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DAILY QUIZ — SOLVED

Daily Quiz — April 9, 2026

9 April 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz — April 9, 2026

9 April 2026 · 25 Questions · Answers & Explanations Included

Question 1

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Which organisation became the first FMCG company in India to cross ₹1 lakh crore in annual group turnover in FY26?

- A Hindustan Unilever Limited (HUL)
- B ITC Limited
- C Gujarat Cooperative Milk Marketing Federation (GCMMF) ✓
- D Britannia Industries

ANSWER & ANALYSIS



EXPLANATION

FACT: GCMMF, which markets the Amul brand, crossed ₹1 lakh crore (₹1 trillion) in group annual turnover in FY26, becoming the first FMCG organisation in India to achieve this milestone. GCMMF's standalone revenue was ₹73,450 crore in FY26, up 11.4% YoY. **ANALYSIS:** The milestone validates the cooperative model as a path to commercial scale while retaining farmer ownership — a distinction that marks it apart from privately-owned FMCG giants.

CONCEPT NOTE

GCMMF is the apex cooperative body that markets Amul (Anand Milk Union Limited) products. The three-tier structure — Village Dairy Cooperative Societies → District Milk Unions → GCMMF — is the Anand Pattern. Operation Flood (1970–1996), led by Dr. Verghese Kurien under NDDB, replicated this across India. Amul cooperative was founded in 1946; GCMMF was established in 1973. HUL's annual revenue (~₹60,000 crore) has not crossed the ₹1 lakh crore mark, making GCMMF the first.

Q1  **CONCEPT KIT**

 CROSS-PAPER	GS3 (cooperative economy, agri value chains), GS1 (Dr. Verghese Kurien, Operation Flood, White Revolution)
 MAINS KEYWORDS	Anand Pattern, cooperative dairy model, NDDDB, Operation Flood, White Revolution, GCMMF three-tier structure
 COMMON MISTAKE	Confusing Amul (1946 cooperative) with GCMMF (1973 federation) — they are distinct entities in the same structure
 EXAM TIP	GCMMF/Amul is a favourite for "cooperative model" questions; link to 97th Amendment (Part IXB — cooperatives in Constitution)
 INTERVIEW	Whether the cooperative model can replicate in sectors beyond dairy (fisheries, handlooms, oilseeds)

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Question 2

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The Jan Vishwas (Amendment of Provisions) Bill, 2026 decriminalised provisions across how many Central Acts?

- A 42 Central Acts
- B 59 Central Acts
- C 79 Central Acts ✓
- D 100 Central Acts

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Jan Vishwas 2.0 amended 784 provisions across 79 Central Acts administered by 23 Ministries — 717 for ease of doing business and 67 for ease of living. The original Jan Vishwas Act, 2023, had covered 183 provisions in 42 laws.

ANALYSIS: The expansion from 42 to 79 Acts represents a systematic widening — the 2023 Act was essentially a pilot; the 2026 bill scales it across the regulatory ecosystem.

📌 CONCEPT NOTE

Jan Vishwas 2.0 replaces imprisonment for technical/procedural offences with monetary penalties, warnings, and improvement notices. It does NOT repeal the 2023 Act — the two co-exist.

Lok Sabha passed the bill on April 1, 2026; Rajya Sabha on April 2, 2026. The philosophy is "trust over fear" — regulating through incentives rather than criminal threat.

Criminal provisions are retained for wilful fraud, deliberate evasion, and serious repeat violations.

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

GS2 (legislative process, governance reform), GS3 (MSME policy, ease of doing business)

 **MAINS KEYWORDS**

Decriminalisation, regulatory reform, compliance-based governance, inspector raj, MSME compliance burden

 **COMMON MISTAKE**

Assuming Jan Vishwas 2026 repeals the 2023 Act — it builds on it

 **EXAM TIP**

Both Acts are in force simultaneously; combined they cover 262+ Acts and 967+ provisions

 **INTERVIEW**

Whether decriminalisation risks weakening deterrence against wilful violators

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Question 3

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Consider the following statements about the Strait of Hormuz and India's energy security: (1) The Strait of Hormuz handles approximately 20% of global energy flows. (2) India's Strategic Petroleum Reserve (SPR) provides approximately 30 days of consumption cover. (3) Approximately 60% of India's crude oil imports come from Gulf countries. Which of the above statements 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 correct — the Strait of Hormuz carries ~20% of global energy flows (~17–18 million barrels of crude per day). Statement 2 is **INCORRECT** — India's SPR provides approximately 9.5 days of consumption cover, far below the IEA's 90-day standard.

Statement 3 is correct — approximately 60% of India's crude oil is sourced from Gulf Cooperation Council countries.






ANALYSIS: The gap between India's 9.5-day SPR and the IEA's 90-day standard was an acute vulnerability exposed during the 2026 US-Iran conflict.

CONCEPT NOTE

India's SPR is located at three sites: Vishakhapatnam (Andhra Pradesh), Mangaluru (Karnataka), and Padur (Karnataka) with combined capacity of ~5.33 million metric tonnes. India is not an IEA member (association country), so the 90-day standard is not mandatory — but it is the global benchmark.

During the 39-day US-Iran conflict, India faced Brent crude above \$105/barrel and shipping disruptions in the Arabian Sea. Pakistan mediated the ceasefire through "Islamabad Talks," with the Strait reopening after the agreement.

Q3  **CONCEPT KIT**

 CROSS-PAPER	GS2 (India-West Asia relations, multi-alignment), GS3 (energy security, SPR policy)
 MAINS KEYWORDS	Strait of Hormuz, Strategic Petroleum Reserve, India's Gulf dependence, multi-alignment, Chabahar Port
 COMMON MISTAKE	Confusing India's 9.5-day SPR with the IEA's 90-day standard
 EXAM TIP	In UPSC context, always frame SPR inadequacy against the IEA benchmark; India currently expanding SPR capacity to 15 MMT under Phase II
 INTERVIEW	Should India join IEA formally? Implications for its ties with non-IEA energy producers

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Question 4

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Match the following national biodiversity repositories with their locations: A — CMLRE

LIST I
LIST II

A A-2, B-4, C-3, D-1 ✓

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

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

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

ANSWER & ANALYSIS
 **EXPLANATION**

FACT: CMLRE (Centre for Marine Living Resources and Ecology) is at Kochi, Kerala (2). ARI (Agharkar Research Institute) is at Pune, Maharashtra (4).

NBPGR is at New Delhi (3). ZSI is headquartered at Kolkata, West Bengal (1).

ANALYSIS: This match-set tests institutional knowledge of India's biodiversity conservation infrastructure — all four institutions are key UPSC touchpoints.






 **CONCEPT NOTE**

CMLRE and ARI were newly designated as National Biodiversity Repositories under Section 39 of the Biological Diversity Act, 2002 in April 2026, bringing India's total to 20. CMLRE holds 3,500+ taxonomically identified marine voucher specimens; ARI holds the MACS Collection of Microorganisms.

NBPGR (New Delhi, under ICAR) holds India's plant genetic diversity. ZSI (Kolkata, 1916) is the nodal agency for faunal taxonomy in India.

NBA (National Biodiversity Authority) is headquartered at Chennai, Tamil Nadu.

Q4  **CONCEPT KIT**

 CROSS-PAPER	GS3 (Biological Diversity Act, Nagoya Protocol, ABS), Environment
 MAINS KEYWORDS	National Biodiversity Repositories, Section 39 BD Act 2002, NBA, Nagoya Protocol, Access and Benefit Sharing (ABS), biopiracy prevention
 COMMON MISTAKE	Confusing NBA (Chennai) with NBPGR (New Delhi) or ZSI (Kolkata)
 EXAM TIP	For any biodiversity institution question, memorise HQ cities: NBA-Chennai, ZSI-Kolkata, BSI-Kolkata, NBPGR-New Delhi, ARI-Pune, CMLRE-Kochi
 INTERVIEW	How national repositories help India assert prior art in biopiracy disputes

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Question 5

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Section 39 of the Biological Diversity Act, 2002, empowers the Central Government to:

- A Regulate access by foreign nationals and companies to India's biological resources
- B Designate institutions as national repositories for biological resources and genetic material ✓
- C Constitute the National Biodiversity Authority and define its membership
- D Mandate Prior Informed Consent from tribal communities for biodiversity access

ANSWER & ANALYSIS

EXPLANATION

FACT: Section 39 empowers the Central Government to designate institutions as national repositories for biological resources and genetic material. Section 3 of the BD Act regulates access by foreign entities.

Section 18 establishes the National Biodiversity Authority. The prior informed consent provisions flow from Section 3 and Rules.

ANALYSIS: Correctly mapping provisions to sections is a recurrent UPSC pattern; the mnemonic is "39 = repositories."

CONCEPT NOTE

The Biological Diversity Act, 2002 has a three-tier structure: National Biodiversity Authority (NBA) — State Biodiversity Boards (SBB) — Biodiversity Management Committees (BMC) at local body level. Section 6 requires NBA's prior approval before filing any IPR using Indian biological resources.

The Nagoya Protocol (2010), to which India is a party (ratified 2012), provides the international ABS framework — national repositories support IRCC (Internationally Recognised Certificate of Compliance) issuance.

Q5  **CONCEPT KIT**

 CROSS-PAPER	GS3 (environment law, biodiversity), GS2 (governance, regulatory bodies)
 MAINS KEYWORDS	Biological Diversity Act 2002, Section 39, national repositories, ABS, Nagoya Protocol, IRCC, biopiracy
 COMMON MISTAKE	Attributing repository designation power to the NBA — it's the Central Government under Section 39 (NBA may recommend, but Central Government notifies)
 EXAM TIP	Section numbers: 3 (foreign access), 6 (IPR approval), 18 (NBA), 22 (SBB), 39 (repositories), 41 (BMC)
 INTERVIEW	Gap between repository designation and functional ABS implementation at ground level

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Question 6

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Consider the following statements about GCMMF and the Amul cooperative structure: (1) GCMMF markets dairy products nationally and internationally under the Amul brand. (2) Amul (Anand Milk Union Limited) and GCMMF were both established in 1946. (3) District Cooperative Milk Producers' Unions sit between village-level cooperatives and GCMMF in the three-tier structure. Which of the above statements 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 — GCMMF markets under the Amul brand nationally and internationally. Statement 2 is **INCORRECT** — Amul (Kaira District Cooperative Milk Producers' Union) was founded in 1946; GCMMF was established separately in 1973 as the apex marketing federation.

Statement 3 is correct — the three tiers are: Village Dairy Cooperative Societies → District Cooperative Milk Producers' Unions → GCMMF. **ANALYSIS:** The 1946/1973 distinction is a classic UPSC distractor used to test precision.






 **CONCEPT NOTE**

The Anand Pattern cooperative structure emerged from a dispute between Polson Dairy (a private dairy) and dairy farmers in Anand, Gujarat in 1946. Tribhuvandas Patel and Dr. Verghese Kurien organised farmers into the cooperative.

Operation Flood (1970–1996) replicated the pattern nationally. GCMMF's FY26 group turnover reached ₹1 lakh crore — the first FMCG organisation in India to achieve this.

India is now the world's largest milk producer at >230 million metric tonnes annually.

Q6  **CONCEPT KIT**

 CROSS-PAPER	GS3 (cooperative sector, agri economy), GS1 (Operation Flood, Dr. Kurien)
 MAINS KEYWORDS	Anand Pattern, Operation Flood, White Revolution, GCMMF, cooperative scaling
 COMMON MISTAKE	Treating "Amul" and "GCMMF" as the same entity — Amul is the brand/district cooperative; GCMMF is the apex federation
 EXAM TIP	The founding year of Amul (1946) is often tested; GCMMF (1973) is less asked but useful for contrast
 INTERVIEW	Can the cooperative dairy model extend to other value chains like fisheries or oilseeds?

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Question 7

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PM MUDRA Yojana (PMMY) primarily functions as a:

- A Direct lending scheme where the government lends to micro-enterprises through branches
- B Refinancing scheme where MUDRA provides refinance to last-mile lending institutions ✓
- C Credit guarantee scheme where MUDRA covers 100% of lenders' default risk
- D Interest subvention scheme where MUDRA subsidises borrower interest rates

ANSWER & ANALYSIS

EXPLANATION

FACT: PMMY is a refinancing scheme — MUDRA (Micro Units Development and Refinance Agency, under SIDBI) provides refinancing to banks, NBFCs, MFIs, RRBs, and SFBs, which then lend directly to micro-enterprises. There is no direct government-to-borrower lending.

ANALYSIS: This design leverages existing financial infrastructure without creating a parallel delivery system, but also means the government is one step removed from end-borrowers — creating quality monitoring challenges.

CONCEPT NOTE

MUDRA was set up under the SIDBI (Small Industries Development Bank of India) Act. It refinances eligible lending institutions that extend Shishu (≤₹50,000), Kishore (₹50K–₹5L), or Tarun (₹5L–₹10L) loans to non-corporate, non-farm micro and small enterprises.

Separately, CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) provides guarantees for MSME loans — a distinct instrument often confused with MUDRA. The RBI extended the collateral-free MSME loan limit from ₹10 lakh to ₹20 lakh from April 1, 2026, which complements the MUDRA framework.

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

GS3 (MSME finance, financial inclusion), GS2 (scheme design, governance)

 **MAINS KEYWORDS**

MUDRA Bank, refinancing model, SIDBI, CGTMSE distinction, financial inclusion

 **COMMON MISTAKE**

Confusing MUDRA (refinancer) with CGTMSE (guarantor) — both are MSME support instruments but with different mechanisms

 **EXAM TIP**

MUDRA = Micro Units Development and Refinance Agency; it operates under SIDBI HQ Lucknow, not RBI or Finance Ministry directly

 **INTERVIEW**

Whether the refinancing model creates adequate accountability for end-use of funds

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Question 8

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Which of the following statements about the Jan Vishwas (Amendment of Provisions) Bill, 2026, is

INCORRECT ?

- A The bill amends provisions across laws administered by 23 Ministries
- B The bill repeals the original Jan Vishwas Act, 2023, replacing it entirely ✓
- C The bill distinguishes between Ease of Doing Business and Ease of Living provisions
- D The bill replaces imprisonment for minor regulatory offences with monetary penalties

ANSWER & ANALYSIS

 **EXPLANATION**






FACT: Option (b) is INCORRECT. Jan Vishwas 2.0 does not repeal the 2023 Act — both Acts co-exist. The 2026 bill expands the decriminalisation initiative to 79 additional Acts (beyond the 42 covered in 2023).


Options (a), (c), and (d) are all correct. **ANALYSIS:** This is a classic UPSC trap — successive legislations in India often build on each other rather than replacing prior Acts.

 **CONCEPT NOTE**

The two Jan Vishwas instruments together cover: $42 + 79 = 121$ Central Acts and $183 + 784 = 967$ provisions. The 2026 bill's 784 provisions are split: 717 for Ease of Doing Business and 67 for Ease of Living. Deliberate fraud, wilful evasion, and serious repeat violations continue to attract criminal prosecution — the decriminalisation is specifically for technical/procedural lapses. Both Lok Sabha (April 1) and Rajya Sabha (April 2) passed the 2026 bill on successive days.

Q8  **CONCEPT KIT**

 CROSS-PAPER	GS2 (legislation, parliamentary procedure), GS3 (regulatory reform, MSME)
 MAINS KEYWORDS	Decriminalisation, compliance-based governance, omnibus legislation, trust-based regulation
 COMMON MISTAKE	Assuming newer legislation automatically repeals earlier legislation — this is not always the case
 EXAM TIP	When bills "expand" earlier legislation, the original Act is usually retained; watch for phrases like "in addition to" vs. "in supersession of"
 INTERVIEW	Critique — does replacing jail with fines reduce deterrence for regulatory violations?

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Question 9

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The 97th Constitutional Amendment Act, 2011, primarily relates to:

- A Right to Education — operationalising Article 21A for children aged 6–14
- B Cooperative societies — inserting Part IXB into the Constitution ✓
- C Goods and Services Tax — inserting Article 279A for the GST Council
- D Reservation for OBCs — amending Article 15 and Article 16

ANSWER & ANALYSIS

EXPLANATION

FACT: The 97th Constitutional Amendment Act, 2011, inserted Part IXB (Articles 243ZH to 243ZT) into the Constitution to give cooperative societies constitutional status, protection, and a governance framework. It also inserted the words "or co-operative societies" in Article 19(1)(c) (freedom of association).

ANALYSIS: This amendment was partly struck down by the Supreme Court (2021) for state cooperatives — Parliament's power to legislate on state cooperatives was found to exceed the Union's jurisdiction.

CONCEPT NOTE

The 86th Amendment (2002) inserted Article 21A (Right to Education for 6–14 years). The 101st Amendment (2016) inserted Article 246A and Article 279A (GST).

The 97th Amendment covers cooperatives under Part IXB. A key Supreme Court judgment (2021) partially struck down the 97th Amendment — provisions applicable to state cooperatives were held unconstitutional (states legislate on cooperatives under Entry 32, State List). Multi-state cooperatives under Entry 44, Union List remained valid.

Q9  **CONCEPT KIT**

 CROSS-PAPER	GS2 (constitutional amendments, federalism), GS3 (cooperative sector)
 MAINS KEYWORDS	97th Amendment, Part IXB, cooperative societies, Article 19(1)(c), Supreme Court 2021 judgment
 COMMON MISTAKE	Confusing 86th (RTE/Article 21A), 97th (cooperatives), 101st (GST), 102nd (OBC Commission), 106th (women's reservation) amendments
 EXAM TIP	Amendment numbers → constitutional insertions: 86→21A, 97→Part IXB, 101→279A/GST, 102→NCBC, 103→EWS, 106→330A/332A
 INTERVIEW	Whether partial invalidation of 97th Amendment weakened cooperative governance reform

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Question 10

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Consider the following statements about PM MUDRA Yojana tiers: (1) The Shishu tier covers loans up to ₹50,000 with no processing fee. (2) The Kishore tier covers loans from ₹50,001 to ₹10 lakh. (3) MUDRA loans are extended only through nationalised commercial banks. (4) Women constitute approximately 68–70% of MUDRA loan accounts. Which of the above statements are correct?

- A 1, 2 and 4
- B 1 and 4 only ✓
- C 2, 3 and 4
- D 1, 3 and 4

ANSWER & ANALYSIS
EXPLANATION

FACT: Statement 1 correct — Shishu tier is up to ₹50,000, no processing fee. Statement 2 **INCORRECT** — Kishore is ₹50,001 to ₹5 lakh (not ₹10 lakh); ₹5–10 lakh is the Tarun tier.

Statement 3 **INCORRECT** — MUDRA loans are available through Banks, NBFCs, MFIs, RRBs, Small Finance Banks — not only nationalised banks. Statement 4 correct — approximately 68–70% of MUDRA accounts have historically been held by women.

ANALYSIS: The Kishore/Tarun boundary at ₹5 lakh is a frequently-tested precision point.






CONCEPT NOTE

Three MUDRA tiers: Shishu (≤₹50K, no processing fee), Kishore (₹50K–₹5L), Tarun (₹5L–₹10L). RBI has now extended the collateral-free limit to ₹20L from April 1, 2026 — creating a de facto "Tarun Plus" range.

PMMY is delivered through ~45 lending institutions including PSBs, private banks, RRBs, NBFCs, MFIs, SFBs. Women account for ~68–70% of accounts; SC/ST/OBC account for >50% of disbursements.

The scheme targets non-corporate, non-farm micro and small enterprises only.

Q10  **CONCEPT KIT**

 CROSS-PAPER	GS3 (MSME finance, financial inclusion), GS2 (scheme governance)
 MAINS KEYWORDS	MUDRA Shishu/Kishore/Tarun, collateral-free credit, MSME financial inclusion, PMMY architecture
 COMMON MISTAKE	Placing the Kishore-Tarun boundary at ₹10 lakh — it is ₹5 lakh
 EXAM TIP	Shishu-Kishore-Tarun = ₹50K / ₹5L / ₹10L — think of it as micro / small / medium micro boundaries
 INTERVIEW	Should MUDRA extend to ₹25 lakh+ to match the growing needs of graduating MSMEs?

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Question 11

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Operation Flood's Phase II (1981–1985) was primarily characterised by:

- A First introduction of the cooperative dairy model in Anand, Gujarat
- B Expansion of milk procurement linkages to 136 urban cities ✓
- C Achieving India's self-sufficiency in milk without external donor funding
- D Linking India's dairy exports to the European Community market

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: Operation Flood Phase II (1981–85) expanded milk procurement and processing linkages to 136 cities and increased the rural milk shed network significantly. Phase I (1970–81) linked the four metro cities (Delhi, Mumbai, Kolkata, Chennai) to rural milk sheds.




Phase III (1985–96) focused on self-sustainability, women's participation, and the National Milk Grid. **ANALYSIS:** The cooperative dairy model itself originated in Anand in 1946 — decades before Operation Flood.

📌 CONCEPT NOTE

Operation Flood was the world's largest dairy development programme, funded initially by commodity donations from the European Community (converted to cash). Three phases: Phase I (1970–81) — 4 metro milk markets; Phase II (1981–85) — 136 cities, expanded dairies; Phase III (1985–96) — self-sufficiency, women's participation, National Milk Grid.

The programme transformed India from a milk-deficit nation to the world's largest milk producer. NDDB (National Dairy Development Board), Anand, led the programme under Dr. Verghese Kurien.

Q11  **CONCEPT KIT**

 CROSS-PAPER	GS3 (agriculture, cooperative sector), GS1 (Dr. Kurien, White Revolution)
 MAINS KEYWORDS	Operation Flood, White Revolution, NDDDB, National Milk Grid, Anand Pattern, Dr. Verghese Kurien
 COMMON MISTAKE	Confusing the founding of Amul (1946) with Operation Flood (1970) — two different milestones
 EXAM TIP	Operation Flood = 3 phases; Phase I = 4 metros; Phase II = 136 cities; Phase III = self-sustainability
 INTERVIEW	Lessons from Operation Flood for replicating in the fisheries sector (Blue Revolution context)

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Question 12

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ASSERTION (A)

Women borrowers in India's formal credit system demonstrate a lower default rate than the overall credit market.

REASON (R)

This is because the majority of women borrowers access credit exclusively through Self-Help Groups, which use joint liability to enforce repayment. Which of the following is correct?

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: The Assertion is correct — NITI Aayog's 2026 report found women's default rate is 0.7× of overall credit originations. The Reason is true as a partial claim (SHG joint liability does contribute to repayment discipline) but is NOT the correct or complete explanation.






Women access credit through many channels: individual housing loans (69% of originations), fintech platforms, MUDRA (individual), SFBs — not only SHGs. The lower default rate is a broad pattern across all lending channels, not reducible solely to SHG structure.

ANALYSIS: R describes one mechanism but incorrectly presents it as the exclusive cause.

CONCEPT NOTE

NITI Aayog's "From Borrowers to Builders" (2026 edition) found: women's credit portfolio = ₹76 lakh crore (26% of system credit, 4.8× growth since 2017); credit penetration = 36% (vs. 19% in 2017); women's housing loan share = 69% of originations; women's business-purpose CAGR = 31% vs. 17% overall. ~29 crore credit-eligible women remain outside formal credit. The report was prepared with TransUnion CIBIL and MicroSave Consulting.

Q12  **CONCEPT KIT**

 CROSS-PAPER	GS1 (women's empowerment), GS2 (financial inclusion policy), GS3 (credit market)
 MAINS KEYWORDS	Women's credit, financial inclusion, SHG-bank linkage, gender finance gap, NITI Aayog report, TransUnion CIBIL
 COMMON MISTAKE	Attributing women's lower default rate exclusively to SHG joint liability — this overgeneralises one mechanism
 EXAM TIP	In A-R questions, the Reason must be the COMPLETE and CORRECT explanation of the Assertion — partial truth is still "not the correct explanation"
 INTERVIEW	What policy levers can close the 29-crore gap in women's formal credit access?

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Question 13

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The Nagoya Protocol on Access and Benefit Sharing (2010) is a supplementary agreement to the:

- A United Nations Framework Convention on Climate Change (UNFCCC)
- B **Convention on Biological Diversity (CBD) ✓**
- C Convention on International Trade in Endangered Species (CITES)
- D Ramsar Convention on Wetlands of International Importance

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The Nagoya Protocol was adopted in 2010 under the Convention on Biological Diversity (CBD, 1992). It provides a transparency framework for Access and Benefit Sharing (ABS) of genetic resources.






India ratified it in 2012. **ANALYSIS:** The Nagoya Protocol operationalises the third objective of the CBD (alongside conservation and sustainable use), which is "fair and equitable sharing of benefits arising from the utilisation of genetic resources."

📌 CONCEPT NOTE

Key ABS terms under Nagoya Protocol: Prior Informed Consent (PIC) — must be obtained from the provider country; Mutually Agreed Terms (MAT) — negotiated conditions for benefit sharing; IRCC (Internationally Recognised Certificate of Compliance) — issued when access occurs legally. India's Biological Diversity Act, 2002 is the domestic implementation law.

The CBD was adopted at the Earth Summit, Rio de Janeiro, 1992 (also known as UNCED). CITES (Washington Convention, 1973) regulates trade in endangered species — separate from CBD/Nagoya.

Q13  **CONCEPT KIT**

 CROSS-PAPER	GS3 (international environment conventions), GS2 (multilateral institutions)
 MAINS KEYWORDS	Nagoya Protocol, CBD, ABS, PIC, MAT, IRCC, biopiracy, Biological Diversity Act 2002
 COMMON MISTAKE	Confusing Nagoya Protocol (biodiversity/ABS) with Paris Agreement (climate) or Cartagena Protocol (biosafety) — all are CBD-related protocols
 EXAM TIP	CBD has three protocols: Cartagena (biosafety, 2000), Nagoya (ABS, 2010), Kunming-Montreal GBF (goals, 2022 — not a protocol per se)
 INTERVIEW	Whether Nagoya Protocol has meaningfully reduced biopiracy or remains largely aspirational

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Question 14

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Which of the following is **NOT** a feature of the Shishu tier under PM MUDRA Yojana?

- A Loan amount up to ₹50,000
- B No collateral requirement
- C No processing fee charged to the borrower
- D **Mandatory minimum CIBIL credit score for eligibility ✓**

ANSWER & ANALYSIS

EXPLANATION

FACT: Option (d) is NOT a feature of the Shishu tier. MUDRA Shishu loans target first-time, often unbanked micro-entrepreneurs who may have no formal credit history and therefore no CIBIL score.

Requiring a minimum CIBIL score would defeat the financial inclusion purpose of the Shishu tier. Options (a), (b), and (c) are all actual Shishu features.

ANALYSIS: The design explicitly accommodates borrowers outside the formal credit system — CIBIL scoring would exclude the very group the scheme targets.






CONCEPT NOTE

Features of Shishu tier: loan ≤₹50,000; zero collateral; zero processing fee; available through banks, NBFCs, MFIs, RRBs, SFBs. MUDRA loans are for non-corporate, non-farm micro enterprises.

Kishore (₹50K–₹5L) and Tarun (₹5L–₹10L) tiers may involve credit appraisal but still no collateral. CIBIL scoring is used by individual lenders for risk assessment — it is not a mandated eligibility gate under PMMY guidelines.

The scheme's success metric is financial inclusion breadth, not borrower credit quality per se.

Q14  **CONCEPT KIT**

 CROSS-PAPER	GS3 (financial inclusion, MSME credit), GS2 (scheme design)
 MAINS KEYWORDS	MUDRA Shishu, first-time borrower, credit history gap, financial inclusion design
 COMMON MISTAKE	Assuming credit bureau checks are mandatory for government-backed microfinance — they are lender-level tools, not scheme mandates
 EXAM TIP	MUDRA targets the "missing middle" — above the SHG level but below formal business banking; credit scoring would exclude this segment
 INTERVIEW	How to balance financial inclusion with credit quality — the NPAs in MUDRA loan portfolio context

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Consider the following statements about India's National Biodiversity Repositories: (1) Section 39 of the Biological Diversity Act, 2002, provides the legal basis for designating repositories. (2) All national repositories are under the Ministry of Environment, Forest and Climate Change (MoEFCC). (3) With the April 2026 designations, India's total count of national biodiversity repositories reached 20. Which of the above statements is/are correct?

A 1 and 3 only ✓

B 2 and 3 only

C 1 only

D 1, 2 and 3

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Statement 1 is correct — Section 39 of the BD Act, 2002 empowers the Central Government to designate repositories. Statement 2 is INCORRECT — repositories are under different ministries: CMLRE is under Ministry of Earth Sciences; ARI is under the Department of Science and Technology; not all are under MoEFCC. Statement 3 is correct — two new designations (CMLRE + ARI) brought the total from 18 to 20.

ANALYSIS: Multi-ministerial repository structure reflects that biodiversity resources (marine, microbial, plant, animal) span multiple sectoral mandates.

 **CONCEPT NOTE**

The 20 repositories span: ZSI-related (animal/fauna) under MoEFCC; BSI-related (plant/flora) under MoEFCC; ICAR-affiliated (plant genetic resources) under Agriculture Ministry; CMLRE (marine) under MoES; IMTECH/ARI (microorganisms) under DST; and others. The NBA (Chennai, Tamil Nadu) acts as the apex regulatory body under MoEFCC for biodiversity matters but does not directly administer all repositories.

NBA acts in consultation with MoEFCC when making recommendations on repository designations.

Q15  **CONCEPT KIT**

 CROSS-PAPER	GS3 (biodiversity law, environment institutions), GS2 (multi-ministry coordination)
 MAINS KEYWORDS	Section 39 BD Act, national repositories, NBA, multi-ministry, ABS compliance, Nagoya Protocol
 COMMON MISTAKE	Assuming all biodiversity repositories are under MoEFCC — many fall under other ministries
 EXAM TIP	For UPSC, remember that NBA is under MoEFCC but the repositories it recognises span multiple ministries
 INTERVIEW	Whether the multi-ministry repository architecture creates coordination gaps in India's ABS implementation

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Question 16

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Under the Jan Vishwas (Amendment of Provisions) Bill, 2026, which category of offences **RETAINS** full criminal prosecution including imprisonment?

- A Technical lapses in documentation under company law
- B Late filing of statutory returns under labour codes
- C **Deliberate fraud, wilful evasion, and serious repeat violations ✓**
- D Minor violations of licence conditions causing no public harm

ANSWER & ANALYSIS






✓ EXPLANATION

FACT: The Jan Vishwas framework decriminalises only technical/procedural offences. Deliberate fraud, wilful evasion of laws, and serious repeat violations continue to attract full criminal prosecution including imprisonment. This distinction preserves deterrence where intent to harm exists. **ANALYSIS:** The policy logic is clear — mistaken compliance deserves civil remedies; deliberate wrongdoing deserves criminal consequences.

📖 CONCEPT NOTE

The bill's two-part structure: 717 provisions decriminalised for Ease of Doing Business + 67 for Ease of Living = 784 total. Remaining criminal offences include: wilful fraud under the Companies Act, deliberate tax evasion, environmental violations causing mass harm, drug adulteration with criminal intent. The framework shifts the enforcement philosophy from "presumption of guilt" (arrest first) to "presumption of good faith" (penalty + correction for technical lapses). India's World Bank B-READY score is expected to improve as regulatory compliance friction reduces.

Q16  **CONCEPT KIT**

 CROSS-PAPER	GS2 (regulatory reform, criminal justice), GS3 (ease of doing business)
 MAINS KEYWORDS	Jan Vishwas, decriminalisation, compliance-based governance, wilful fraud, regulatory philosophy
 COMMON MISTAKE	Assuming Jan Vishwas decriminalises ALL offences — only technical/procedural ones; criminal intent offences remain prosecutable
 EXAM TIP	The distinction is "technical/procedural" vs. "deliberate/wilful" — UPSC may present grey-area scenarios
 INTERVIEW	Where should the line between civil penalty and criminal prosecution be drawn?

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Question 17

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Match the following Jan Vishwas legislative milestones with their key parameters: A — Jan Vishwas Act, 2023

LIST I
LIST II

A A-3, B-1, C-4, D-2 ✓

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

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

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

ANSWER & ANALYSIS
 **EXPLANATION**

FACT: A (Jan Vishwas 2023) = 3 (183 provisions, 42 Acts). B (Jan Vishwas 2026) = 1 (784 provisions, 79 Acts, 23 Ministries).

C (EoDB provisions in 2026) = 4 (717 provisions). D (EoL provisions in 2026) = 2 (67 provisions). $717 + 67 = 784$ total.






ANALYSIS: Matching legislative parameters with their correct instruments is a high-frequency UPSC question type; the 183/784 and 42/79 pairs are the precision points.

 **CONCEPT NOTE**

Combined Jan Vishwas impact: $183 + 784 = 967$ provisions across $42 + 79 = 121$ Central Acts (though with some overlap in Acts covered). The 2026 bill was passed on consecutive days: Lok Sabha (April 1) and Rajya Sabha (April 2, 2026).

Ease of Doing Business provisions target business-facing laws; Ease of Living provisions target citizen-facing laws (consumer protection, food safety, minor drug/cosmetics documentation). The philosophical root is Article 19(1)(g) — right to practise any profession or carry on any trade — which should not be burdened by excessive criminal regulatory risk.

Q17  **CONCEPT KIT**

 CROSS-PAPER	GS2 (Parliament, legislation), GS3 (regulatory environment, MSME)
 MAINS KEYWORDS	Jan Vishwas 2023/2026, EoDB, EoL, legislative sequencing, omnibus amendment
 COMMON MISTAKE	Mixing the 183/42 (2023) and 784/79 (2026) numbers
 EXAM TIP	2023: 183 in 42; 2026: 784 in 79 ($\approx 4\times$ scale-up). EoDB:EoL in 2026 = 717:67
 INTERVIEW	Should India move to a unified regulatory reform code rather than piecemeal omnibus amendments?

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Question 18

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Which country served as the primary mediator in the 2026 US-Iran ceasefire, hosting the "Islamabad Talks"?

 A Turkey

 B Oman

 C Pakistan ✓

 D Qatar

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: Pakistan mediated the US-Iran ceasefire after 39 days of conflict, hosting the "Islamabad Talks." The ceasefire included reopening of the Strait of Hormuz and Iran's 10-point peace plan (sanctions relief, enrichment rights, non-aggression pact, etc.). **ANALYSIS:** Pakistan's Muslim-majority identity, existing ties with both Tehran and Washington, and geographic positioning made it a plausible broker — though India was not part of the talks despite having larger economic stakes.

 **CONCEPT NOTE**

Iran's 10-point peace plan included: sanctions relief, non-aggression pact, uranium enrichment rights, US troop withdrawal from proximate Gulf bases, UN resolution termination, compensation for conflict damages. The ceasefire is fragile — Iran's core strategic objectives remain unresolved.

India had 8 casualties in the conflict zone; ~1 crore Indian nationals in the Gulf were exposed. India's multi-alignment posture (abstaining on UNSC resolutions, maintaining ties with both sides) was debated for effectiveness during the crisis.

Q18  **CONCEPT KIT**

 CROSS-PAPER	GS2 (India-West Asia, multi-alignment, India-Pakistan relations)
 MAINS KEYWORDS	US-Iran ceasefire, Islamabad Talks, Pakistan's mediator role, India's multi-alignment, Strait of Hormuz
 COMMON MISTAKE	Assuming Oman (which has historically mediated US-Iran talks) played the same role here — the 2026 mediation was Pakistan-led
 EXAM TIP	Track which countries mediate which conflicts — Oman (US-Iran 2013), Switzerland (US interests in Iran), Qatar (Taliban talks)
 INTERVIEW	Should India seek a more active role in Gulf peace processes given its energy and diaspora stakes?

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Question 19

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ASSERTION (A)

India's Strategic Petroleum Reserve (SPR) was considered structurally inadequate during the 2026 US-Iran conflict.

REASON (R)

India's SPR provides approximately 9.5 days of consumption cover, compared to the International Energy Agency's standard of 90 days. Which of the following is correct?

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 A and R are correct, and R accurately explains A. India's SPR capacity of ~5.33 million metric tonnes provides approximately 9.5 days of consumption cover — far below the IEA's 90-day standard for member countries. This gap directly explains why India's reserves were structurally insufficient to buffer a prolonged supply disruption.

ANALYSIS: Unlike most A-R questions, this one has a direct causal relationship — the 9.5-day gap is precisely why it was "inadequate" during the 39-day conflict.






CONCEPT NOTE

India's SPR locations: Vishakhapatnam (Andhra Pradesh), Mangaluru (Karnataka), Padur (Karnataka). Combined capacity: ~5.33 MMT. India is an IEA association country (not full member), so the 90-day standard is not legally binding — but is the global benchmark.

India is expanding SPR under Phase II to ~15 MMT. For context: the US SPR holds ~375 million barrels (~35 days of imports). India's vulnerability during extended supply disruptions is a recurring GS3 theme.

Chabahar Port (Iran) also serves as a strategic alternative route for India.

Q19  **CONCEPT KIT**

 CROSS-PAPER	GS3 (energy security, infrastructure), GS2 (India-West Asia relations)
 MAINS KEYWORDS	Strategic Petroleum Reserve, IEA 90-day standard, Vishakhapatnam/Mangaluru/Padur, India's energy vulnerability
 COMMON MISTAKE	Thinking India meets IEA standards — it does not (both as non-member and in absolute terms)
 EXAM TIP	India's SPR = 9.5 days; IEA standard = 90 days; the gap = the structural vulnerability
 INTERVIEW	Should India build SPR Phase II faster given repeated Gulf disruption cycles?

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Question 20

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Dr. Verghese Kurien is primarily associated with:

- A Establishing the National Rural Employment Guarantee framework in India
- B **Leading India's White Revolution through NDDB and the cooperative dairy model ✓**
- C Establishing NABARD for agricultural and rural credit
- D Developing high-yielding wheat varieties that fuelled the Green Revolution

ANSWER & ANALYSIS

EXPLANATION

FACT: Dr. Verghese Kurien (1921–2012) is called the "Milkman of India" and "Father of the White Revolution." He built the cooperative dairy model at Anand and led the NDDB from 1965 to 1998, scaling Operation Flood across India. NABARD was established in 1982 by Shivraman Committee recommendation; the Green Revolution was led by M.S. Swaminathan (wheat varieties) and Norman Borlaug.






ANALYSIS: Kurien is frequently distracted with other development figures in UPSC options.

CONCEPT NOTE

Verghese Kurien milestones: helped found Kaira District Cooperative (1946) with Tribhuvandas Patel; established Amul dairy operations; became NDDB chairman (1965–1998); led Operation Flood (1970–1996); received Padma Vibhushan (1999), Padma Bhushan (1966), Ramon Magsaysay Award (1963), World Food Prize (1989). GCMMF crossing ₹1 lakh crore in FY26 is a milestone that validates Kurien's cooperative model legacy.

M.S. Swaminathan is credited with Green Revolution; Kurien = White Revolution; B.R. Ambedkar = Constitution; Vikram Sarabhai = Space.

Q20  **CONCEPT KIT**

 CROSS-PAPER	GS3 (agriculture, White Revolution), GS1 (persons in news historically)
 MAINS KEYWORDS	Dr. Verghese Kurien, White Revolution, Operation Flood, NDDB, Anand Pattern, Amul
 COMMON MISTAKE	Confusing Dr. Kurien (dairy/White Revolution) with Dr. Swaminathan (wheat/Green Revolution) or Dr. Sarabhai (space)
 EXAM TIP	Person → Revolution pairing: Kurien = White (dairy); Swaminathan = Green (wheat); Varghese Kurien ALSO = Borlaug of dairy? No — link Kurien to cooperative model, not crop yields
 INTERVIEW	Legacy of Kurien — can the cooperative model be institutionalised and scaled in new sectors?

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Question 21

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The Reserve Bank of India doubled the collateral-free MSME loan limit from ₹10 lakh to what amount, effective April 1, 2026?

- A ₹15 lakh
- B ₹20 lakh ✓
- C ₹25 lakh
- D ₹30 lakh

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The RBI revised the collateral-free MSME loan limit from ₹10 lakh to ₹20 lakh, effective April 1, 2026. This doubled the threshold, allowing MSMEs borrowing between ₹10–20 lakh to access credit without pledging collateral.






ANALYSIS: Combined with PM MUDRA's three tiers (max ₹10 lakh), this creates a continuous collateral-free lending corridor from ₹50,000 up to ₹20 lakh, significantly reducing the collateral barrier in MSME finance.

📖 CONCEPT NOTE

The collateral-free MSME lending limit revision is separate from MUDRA Yojana's tier structure. MUDRA tiers remain: Shishu (≤₹50K), Kishore (₹50K–₹5L), Tarun (₹5L–₹10L).

The RBI revision creates a "Tarun Plus" zone of ₹10L–₹20L without collateral under the broader MSME lending framework. CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) provides loan guarantees to complement this — separate from MUDRA. For women entrepreneurs who often lack formal property titles, this revision is particularly impactful.

Q21  **CONCEPT KIT**

 CROSS-PAPER	GS3 (MSME finance, RBI regulatory changes), GS2 (inclusion policy)
 MAINS KEYWORDS	Collateral-free MSME lending, RBI MSME policy, CGTMSE, MUDRA Yojana, women entrepreneurs
 COMMON MISTAKE	Assuming the ₹20L limit is a MUDRA Yojana tier change — it is an RBI regulatory revision, not a MUDRA scheme amendment
 EXAM TIP	Distinguish: MUDRA Tarun cap = ₹10L; RBI collateral-free cap = ₹20L (as of April 1, 2026)
 INTERVIEW	Whether the ₹20L limit is sufficient for growth-stage MSMEs or whether it should be further extended

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Question 22

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Which of the following statements about GCMMF and the Amul brand is **INCORRECT** ?

- A GCMMF's standalone revenue crossed ₹73,000 crore in FY26
- B GCMMF is headquartered in Anand, Gujarat
- C The name "Amul" is an acronym for Anand Milk Union Limited
- D GCMMF was established in 1946 alongside the founding Amul cooperative ✓

ANSWER & ANALYSIS

EXPLANATION

FACT: Option (d) is INCORRECT. GCMMF was established in 1973 — not 1946. The Amul cooperative (Kaira District Cooperative Milk Producers' Union) was founded in 1946.

They are distinct entities: the cooperative was founded first; GCMMF was set up decades later as the apex marketing federation. Options (a), (b), and (c) are all correct.






ANALYSIS: The 1946/1973 distinction is a precision test — the cooperative movement and its marketing federation have different founding moments.

CONCEPT NOTE

Timeline: 1946 — Amul/Kaira District Cooperative founded (with Tribhuvandas Patel, Verghese Kurien); 1965 — NDDB established; 1970 — Operation Flood Phase I begins; 1973 — GCMMF formed to federate Gujarat's district cooperatives; 1996 — Operation Flood Phase III ends. GCMMF FY26 standalone: ₹73,450 crore; group: ₹1 lakh crore.

Headquarters: Anand, Gujarat. The word "Amul" derives from "Amulya" (Sanskrit for priceless) and is also an acronym for Anand Milk Union Limited.

Q22  **CONCEPT KIT**

 CROSS-PAPER	GS3 (cooperatives, agri value chain), GS1 (Operation Flood history)
 MAINS KEYWORDS	GCMMF founding year, Amul acronym, cooperative marketing federation, Anand Pattern timeline
 COMMON MISTAKE	Conflating the founding of Amul (1946) with GCMMF (1973) — a 27-year gap
 EXAM TIP	Amul 1946 = cooperative founding; GCMMF 1973 = marketing federation creation
 INTERVIEW	How the Amul-GCMMF separation of production (district) and marketing (apex) prevents conflicts of interest

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Question 23

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Which of the following best explains why women's share in housing loan originations reached 69% in India by 2025?

- A A government mandate requires banks to direct 69% of housing loans to women borrowers
- B **Many Indian states offer stamp duty concessions on properties registered in women's names ✓**
- C Women have a constitutionally mandated priority under Article 15(3) for housing credit
- D Women have higher average savings rates, making them preferred customers for housing loans

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The primary driver behind women's high share in housing loan originations is stamp duty concessions offered by many Indian states (including Maharashtra, Delhi, UP, MP) for properties registered in women's names or with women as primary owners. This creates a financial incentive that makes women the preferred primary applicants.

ANALYSIS: There is no government mandate for 69% nor a constitutional provision for this specific outcome — the market response to a fiscal incentive explains it.

📖 CONCEPT NOTE

NITI Aayog's "From Borrowers to Builders" (2026) found: women's housing loan share = 69% of originations in 2025 (up significantly from previous years). Article 15(3) allows state to make special provisions for women and children — not a mandate for credit allocation.

States offering stamp duty concessions include: Maharashtra (1% lower for women), Delhi, UP (2% lower), MP, Rajasthan. Same-day loan approvals for consumption-category loans for women rose from 34% (2022) to 45% (2025), showing fintech impact.

Q23  **CONCEPT KIT**

 CROSS-PAPER	GS2 (women's empowerment, state policies), GS3 (housing finance, credit market)
 MAINS KEYWORDS	Stamp duty concessions, women in housing finance, financial inclusion incentives, Article 15(3)
 COMMON MISTAKE	Assuming government mandate for 69% or confusing Article 15(3) (enabling provision) with a specific credit quota
 EXAM TIP	Many financial inclusion outcomes are driven by fiscal incentives (stamp duty, tax relief) rather than mandates — nuance matters in Mains answers
 INTERVIEW	Whether stamp duty concessions alone are sufficient to ensure genuine women's property ownership vs. nominal registration

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Question 24

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Consider the following statements about the US-Iran ceasefire of April 2026: (1) The ceasefire was announced after 39 days of conflict between the US and Iran. (2) Iran's peace plan included demands for complete and verifiable denuclearisation. (3) Approximately 1 crore Indian nationals in the Gulf were directly exposed to the conflict zone. Which of the above statements is/are correct?

A 1 and 3 only ✓

B 2 and 3 only

C 1 only

D 1, 2 and 3

ANSWER & ANALYSIS
EXPLANATION

FACT: Statement 1 is correct — the ceasefire ended 39 days of US-Iran conflict. Statement 2 is **INCORRECT** — Iran's 10-point plan demanded recognition of its uranium enrichment rights (not denuclearisation); complete denuclearisation would be antithetical to Iran's position.


Statement 3 is correct — ~1 crore Indians live and work in Gulf countries, all of whom were exposed to the security and economic disruption. **ANALYSIS:** Statement 2 reverses Iran's actual position — Iran has consistently sought the right to enrich uranium, not its elimination.

CONCEPT NOTE

Iran's 10-point ceasefire conditions: (1) Sanctions relief; (2) Non-aggression pact; (3) Uranium enrichment rights recognition; (4) US troop withdrawal from proximate bases; (5) UN resolution termination; (6) Compensation; (7-10) Regional security architecture proposals. India's exposure: 60% crude from Gulf; ~1 crore diaspora; 8 casualties; Brent crude above \$105/barrel; rupee at ₹95/\$.

Pakistan hosted the Islamabad Talks as primary mediator. The Strait of Hormuz carries ~20% of global energy.

Q24  **CONCEPT KIT**

 CROSS-PAPER	GS2 (India-West Asia, nuclear diplomacy, energy security)
 MAINS KEYWORDS	US-Iran ceasefire, Iran nuclear programme, uranium enrichment, India's Gulf diaspora, Strait of Hormuz
 COMMON MISTAKE	Attributing denuclearisation demands to Iran — it is the US/Israel position, not Iran's
 EXAM TIP	In IR current affairs, always distinguish "who demands what" — Iran seeks enrichment rights; US/Israel seek denuclearisation
 INTERVIEW	How does the Iran nuclear question shape India's energy security calculus and its relations with both the US and Iran?

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Question 25

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Part IXB, added to the Constitution of India by the 97th Constitutional Amendment Act (2011), deals with:

- A Urban Local Bodies and Municipalities
- B Cooperative Societies ✓
- C Scheduled Tribe Areas and Fifth and Sixth Schedules
- D Gram Nyayalayas and Village Courts

ANSWER & ANALYSIS

EXPLANATION

FACT: Part IXB (Articles 243ZH to 243ZT) added by the 97th Amendment, 2011, deals with cooperative societies — giving them constitutional recognition, mandating elections, limiting terms of board members, and ensuring democratic governance. Part IX (73rd Amendment) covers Panchayati Raj; Part IXA (74th Amendment) covers Urban Local Bodies.






ANALYSIS: The SC's 2021 partial invalidation of the 97th Amendment is an important legal development — provisions for state cooperatives were struck down; multi-state cooperatives remain valid.

CONCEPT NOTE

Constitutional structure for local governance: Part IX (73rd Amendment, 1992) — Panchayati Raj; Part IXA (74th Amendment, 1992) — Urban Local Bodies; Part IXB (97th Amendment, 2011) — Cooperatives. Key 97th Amendment insertions: Article 19(1)(c) expanded to include cooperatives; Part IXB Articles 243ZH–243ZT. Supreme Court (2021): Section 12 (elections), Section 14 (supersession), Section 25 (audit) of the 97th Amendment were struck down for state cooperatives — Parliament exceeded jurisdiction as cooperatives (Entry 32) are in the State List.

Multi-state cooperatives (Entry 44, Union List) remain valid.

Q25  **CONCEPT KIT**

 CROSS-PAPER	GS2 (constitutional amendments, federalism, cooperative sector)
 MAINS KEYWORDS	Part IXB, 97th Amendment, cooperative societies, Article 243ZH, SC 2021 cooperative judgment, State List Entry 32
 COMMON MISTAKE	Confusing Part IX (Panchayats), Part IXA (Urban Local Bodies), Part IXB (Cooperatives)
 EXAM TIP	Amendment number → Part: 73rd → IX (Panchayats); 74th → IXA (ULBs); 97th → IXB (Cooperatives)
 INTERVIEW	Whether the Supreme Court's 2021 ruling weakens cooperative governance reform and how Parliament should respond

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