leopard from Endangered to Vulnerable scientifically justified, or was it premature given ongoing habitat loss and climate change threats?

 [Read Full Article →](#)

Question 16

of 30

[Source →](#)

India's total defence exports in FY 2025-26 reached a record high of:

A Rs 23,622 crore

B Rs 28,000 crore

C Rs 38,424 crore ✓

D Rs 50,000 crore

ANSWER & ANALYSIS
EXPLANATION

FACT: India's defence exports reached Rs 38,424 crore in FY 2025-26 — an all-time high, growing 62.66% over FY 2024-25's Rs 23,622 crore. DPSUs contributed Rs 21,071 crore (+151%) and the private sector Rs 17,353 crore (+14%).

Rs 50,000 crore is the government's target for FY 2028-29, not yet achieved. **ANALYSIS:** The FY26 figure represents approximately 20x growth from FY 2016-17's Rs 1,941 crore — a decade of consistent growth driven by Aatmanirbhar Bharat policy.

CONCEPT NOTE

India's defence export journey: FY 2016-17 (Rs 1,941 cr) — FY 2020-21 (Rs 13,000 cr) — FY 2024-25 (Rs 23,622 cr) — FY 2025-26 (Rs 38,424 cr). Key exports include: Torpedoes and missiles (BDL), radars and EW equipment (BEL), armoured vehicles (Tata, BEML), small arms and personal protection equipment (PLR Systems, MKU), UAVs (ideaForge), ALH Dhruv helicopters (HAL), patrol vessels (GRSE, GSL).

BrahMos exports are significant — Philippines (\$375 million, 2022 — first SE Asia export). India's target of Rs 50,000 crore by 2028-29 requires sustained ~10% annual growth from current levels.

Ministry of Defence's Export Promotion Cell and the DAP 2020 framework have been key policy enablers.

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

GS3 — Defence manufacturing, Aatmanirbhar Bharat; GS2 — India's strategic partnerships (Philippines, Armenia BrahMos deals).

 **MAINS KEYWORDS**

Defence exports, DPSUs, private sector, DAP 2020, Positive Indigenisation List, BrahMos, defence diplomacy.

 **COMMON MISTAKE**

Confusing the FY 2025-26 figure (Rs 38,424 cr) with the target (Rs 50,000 cr by 2028-29) — the target has not yet been achieved.

 **EXAM TIP**

UPSC 2023 tested Aatmanirbhar Bharat in defence; remember the defence export base year (FY 2016-17: Rs 1,941 cr) for context on scale of growth.

 **INTERVIEW**

India's defence exports are concentrated in munitions, vehicles, and small systems — can India transition to exporting high-technology platforms like fighter jets or submarines within the next decade?

 [Read Full Article →](#)

Question 17

of 30

[Source →](#)

In FY 2025-26, which segment of India's defence industry registered higher percentage growth in exports?

- A Private sector (+151%)
- B **DPSUs — Defence Public Sector Undertakings (+151%) ✓**
- C Private sector (+62.66%)
- D DPSUs (+14%)

ANSWER & ANALYSIS

EXPLANATION

FACT: DPSUs registered significantly higher growth of +151% in FY 2025-26 defence exports (reaching Rs 21,071 crore, 54.84% share), compared to private sector growth of +14% (Rs 17,353 crore, 45.16% share). Total growth was +62.66%.

The DPSU surge reflects increased orders for torpedoes, munitions, and fuses from GRSE, BDL, and BEL.

ANALYSIS: DPSU exports outpacing private sector in percentage terms is notable as private sector was previously the faster-growing segment.

CONCEPT NOTE

DPSU stands for Defence Public Sector Undertaking — these include HAL (Hindustan Aeronautics Ltd.), BEL (Bharat Electronics Ltd.), BDL (Bharat Dynamics Ltd.), BEML, GRSE (Garden Reach Shipbuilders), MDL (Mazagon Dock Shipbuilders), Goa Shipyard, Mishra Dhatu Nigam, and the successor entities of the Ordnance Factory Board (corporatised in 2021 into 7 DPSUs). Major DPSU export items: HAL — ALH Dhruv helicopters and aero components to friendly nations; BDL — lightweight torpedoes and guided weapons; BEL — radars, communication equipment; GRSE and GSL — fast patrol vessels and offshore vessels.

The private sector (Adani Defence, Tata Advanced Systems, L&T, ideaForge, MKU) primarily exports armoured vehicles, UAVs, body armour, and small arms.

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

GS3 — DPSU reform, corporatisation, defence production; GS2 — Policy framework for private sector in defence.

 **MAINS KEYWORDS**

DPSUs, HAL, BDL, BEL, GRSE, defence exports, corporatisation of OFB, private sector defence.

 **COMMON MISTAKE**

Assuming private sector always grows faster than DPSUs — in FY26, DPSUs grew at 151% vs private sector's 14%.

 **EXAM TIP**

UPSC 2022 tested OFB corporatisation (7 new DPSUs from 2021); know the key DPSUs by product: HAL=aircraft, BDL=missiles/torpedoes, BEL=electronics, GRSE=ships.

 **INTERVIEW**

Should OFB successor DPSUs be privatised to improve efficiency and export competitiveness, or does national security demand continued government ownership?

 [Read Full Article →](#)

Question 18

of 30

[Source →](#)

India's first export of BrahMos supersonic cruise missiles was to which country, and what was the approximate deal value?

- A Vietnam; approximately \$250 million
- B Philippines; approximately \$375 million ✓
- C Indonesia; approximately \$500 million
- D Saudi Arabia; approximately \$300 million

ANSWER & ANALYSIS
EXPLANATION

FACT: India's first export of BrahMos missiles was to the Philippines in 2022, valued at approximately \$375 million — the first sale of BrahMos to Southeast Asia. BrahMos is a joint venture between DRDO and Russia's NPO Mashinostroyeniya (BrahMos Aerospace Pvt. Ltd.). The name combines Brahmaputra and Moskva rivers.

ANALYSIS: The Philippines deal opened the door for further BrahMos sales to Vietnam, Indonesia, and other nations, establishing India as a credible high-technology arms exporter.

CONCEPT NOTE

BrahMos is a supersonic cruise missile developed jointly by India (DRDO) and Russia (NPO Mashinostroyeniya) through BrahMos Aerospace Ltd. Specifications: speed Mach 2.8, range up to 290+ km (naval version), being upgraded to 450+ km.

Named after Brahmaputra (India) and Moskva (Russia) rivers. Versions: ship-launched, submarine-launched, ground-launched, air-launched (from Su-30MKI).

The Philippines deal (2022, \$375 million) was for 3 batteries of shore-based BrahMos anti-ship missile systems. India has also supplied Pinaka multi-barrel rocket launchers to Armenia (2024, Rs 2,100 crore deal).

BrahMos is being upgraded to hypersonic (BrahMos-II / BrahMos-NG — Next Generation). The Russia-DRDO JV is unusual in defence exports as Russia is technically co-owner but India drives export decisions — a diplomatic balance point.

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

GS3 — BrahMos, defence exports, India-Russia defence relations; GS2 — India-Philippines relations, ASEAN engagement.

 **MAINS KEYWORDS**

BrahMos, supersonic cruise missile, DRDO, India-Russia JV, defence diplomacy, Philippines deal.

 **COMMON MISTAKE**

Stating BrahMos range as 300 km — the range varies by variant (290 km naval, 400+ km land-attack upgraded version); avoid citing an exact figure without specifying variant.

 **EXAM TIP**

UPSC 2022 tested BrahMos as India-Russia JV; know BrahMos Aerospace Ltd. and that India now has right to export it independently (after 2020 technology agreement).

 **INTERVIEW**

Does India's co-ownership of BrahMos with Russia constrain its freedom to export to countries that Russia opposes, such as Ukraine or its neighbours?

 [Read Full Article →](#)

Question 19

of 30

[Source →](#)

NCERT was granted deemed university status in March 2026 under which provision of law?

- A** Section 3 of the University Grants Commission (UGC) Act, 1956 ✓
- B Section 12B of the UGC Act, 1956
- C Article 246 of the Constitution of India
- D Section 5 of the NCERT Establishment Act, 1961

ANSWER & ANALYSIS

EXPLANATION

FACT: NCERT was granted deemed-to-be university status under Section 3 of the UGC Act, 1956, in a 'distinct category.' Section 12B pertains to UGC grants; Article 246 deals with legislative lists; NCERT does not have a standalone establishment act by that name. **ANALYSIS:** The 'distinct category' classification is important — it reflects NCERT's unique educational mission (not a standard university), ensuring it cannot affiliate colleges or engage in commercial activities.

CONCEPT NOTE

Section 3 of the UGC Act, 1956 empowers the Central Government to declare an institution of sufficiently high standard in a specific field as a deemed-to-be university, on the advice of the UGC. NCERT's distinct category prevents it from functioning as a conventional university (no affiliation of colleges, no commercial activities). The six constituent units gaining the benefit: 5 RIEs (Ajmer, Bhopal, Bhubaneswar, Mysuru, Shillong) + PSSCIVE Bhopal.

NCERT was established in 1961 as a society under the Societies Registration Act. Its key function has been developing the National Curriculum Framework (NCF) — the NCF 2023 was aligned with NEP 2020.

Deemed university status enables NCERT to directly offer 4-year integrated B.Ed. programmes as mandated by NEP 2020 (by 2030), without depending on affiliation with other universities.

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

GS2 — Higher education regulation, UGC Act, NEP 2020; GS1 — Education policy and social development.

 **MAINS KEYWORDS**

NCERT, deemed university, UGC Act Section 3, NEP 2020, RIE, PSSCIVE, B.Ed. reform.

 **COMMON MISTAKE**

Assuming NCERT needed a new Act of Parliament for deemed university status — Section 3 of the existing UGC Act, 1956 was sufficient.

 **EXAM TIP**

UPSC 2022 tested UGC reforms; know Section 3 as the deemed university provision and that Government can use it without legislation.

 **INTERVIEW**

Should NCERT focus on its core mandate of curriculum development and teacher training, or does expanding into degree programmes risk diluting its specialised research mission?

 [Read Full Article →](#)

Question 20

of 30

[Source →](#)

Which of the following cities does **NOT** have a Regional Institute of Education (RIE) under NCERT?

A Bhubaneswar

B Shillong

C Patna ✓

D Mysuru

ANSWER & ANALYSIS

EXPLANATION

FACT: NCERT has five Regional Institutes of Education at Ajmer, Bhopal, Bhubaneswar, Mysuru, and Shillong. Patna does NOT have an RIE. All five RIEs gained constituent unit status under NCERT's deemed university designation in 2026.

ANALYSIS: The five RIEs cover India's geographic zones — Ajmer (North), Bhopal (Central), Bhubaneswar (East), Mysuru (South), Shillong (Northeast) — with Bihar/Patna falling under the eastern zone served by Bhubaneswar.

CONCEPT NOTE

The five RIEs (Regional Institutes of Education) were established in 1963 as part of NCERT's regional outreach strategy. Each runs model schools (Demonstration Multipurpose Schools) and offers B.Ed. and M.Ed. programmes for teacher training.

The RIE Shillong serves the entire North-East region. The sixth constituent unit is PSSCIVE (Pandit Sunderlal Sharma Central Institute of Vocational Education) in Bhopal — specialising in vocational education teacher training, critical for NEP 2020's vocational integration goals.

There are also NCERT regional extension centres and field units in various cities (including Kolkata and Ahmedabad) but these are NOT RIEs. A common confusion: NCERT has presence in many cities, but only 5 have full RIEs.

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

GS2 — Teacher education policy, NEP 2020 implementation; GS1 — Regional disparities in education.

 **MAINS KEYWORDS**

RIE, PSSCIVE, NCERT, teacher education, NEP 2020, deemed university.

 **COMMON MISTAKE**

Including Patna or Kolkata as RIE locations — only Ajmer, Bhopal, Bhubaneswar, Mysuru, and Shillong have RIEs.

 **EXAM TIP**

UPSC Prelims frequently tests institution locations; memorise RIE cities as one from each zone: North (Ajmer), Central (Bhopal), East (Bhubaneswar), South (Mysuru), NE (Shillong).

 **INTERVIEW**

Does the absence of an RIE in Bihar (large population, education deficit) reflect a gap in the NCERT's teacher education network that should be addressed?

 [Read Full Article →](#)

Question 21

of 30

[Source →](#)

NCERT was established in which year?

A 1949

B 1956

C 1961 ✓

D 1968

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: NCERT (National Council of Educational Research and Training) was established on September 1, 1961 as a society under the Societies Registration Act. It is headquartered at Sri Aurobindo Marg, New Delhi.

It operates under the Ministry of Education. **ANALYSIS:** 1961 is also the year the National Policy on Education concept gained momentum — NCERT's creation was part of the post-independence push to standardise curriculum across India.

📖 CONCEPT NOTE

NCERT was established by the Government of India in 1961, replacing the Central Institute of Education and other predecessor bodies. Its creation was recommended by the Kothari Commission (Education Commission 1964-66, though this post-dated NCERT's founding — the immediate trigger was the 1961 government resolution).

NCERT's mandate spans school education (Classes I-XII), teacher training, educational research, and curriculum development. Key publications: National Curriculum Framework (NCF) — versions in 1975, 1988, 2000, 2005, 2023.

The NCF 2005 was particularly influential — developed under Krishna Kumar, it emphasised constructivist learning. NCF 2023 aligns with NEP 2020.

NCERT textbooks are mandated for CBSE schools and used as the base for NDA, CDS, and UPSC Prelims preparation. The body now operates as a deemed university (from March 2026).

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

GS2 — Education policy, NCERT mandate, NEP 2020; GS1 — Historical development of education in India.

 **MAINS KEYWORDS**

NCERT, NCF 2023, NEP 2020, Kothari Commission, CBSE, teacher training, educational research.

 **COMMON MISTAKE**

Confusing NCERT (1961, school education) with UGC (1956, higher education) — different mandates and establishment years.

 **EXAM TIP**

UPSC 2021 tested education institutions; remember UGC Act 1956, NCERT 1961, AICTE 1987, NMC Act 2020 (replaces MCI) as key education institution dates.

 **INTERVIEW**

Should NCERT textbooks be made optional for CBSE schools to allow curriculum diversity, or does standardisation serve the goal of national integration and equity in competitive exam preparation?

 [Read Full Article →](#)

Question 22

of 30

[Source →](#)
ASSERTION (A)

GIC Re (General Insurance Corporation of India) receives a mandatory 5% cession from every general insurance company operating in India.

REASON (R)

This compulsory cession creates systemic interconnectedness between GIC Re and all general insurers, which is a key factor in GIC Re's designation as a Domestic Systemically Important Insurer (D-SII) by IRDAI. Select the correct option:

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

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

C A is true but R is false

D A is false but R is true

ANSWER & ANALYSIS
EXPLANATION

FACT: Both statements are correct and R correctly explains why GIC Re is a D-SII. The mandatory 5% cession (compulsory reinsurance) creates a direct financial link between GIC Re and every general insurer in India — if GIC Re fails, all general insurers lose reinsurance cover simultaneously. This interconnectedness is precisely why IRDAI designates it systemically important.

ANALYSIS: The mandatory cession is thus both a regulatory tool (ensuring reinsurance capacity) and a systemic risk amplifier.

CONCEPT NOTE

Under IRDAI regulations, every general insurance company in India must cede a mandatory 5% of its gross written premium to GIC Re as obligatory cession. This ensures GIC Re has a premium base independent of commercial negotiations and maintains reinsurance capacity in the domestic market.

GIC Re was established in 1972 under the General Insurance Business (Nationalisation) Act, 1972. It is also the only government-owned reinsurer in India.

Besides mandatory cession, GIC Re also participates in facultative and treaty reinsurance. The D-SII framework (from FY 2021-22) designates GIC Re along with LIC and NIACL as entities whose failure would disrupt the financial system.

Comparable to RBI's D-SIBs (SBI, HDFC Bank, ICICI Bank). D-SIIs face enhanced governance, risk management, and supervisory requirements from IRDAI.

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

GS3 — Insurance regulation, systemic risk, IRDAI; GS2 — Financial sector regulation, FSDC coordination.

 **MAINS KEYWORDS**

Mandatory cession, obligatory cession, GIC Re, D-SII, reinsurance capacity, systemic risk, IRDAI.

 **COMMON MISTAKE**

Confusing 'cession' with 'commission' — cession means the primary insurer passes a portion of its premium (and risk) to the reinsurer; commission is a fee payment.

 **EXAM TIP**

UPSC 2023 tested reinsurance concepts; know that mandatory cession was reduced from higher levels to 5% — IRDAI progressively reduced the compulsory rate to allow open-market competition.

 **INTERVIEW**

Should India's mandatory cession to GIC Re be eliminated to allow general insurers to access international reinsurers freely, or does it serve a strategic purpose in building domestic reinsurance capacity?

 [Read Full Article →](#)

Question 23

of 30

[Source →](#)
ASSERTION (A)

The Income Tax Act, 2025 changed existing income tax slabs and rates in addition to restructuring the law.

REASON (R)

The new Act reduced the number of rules from 510 to 333 and forms from 399 to 190. Select the correct option:

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

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Assertion A is FALSE — the Income Tax Act, 2025 did NOT change tax rates or slabs. It was a purely structural reform (simplification of language, form, and procedure).

Reason R is TRUE — rules were reduced from 510 to 333 and forms from 399 to 190. Since A is false and R is true, option C is correct.

ANALYSIS: This is a classic UPSC false-true A-R question testing the critical distinction between structural and substantive tax reform.

 **CONCEPT NOTE**

The Income Tax Act, 2025 was explicitly designed to simplify without changing tax policy. Finance Minister Nirmala Sitharaman, when announcing the review in Budget 2024-25, specified that the goal was 'concise, lucid, and easy to understand' language — with no change in tax rates, deductions, or policy intent.

This distinction was central to the political narrative around the reform: taxpayers needed assurance that simplification was not a disguise for tax increases. Key changes: formula-based provisions (instead of long textual provisos), removal of expired clauses, unified 'tax year' terminology.

The new rules (333, reduced from 510) were notified by CBDT on March 20, 2026. The assertion about rate changes is a deliberate distractor to test if students confuse structural reform with rate revision.

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

GS2 — Tax administration, CBDT; GS3 — Direct tax policy, fiscal policy, compliance.

 **MAINS KEYWORDS**

IT Act 2025, structural reform vs. rate revision, CBDT, Kar Saathi, PRARAMBH, tax simplification.

 **COMMON MISTAKE**

Assuming simplification of law = change in tax rates — these are independent; the 2025 Act changed neither rates nor deductions, only the structure and language.

 **EXAM TIP**

UPSC Prelims uses Assertion-Reason to test fine distinctions; memorise: IT Act 2025 = structural reform, no rate changes — this precision will eliminate wrong options.

 **INTERVIEW**

If the new Income Tax Act does not change rates, does it reduce litigation, or will disputes continue because the underlying complexity of tax liability calculations remains?

 [Read Full Article →](#)

Question 24

of 30

[Source →](#)

Match List I (Institution) with List II (Description) related to India's natural gas market:

LIST I (INSTITUTION)	LIST II (DESCRIPTION)
A. NSE	1. Operates GIXI domestic gas price benchmark
B. IGX	2. Received SEBI approval for gas derivatives in April 2026
C. IEX	3. Parent company of the Indian Gas Exchange (IGX)
D. PNGRB	4. Petroleum and gas pipeline/market regulator in India

A A-2, B-1, C-3, D-4 ✓

B A-1, B-2, C-3, D-4

C A-2, B-3, C-1, D-4

D A-3, B-1, C-2, D-4

ANSWER & ANALYSIS
 **EXPLANATION**

FACT: NSE (A-2) received SEBI approval for natural gas derivatives linked to GIXI in April 2026. IGX (B-1) operates the GIXI gas price benchmark.

IEX (C-3) is the parent company of IGX. PNGRB (D-4) is the Petroleum and Natural Gas Regulatory Board — the market and pipeline regulator for the gas sector. ANALYSIS: NSE and IGX are cooperating entities — NSE provides the exchange platform for derivatives, IGX provides the underlying benchmark.

 **CONCEPT NOTE**

The institutional architecture for India's gas market: PNGRB (Petroleum and Natural Gas Regulatory Board, est. 2006 under PNGRB Act 2006) regulates pipelines, CGD networks, and gas marketing. SEBI (Securities and Exchange Board of India) regulates financial derivatives on commodities.

IEX (Indian Energy Exchange) — India's largest power exchange, also parent of IGX — listed on NSE and BSE. IGX (Indian Gas Exchange) — operational since June 2020 — provides spot and short-term gas contracts. NSE — National Stock Exchange, India's largest stock exchange — will host exchange-traded futures and options on GIXI. GIXI = Gas Index of India, transaction-based weighted average price at 6 regional delivery hubs.

This multi-institution setup reflects the multi-regulator nature of India's energy markets.

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

GS3 — Gas market reforms, commodity exchanges, SEBI regulation; GS2 — Regulatory architecture (PNGRB + SEBI).

 **MAINS KEYWORDS**

IGX, GIXI, NSE, IEX, PNGRB, SEBI, commodity derivatives, gas market reform.

 **COMMON MISTAKE**

Thinking PNGRB regulates gas derivatives — PNGRB regulates gas market and pipelines; SEBI regulates commodity financial derivatives.

 **EXAM TIP**

UPSC 2021 tested PNGRB functions; know PNGRB Act 2006 and its three-fold mandate: pipeline regulation, CGD licensing, gas marketing.

 **INTERVIEW**

Should India consolidate energy market regulation under a single regulator covering electricity, gas, and renewables to reduce jurisdictional gaps?

 [Read Full Article →](#)

Question 25

of 30

[Source →](#)

LIC's Initial Public Offering (IPO), described as India's largest-ever IPO at the time of its launch, was completed in which month and year?

- A March 2021
- B November 2021
- C May 2022 ✓
- D September 2022

ANSWER & ANALYSIS
 **EXPLANATION**

FACT: LIC's IPO was launched in May 2022, raising Rs 20,557 crore — India's largest IPO at that time (since surpassed by other IPOs in 2023-24). The government retained a majority stake (~96.5% post-IPO).

LIC was established under the LIC Act, 1956. **ANALYSIS:** The LIC IPO was significant for capital markets — it broadened retail investor participation, especially from policy holders who got a discounted subscription price.

 **CONCEPT NOTE**

Life Insurance Corporation of India was nationalised under the LIC Act, 1956, which consolidated 245 private insurance companies into one entity. LIC's IPO was long anticipated but faced multiple delays due to market volatility and valuation disputes.

When it finally listed in May 2022, it was oversubscribed across most categories. The embedded value (EV) was revised downward before listing due to market conditions.

LIC policyholder reservation — a unique category in the IPO — allowed LIC policy holders to bid with a discount. Post-listing, the stock underperformed initially but recovered.

LIC's AUM exceeds Rs 50 lakh crore, making it one of India's largest institutional investors — larger than India's entire mutual fund industry at the time of IPO. LIC invests significantly in government securities, making it critical for sovereign debt absorption.

Q25  **CONCEPT KIT**

 CROSS-PAPER	GS3 — Capital markets, IPO, disinvestment policy; GS2 — LIC Act, insurance regulation, IRDAI.
 MAINS KEYWORDS	LIC IPO, disinvestment, embedded value, LIC Act 1956, nationalisation, institutional investor.
 COMMON MISTAKE	Confusing LIC Act (1956, nationalisation of insurance) with IRDAI Act (1999, private insurance regulation) — two separate milestones in Indian insurance history.
 EXAM TIP	UPSC 2023 tested disinvestment; remember LIC IPO (May 2022, Rs 20,557 crore) was India's largest until certain 2024 IPOs exceeded it.
 INTERVIEW	Given LIC's dominant market position and its role in government debt absorption, is disinvestment of LIC strategically advisable from a public finance perspective?

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Question 26

of 30

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Consider the following statements about the Gas IndeX of India (GIXI) and NSE-IGX natural gas derivatives:

- 1 GIXI is a survey-based price index administered directly by PNGRB (Petroleum and Natural Gas Regulatory Board).
- 2 NSE received SEBI approval in April 2026 to launch exchange-traded natural gas derivatives linked to GIXI.
- 3 IGX (Indian Gas Exchange) is a wholly owned subsidiary of IEX (Indian Energy Exchange).

Which of the statements given above is/are correct?

A 1 and 2 only

B 2 and 3 only ✓

C 1 and 3 only

D 1, 2 and 3

ANSWER & ANALYSIS
EXPLANATION

FACT: Statement 1 is FALSE — GIXI is a transaction-based index (not survey-based) operated by IGX, not PNGRB. Statement 2 is CORRECT — NSE received SEBI approval on April 1, 2026 for gas derivatives linked to GIXI. Statement 3 is CORRECT — IGX is a wholly owned subsidiary of IEX. **ANALYSIS:** The false statement targets a common misconception: PNGRB regulates gas markets/pipelines but does NOT operate GIXI — that is IGX's function. SEBI (not PNGRB) regulates derivatives.

CONCEPT NOTE

GIXI (Gas IndeX of India) is operated by IGX using actual trade data — a transaction-based weighted average price across 6 regional hubs. This distinguishes it from some older benchmarks that relied on surveys or published tariffs. PNGRB (Petroleum and Natural Gas Regulatory Board) was established under the PNGRB Act, 2006 and regulates: natural gas pipelines (including GAIL), city gas distribution (CNG/PNG networks), and LNG terminals. It does NOT operate a price index. IEX is the parent of IGX — IEX handles electricity trading, IGX handles gas trading. NSE's entry into gas derivatives creates a new product in the commodity derivatives segment, alongside existing contracts in crude oil, gold, silver, and agri-commodities.

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

GS3 — Energy sector, PNGRB, commodity exchanges, gas pricing reform.

 **MAINS KEYWORDS**

GIXI, transaction-based index, PNGRB, IGX, IEX, NSE, SEBI, gas derivatives.

 **COMMON MISTAKE**

Thinking PNGRB runs GIXI — PNGRB regulates gas infrastructure/market; GIXI is operated by IGX (a private exchange).

 **EXAM TIP**

UPSC 2022 tested PNGRB mandate; remember PNGRB regulates pipelines and CGD networks but not commodity price indices.

 **INTERVIEW**

Should the GIXI benchmark's governance be transferred to a government body like PNGRB to prevent potential market manipulation by exchange-affiliated operators?

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Question 27

of 30

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Consider the following statements about Aadhaar and the UIDAI-MapmyIndia MOU (April 2026):

- 1 UIDAI was first established as a statutory body under the Aadhaar Act, 2016, and had no prior legal existence.
- 2 The Supreme Court in Puttaswamy vs. Union of India (2018) struck down Section 57 of the Aadhaar Act, which had allowed private entities to use Aadhaar for authentication.
- 3 The UIDAI-MapmyIndia MOU signed in April 2026 will enable citizens to locate over 60,000 Aadhaar centres on the Mapppls app.

Which of the statements given above is/are correct?

- A 1 only
- B 1 and 2 only
- C 2 and 3 only ✓
- D 1, 2 and 3

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Statement 1 is FALSE — UIDAI was first established by an executive order in January 2009; the Aadhaar Act 2016 gave it statutory backing, not initial existence. Statement 2 is CORRECT — the Puttaswamy (2018) verdict struck down Section 57 (private entity use of Aadhaar).

Statement 3 is CORRECT — the April 2026 MOU will list 60,000+ centres on Mapppls. ANALYSIS: Statement 1 contains a precise factual error — 2009 (executive order) vs 2016 (statutory basis) — designed to test chronological precision.

 **CONCEPT NOTE**

UIDAI chronology: January 2009 — established by Planning Commission via executive order; 2010 — first Aadhaar issued (Nandurbar, Maharashtra, to Ranjana Sonawane); 2016 — Aadhaar Act passed (as Money Bill); 2018 — Puttaswamy verdict (upheld Aadhaar for welfare, struck Section 57). The Puttaswamy (2018) verdict had two key effects on Aadhaar: (a) upheld its use for government welfare schemes, PAN/ITR, and passport applications; (b) struck down Section 57 — private entities (banks, telecom) cannot mandate Aadhaar for their services.

Children: cannot be denied scheme benefits for lack of Aadhaar. This created the current regime where Aadhaar is voluntary for private services but functionally mandatory for government benefits.

The UIDAI-MapmyIndia MOU is about service access, not about authentication mandates.

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

GS2 — Aadhaar, UIDAI, Puttaswamy judgment, digital governance, privacy; GS3 — DBT, financial inclusion.

 **MAINS KEYWORDS**

UIDAI executive order 2009, Aadhaar Act 2016, Puttaswamy 2018, Section 57, private use, JAM trinity.

 **COMMON MISTAKE**

Saying UIDAI was created by the Aadhaar Act 2016 — UIDAI existed since 2009; the Act formalised and empowered it with statutory backing.

 **EXAM TIP**

UPSC 2020 tested Puttaswamy judgment; remember two Puttaswamy cases: 2017 (privacy is fundamental right, 9 judges) and 2018 (Aadhaar validity, 5 judges).

 **INTERVIEW**

With Section 57 struck down, should Parliament amend the Aadhaar Act to create a new, consent-based framework for private-sector use of Aadhaar to enable digital public goods?

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Question 28

of 30

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Consider the following statements about NCERT and the National Education Policy (NEP) 2020:

- 1 NCERT was granted deemed-to-be university status under Section 3 of the UGC Act, 1956, in a distinct category, in March
2. NCERT has six constituent units: five Regional Institutes of Education (RIEs) and the Pandit Sunderlal Sharma Central Institute of Vocational Education (PSSCIVE).
- 3 NEP 2020 mandates a two-year B.Ed. as the minimum teacher qualification from 2030, replacing the current one-year B.Ed.

Which of the statements given above is/are correct?

A 1 and 2 only ✓

B 2 and 3 only

C 1 and 3 only

D 1, 2 and 3

ANSWER & ANALYSIS
EXPLANATION

FACT: Statements 1 and 2 are correct. Statement 3 is FALSE — NEP 2020 mandates a FOUR-YEAR integrated B.Ed. (not a two-year B.Ed.) as the minimum teacher qualification by 2030.






This 4-year integrated B.Ed. combines subject content with pedagogy. Those with a 3-year UG degree may do a 2-year B.Ed.; those with a 4-year UG degree may do a 1-year B.Ed. — but the flagship model is the 4-year integrated programme.

ANALYSIS: The distractor specifically tests the 4-year vs 2-year B.Ed. distinction in NEP 2020.

CONCEPT NOTE

NEP 2020's teacher education provisions: (a) By 2030, minimum qualification for teaching will be a 4-year integrated B.Ed. degree. (b) Those who already hold a 3-year UG degree can complete a 2-year B.Ed. (c) Those with a 4-year UG degree can complete a 1-year B.Ed. (d) The 4-year integrated programme combines content knowledge + pedagogy + practical experience. NCERT, with its 5 RIEs + PSSCIVE as constituent units, is the anchor institution for implementing this reform. PSSCIVE (Pandit Sunderlal Sharma Central Institute of Vocational Education) in Bhopal handles vocational teacher training — critical as NEP 2020 integrates vocational education from Class VI. RIEs currently run B.Ed. and M.Ed. programmes; deemed university status enables 4-year integrated B.Ed. directly.

Q28  **CONCEPT KIT**

 CROSS-PAPER	GS2 — NEP 2020, teacher training, UGC, NCERT; GS1 — Education quality, social development.
 MAINS KEYWORDS	NEP 2020, 4-year integrated B.Ed., NCERT, RIE, PSSCIVE, deemed university, teacher education reform.
 COMMON MISTAKE	Stating NEP mandates a 2-year B.Ed. — the flagship format is 4-year integrated; 2-year is only for those with existing 3-year UG degrees.
 EXAM TIP	UPSC 2023 tested NEP 2020 provisions; memorise the 4-year integrated B.Ed. as NEP's teacher training reform, targeted for mandatory implementation by 2030.
 INTERVIEW	Is the 4-year integrated B.Ed. model scalable enough given India's acute teacher shortage, or will it reduce teacher supply further by extending training duration?

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Question 29

of 30

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Consider the following statements about Gangotri National Park and its ecological features:

- 1 Gangotri National Park was established in 1989 and covers approximately 1,553 sq km in Uttarkashi district, Uttarakhand.
- 2 The Snow Leopard found in Gangotri National Park is listed as Endangered on the IUCN Red List.
- 3 The Gangotri glacier feeds the Bhagirathi river, which later merges with the Alaknanda at Devprayag to form the Ganga.

Which of the statements given above is/are correct?

- A 1 only
- B 1 and 3 only ✓
- C 2 and 3 only
- D 1, 2 and 3

ANSWER & ANALYSIS

EXPLANATION

FACT: Statement 1 is CORRECT — Gangotri NP was established 1989; 1,553 sq km; Uttarkashi. Statement 2 is FALSE — the Snow Leopard is Vulnerable (not Endangered) on the IUCN Red List since 2017. Statement 3 is CORRECT — the Bhagirathi originates at Gaumukh (Gangotri glacier snout) and merges with the Alaknanda at Devprayag to form the Ganga. **ANALYSIS:** Statement 2 is a high-frequency source of errors in competitive exams — Snow Leopard is Vulnerable, NOT Endangered.

CONCEPT NOTE

The Snow Leopard was downlisted from Endangered to Vulnerable in 2017 by IUCN after revised population estimates showed 4,000-6,500 individuals globally (India: ~500-700). The Devprayag confluence is one of the five Panch Prayag confluences: Vishnuprayag (Alaknanda + Dhauliganga), Nandaprayag (+ Nandakini), Karnaprayag (+ Pindar), Rudraprayag (+ Mandakini), Devprayag (Bhagirathi + Alaknanda = Ganga). Gangotri NP is part of the GSLEP (Global Snow Leopard and Ecosystem Protection Program) landscape — India is one of 12 range countries. The Gangotri glacier retreat (22 m/year) is monitored under NMSHE (National Mission for Sustaining the Himalayan Ecosystem) — one of 8 NAPCC missions. NGT (2013) set 150 trekker/day limit for Gaumukh trek.

Q29  **CONCEPT KIT**
 **CROSS-PAPER**

GS1 — Himalayan rivers, Panch Prayag; GS3 — Wildlife conservation, IUCN, glacier retreat, NAPCC.

 **MAINS KEYWORDS**

Snow Leopard IUCN Vulnerable, Panch Prayag, Bhagirathi, Gangotri glacier, GSLEP, NMSHE, NGT.

 **COMMON MISTAKE**

Listing Snow Leopard as Endangered (pre-2017 status) — it has been Vulnerable since 2017 after revised population counts.

 **EXAM TIP**

UPSC 2022 tested IUCN categories; Snow Leopard (Vulnerable) vs Bengal Tiger (Endangered) is a common comparison question.

 **INTERVIEW**

The IUCN downlisting of Snow Leopard was celebrated as a conservation success but many scientists disputed it — how should conservation policy respond to contested IUCN assessments?

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Question 30

of 30

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Consider the following statements about India's defence exports and the Aatmanirbhar Bharat initiative:

- 1 India's defence exports reached Rs 38,424 crore in FY 2025-26, growing over 62% from FY 2024-25.
- 2 Defence Public Sector Undertakings (DPSUs) accounted for more than 50% of total defence exports in FY 2025-26.
- 3 The government's target is to achieve Rs 50,000 crore in defence exports by FY 2027-28.

Which of the statements given above is/are correct?

- A 1 only
- B 1 and 2 only ✓
- C 2 and 3 only
- D 1, 2 and 3

ANSWER & ANALYSIS

EXPLANATION

FACT: Statement 1 is CORRECT — Rs 38,424 crore in FY 2025-26, +62.66% growth. Statement 2 is CORRECT — DPSUs: Rs 21,071 crore = 54.84% share.

Statement 3 is FALSE — the defence export target is Rs 50,000 crore by FY 2028-29, not FY 2027-28. The one-year difference is deliberately introduced as a distractor.

ANALYSIS: Such one-year errors in target dates are classic UPSC distractors and are frequently tested.

CONCEPT NOTE

India's defence export trajectory: FY2016-17 (Rs 1,941 cr) to FY2025-26 (Rs 38,424 cr) — approximately 20x growth in one decade. The Rs 50,000 crore target by FY 2028-29 was set by the Ministry of Defence as part of the broader Aatmanirbhar Bharat push.

The Positive Indigenisation List — three lists covering 509 items — bans import of these items after their notification date, channelling demand toward domestic producers who then also build export capability. Key enabling policies: DAP 2020 (Defence Acquisition Procedure), DPIIT industrial licensing, DPP export promotion cell, and G2G export facilitation.

BrahMos and Pinaka rocket systems are India's flagship export items for high-value defence diplomacy.

Q30  **CONCEPT KIT**
 **CROSS-PAPER**

GS3 — Defence exports, Aatmanirbhar Bharat, DAP 2020; GS2 — India's strategic partnerships, defence diplomacy.

 **MAINS KEYWORDS**

Rs 50,000 crore target, FY 2028-29, DPSUs, private sector, DAP 2020, Positive Indigenisation List, BrahMos export.

 **COMMON MISTAKE**

Placing the Rs 50,000 crore target in FY 2027-28 — the correct target year is FY 2028-29.

 **EXAM TIP**

UPSC tests exact target years; memorise FY 2028-29 as the Rs 50,000 crore defence export target (not 2026-27 or 2027-28).

 **INTERVIEW**

India's defence exports are heavily concentrated in a few products and buyers — does this concentration create strategic vulnerability if key clients like Philippines or Armenia change procurement priorities?

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