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Daily Quiz — June 1, 2026

1 June 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz — June 1, 2026

1 June 2026 · 14 Questions · Answers & Explanations Included

Question 1

of 14

[Source →](#)

The India-Oman CEPA, which entered into force on June 1, 2026, covers duty-free access on approximately what share of Oman's tariff lines for Indian goods?

- ☐ A 72% of Oman's tariff lines
- ☐ B 85% of Oman's tariff lines
- ☒ C 98% of Oman's tariff lines ✓
- ☐ D 100% of Oman's tariff lines

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The India-Oman CEPA grants immediate zero-duty access on 98.08% of Oman's tariff lines (covering 99.38% of India's exports by value), up from just 15.33% under the MFN regime. **ANALYSIS:** The deal, India's second Gulf CEPA after UAE (May 2022), reflects India's strategy of locking in market access in the Gulf — a region that accounts for a large share of India's remittances, energy imports, and diaspora.

📖 CONCEPT NOTE

Oman is strategically important beyond trade: it overlooks the Strait of Hormuz (through which ~85% of India's crude passes), hosts the Port of Duqm SEZ where India has a naval berth, and has traditionally maintained dialogue with Iran. Key beneficiary sectors: engineering, pharma, textiles, marine, agri/processed food, gems and jewellery, chemicals. CAROTAR (Customs Administration of Rules of Origin for Trade Agreements) rules prevent third-country goods being re-routed via Oman to claim India-Oman tariff benefits. India-UAE CEPA entered force May 1, 2022.

Q1 **CONCEPT KIT**

 CROSS-PAPER	GS2 (India-Oman bilateral relations, Gulf diplomacy), GS3 (trade policy, MSME, rules of origin).
 MAINS KEYWORDS	CEPA, Gulf diplomacy, CAROTAR, GCC.
 COMMON MISTAKE	confusing with the India-UAE CEPA (May 2022, the first Gulf CEPA) — Oman is the second.
 EXAM TIP	98.08% tariff lines; previous MFN access just 15.33%; GCC has 6 members.
 INTERVIEW	Should India sign a full GCC FTA even if it undercuts the bilateral CEPAs?

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Question 2

of 14

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The South Coast Railway Zone (SCoR), India's 18th railway zone notified on June 1, 2026, has its headquarters at which city?

- ☐ A Vijayawada, Andhra Pradesh
- ☒ B Visakhapatnam, Andhra Pradesh ✓
- ☐ C Bhubaneswar, Odisha
- ☐ D Hyderabad, Telangana

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The SCoR, India's 18th railway zone, has its headquarters at Visakhapatnam (Vizag), Andhra Pradesh, effective June 1, 2026. **ANALYSIS:** Vizag is India's largest naval base (Eastern Naval Command), a steel city (RINL), and a Smart City; a dedicated railway zone reflects its strategic and commercial importance for coastal AP, Telangana, and Odisha connectivity.

📖 CONCEPT NOTE

India now has 18 railway zones, each headed by a General Manager. Zones are further divided into Divisions (headed by DRMs).

Railways is a Union List subject (Entry 22, Seventh Schedule). Before SCoR, the 17th zone was the South East Central (Bilaspur).

The creation of SCoR was tied to Andhra Pradesh's reorganisation needs after bifurcation in 2014. Other recent zones in memory: Konkan (Navi Mumbai), East Coast (Bhubaneswar), South East Central (Bilaspur).

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

GS2 (governance, Union List, railway administration), GS3 (transport infrastructure).

 MAINS KEYWORDS

railway zones, Union List, Seventh Schedule, DRM.

 COMMON MISTAKE

placing SCoR HQ at Vijayawada or Bhubaneswar.

 EXAM TIP

SCoR = 18th zone; HQ Visakhapatnam; Railways = Union List Entry 22.

 INTERVIEW

Should railways be on the Concurrent List to allow states more flexibility?

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Question 3

of 14

[Source →](#)

Under PM SVANidhi, the maximum loan amount a street vendor can access after successfully repaying two earlier tranches is:

- ☐ A ₹25,000
- ☐ B ₹30,000
- ☒ C ₹50,000 ✓
- ☐ D ₹1,00,000

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: PM SVANidhi operates a 3-tier loan structure: ₹10,000 (1st loan) → ₹20,000 (2nd, after repayment) → ₹50,000 (3rd, after repayment of 2nd). ANALYSIS: The escalating structure incentivises timely repayment and builds formal credit history — connecting informal-sector vendors to the banking system for the first time.

📖 CONCEPT NOTE

PM SVANidhi (PM Street Vendor's AtmaNirbhar Nidhi) was launched June 1, 2020 under MoHUA as a Central Sector Scheme. On its 6th anniversary (June 1, 2026), it had disbursed ₹17,800 crore across 1.12 crore loans to 75.5 lakh vendors, with 841 crore digital transactions worth ₹8.96 lakh crore. ~95% were first-time formal-credit users. A 7% interest subsidy is provided annually. The SVANidhi se Samriddhi sub-programme links vendor families to 8 central welfare schemes.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 governs CoV (Certificate of Vending).

Q3
 **CONCEPT KIT**
 CROSS-PAPER

GS2 (urban poverty, social protection, financial inclusion), GS3 (informal economy, digital payments).

 MAINS KEYWORDS

collateral-free credit, SVANidhi, digital inclusion, Street Vendors Act 2014.

 COMMON MISTAKE

stating the max loan is ₹20,000 — it is ₹50,000 (3rd tranche).

 EXAM TIP

Loan tiers: ₹10k→₹20k→₹50k; 7% subsidy; MoHUA; June 2020.

 INTERVIEW

Does subsidised micro-credit address root causes of urban vendor vulnerability?

 [Read Full Article →](#)

Question 4

of 14

[Source →](#)

A Wildlife Institute of India study on the Aravalli range found which of the following?

- ☐ A The range has gained forest cover due to afforestation programmes in Haryana
- ☒ B 31 entire hillocks have been lost to illegal mining, creating 12 widening gaps ✓
- ☐ C The Aravallis have been formally notified as an Eco-Sensitive Zone by MoEFCC
- ☐ D The range is recovering after bans on mining issued by the National Green Tribunal

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: A WII study found that 31 entire hillocks have disappeared due to illegal mining and 12 widening gaps have formed along the Aravalli range, allowing desert dust from the Thar to penetrate unimpeded into the Indo-Gangetic Plain. **ANALYSIS:** The Aravallis are an ancient (Pre-Cambrian) geological barrier and climate-resilience asset; their degradation intensifies dust storms and threatens groundwater and biodiversity corridors.

📖 CONCEPT NOTE

The Aravallis are among the world's oldest mountain ranges (~1.5-2.5 billion years, Pre-Cambrian), extending ~692 km from Gujarat to Delhi. Highest peak: Guru Shikhar (1,722 m) in Rajasthan. They act as a watershed divide, a dust barrier for the IGP, and a wildlife corridor connecting the Delhi Ridge to Sariska Tiger Reserve. The Bishnoi community in Rajasthan has historically protected the range's biodiversity. Multiple SC orders restrict mining but enforcement is fragmented across four states (Gujarat, Rajasthan, Haryana, Delhi). No dedicated Aravalli Protection Authority exists.

Q4
 **CONCEPT KIT**

CROSS-PAPER

GS1 (Aravalli geography, IGP), GS3 (environment, mining, climate shield).


MAINS KEYWORDS

Pre-Cambrian, Thar desert barrier, WII, dust storms, Sariska.


COMMON MISTAKE

assuming Aravallis are a recently formed range — they are Pre-Cambrian, among the oldest on Earth.


EXAM TIP

Guru Shikhar (1,722 m); 31 hillocks lost; 12 gaps; extends Gujarat to Delhi.


INTERVIEW

Should the Aravalli range get the same legal status as the Western Ghats?


[Read Full Article →](#)

Question 5

of 14

[Source →](#)

The lizard species *Mesalina bishnoi*, recently discovered in Rajasthan, is significant because it represents:

- ☐ A The first new lizard species found in India in a decade
- ☒ B The first confirmed Indian record of the genus *Mesalina* ✓
- ☐ C A subspecies of the common sand skink already known from the Thar
- ☐ D India's first record of the family Varanidae in a desert habitat

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: *Mesalina bishnoi*, found in Rajasthan's Thar Desert, is the first confirmed Indian record of the genus *Mesalina* (family Lacertidae), identified as a cryptic species through DNA analysis. **ANALYSIS:** It extends the genus's known range significantly eastward from North Africa and the Middle East into South Asia, highlighting India's under-recorded herpetodiversity.

📖 CONCEPT NOTE

A cryptic species is genetically distinct but morphologically (visually) similar to related species — only DNA barcoding/molecular phylogenetics reveals the separation. The species is named after the Bishnoi community of Rajasthan, whose 29-tenet code (set by Guru Jambheshwar, 1451-1536) prohibits killing animals and felling green trees. The Bishnoi are associated with the 1730 Amrita Devi incident (363 Bishnois martyred protecting khejri trees) and conservation of blackbuck. The Thar Desert herpetofauna is relatively understudied and new species are regularly being described.

Q5
 **CONCEPT KIT**

CROSS-PAPER

GS3 (biodiversity, taxonomy), GS1 (Indian society — Bishnoi community).


MAINS KEYWORDS

cryptic species, DNA barcoding, herpetofauna, Bishnoi community.


COMMON MISTAKE

assuming "first new lizard in India" is the claim — the claim is specifically "first Indian record of genus Mesalina."


EXAM TIP

Cryptic species = genetically distinct, morphologically similar; Bishnoi = Guru Jambheshwar; 29 tenets.


INTERVIEW

How should nomenclature of new species be used to advance conservation goals?


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Question 6

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[Source →](#)

Operation Sheruwalli in Rajouri, Jammu & Kashmir is a joint operation by which combination of agencies?

- ☐ A Indian Army, BSF and IB
- ☒ B Indian Army, J&K Police (SOG) and CRPF ✓
- ☐ C NSG, CRPF and Rashtriya Rifles
- ☐ D Indian Army, NIA and RAW

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: Operation Sheruwalli, launched May 23, 2026 in the Dorimal-Gambhir Moghla belt, Manjakote sector, Rajouri, is a joint operation by the Indian Army, J&K Police Special Operations Group (SOG), and CRPF using drones, helicopters, sniffer dogs, and MGL. **ANALYSIS:** The multi-agency, technology-led approach reflects the "whole-of-government" doctrine for J&K counter-terrorism, where intelligence (SOG) and military force work under a Unified Command.

📖 CONCEPT NOTE

J&K is a Union Territory (since October 31, 2019, under the J&K Reorganisation Act 2019). Internal security is on the Union List (Entry 2A).

The Unified Command (chaired by J&K LG) coordinates all agencies. AFSPA applies in J&K, giving security forces special powers in "disturbed areas." The Rashtriya Rifles (RR) are the Army's dedicated counter-insurgency force in J&K. The Rajouri-Poonch Pir Panjal belt has been an active terror corridor: dense forest, limited road access, Pakistani-backed infiltration networks.

NSG handles urban counter-terrorism; not typically deployed in jungle operations of this type.

Q6
 **CONCEPT KIT**
 CROSS-PAPER

GS3 (internal security, J&K), GS2 (J&K UT, AFSPA, Unified Command).

 MAINS KEYWORDS

Rashtriya Rifles, SOG, Unified Command, AFSPA.

 COMMON MISTAKE

including NSG in jungle CT operations — NSG is urban/hostage-rescue.

 EXAM TIP

Sheruwali = Army + J&K Police SOG + CRPF; J&K UT since Oct 31, 2019.

 INTERVIEW

Should AFSPA be progressively withdrawn as J&K stabilises?

 [Read Full Article →](#)

Question 7

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[Source →](#)

The CAROTAR Rules — relevant to the India-Oman CEPA — are primarily designed to:

- ☐ A Streamline customs clearance timelines at Indian ports
- ☒ B Prevent third-country goods from being routed via an FTA partner to claim undue duty benefits ✓
- ☐ C Regulate the origin labelling of packaged goods sold in India
- ☐ D Set minimum export price requirements under anti-dumping law

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: CAROTAR (Customs Administration of Rules of Origin for Trade Agreements) Rules, introduced in 2020, require importers to demonstrate that goods claiming FTA benefits genuinely originate in the partner country — preventing circumvention where goods from a third country are briefly processed or re-shipped via the FTA partner.

ANALYSIS: Rules of origin are the anti-abuse backbone of every FTA; without them, India's tariff concessions can be exploited.

📖 CONCEPT NOTE

CAROTAR applies across all India's trade agreements and requires importers to possess and, on request, produce certificates of origin or supporting documents. Goods must undergo "substantial transformation" (usually a value-addition/change-in-tariff-heading test) in the partner country to qualify for preferential rates.

This is relevant for India-Oman CEPA: third-country goods (e.g., Chinese goods) must not be re-labelled as Oman-origin to exploit the 98% duty-free access. CAROTAR was notified by the CBIC (Central Board of Indirect Taxes and Customs) under the Finance Ministry.

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

GS3 (trade policy, customs, anti-circumvention), GS2 (India-Oman CEPA, FTA strategy).

 MAINS KEYWORDS

rules of origin, CAROTAR, substantial transformation, CBIC.

 COMMON MISTAKE

confusing CAROTAR with anti-dumping duties — different legal instruments.

 EXAM TIP

CAROTAR = rules of origin enforcement for FTAs; 2020; administered by CBIC.

 INTERVIEW

Are India's FTA enforcement mechanisms strong enough to prevent duty circumvention?

 [Read Full Article →](#)

Question 8

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[Source →](#)

The Andaman & Nicobar Command (ANC), whose new commander was appointed in June 2026, is India's:

- ☐ A Only nuclear command
- ☒ B Only tri-service command ✓
- ☐ C Only joint Army-Navy operational command
- ☐ D Only forward-deployed command under CDS's direct authority

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Andaman & Nicobar Command (ANC) is India's only tri-service command, integrating the Army, Navy, Air Force, and Coast Guard; HQ Port Blair; Vice Admiral Vineet McCarty assumed charge as its 20th Commander-in-Chief. **ANALYSIS:** The ANC's strategic value lies in its location at the junction of the Bay of Bengal, the Andaman Sea, and the approaches to the Malacca Strait — monitoring sea lanes for about 80,000 ships a year.

📖 CONCEPT NOTE

ANC was established on October 8, 2001 (21st anniversary of India's first nuclear test). It is distinct from the Strategic Forces Command (SFC) which manages nuclear assets.

The Theaterisation process (being pursued since 2021) aims to create more integrated theatre commands; ANC exists as the only current example. The Malacca Strait connecting the Andaman Sea to the South China Sea is a major maritime chokepoint — ~80% of China's energy imports transit through it, making ANC's location strategically sensitive.

The Island Development Agency (IDA) coordinates Great Nicobar Island's development.

Q8
 **CONCEPT KIT**

CROSS-PAPER

GS3 (defence, maritime security), GS2 (tri-service command, CDS).


MAINS KEYWORDS

Theaterisation, ANC, Malacca Strait, tri-service.


COMMON MISTAKE

calling ANC a "nuclear command" — that is the SFC.


EXAM TIP

ANC = tri-service; HQ Port Blair; est. Oct 8, 2001; Malacca choke-point.


INTERVIEW

Has the absence of full theaterisation weakened India's warfighting integration?


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Question 9

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Source →

Ayushman Bharat Health Account (ABHA) is a unique health identifier with how many digits?

- ☐ A 10 digits (like an Aadhaar-linked account)
- ☐ B 12 digits (identical to Aadhaar number)
- ☒ C 14 digits ✓
- ☐ D 16 digits (like a beneficiary number under AB-PMJAY)

ANSWER & ANALYSIS

EXPLANATION

FACT: ABHA (Ayushman Bharat Health Account) is a 14-digit unique health identifier enabling interoperable digital health records. ABDM has surpassed 90 crore ABHA accounts.

ANALYSIS: ABHA is the foundational layer of India's digital health ecosystem — by linking all health records to a single ID, it enables continuity of care across healthcare providers and geographies.

CONCEPT NOTE

Ayushman Bharat Digital Mission (ABDM) was operationally launched on September 27, 2021, under the National Health Authority (NHA), Ministry of Health & Family Welfare. ABDM's six foundational blocks: Health ID (ABHA), Health Facility Registry, Healthcare Professionals Registry, Unified Health Interface (UHI), Personal Health Records, and Drug Registry. ABHA allows patients to share records with any empanelled facility. Distinguish ABHA (digital ID) from AB-PMJAY (health insurance scheme for the poor; ₹5 lakh/family/year; also under NHA).

ABDM is part of India's broader National Digital Health Mission (NDHM).

Q9 **CONCEPT KIT**

 CROSS-PAPER	GS2 (health policy, digital infrastructure, e-governance), GS3 (digital economy).
 MAINS KEYWORDS	ABDM, ABHA, NHA, interoperability, digital health.
 COMMON MISTAKE	equating ABHA with Aadhaar (12 digits) — ABHA is 14 digits.
 EXAM TIP	ABHA = 14 digits; ABDM launched Sept 27, 2021; NHA under MoHFW.
 INTERVIEW	Does universal digital health coverage risk excluding those without digital access?

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Question 10

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[Source →](#)

A "loitering munition" — such as the indigenous Divyastra Mk-1 tested by the Indian Army — is best described as:

- ☐ A A naval torpedo that circles a target until it identifies a vulnerable point
- ☐ B A multi-barrel rocket system that saturates a target area
- ☒ C A drone that patrols an area and attacks by crashing into the target ✓
- ☐ D A guided missile that loiters at altitude before locking onto a moving target

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: A loitering munition (also called a "kamikaze drone" or "suicide drone") is an unmanned aerial vehicle that loiters over a target area, identifies the target, and then destroys both the target and itself by diving into it.

ANALYSIS: They combine surveillance (UAV) and strike capability in a single cheap platform; their effectiveness was demonstrated decisively in Nagorno-Karabakh (2020) and the Ukraine war (2022+).

📖 CONCEPT NOTE

Divyastra Mk-1 is India's indigenous tactical loitering munition, demonstrated in Jodhpur by the Indian Army. India also operates Israeli-origin Harop loitering munitions (DRDO's SkyStriker is another domestic variant).

Loitering munitions are effective against light armour, radar systems, and dispersed infantry. They have emerged as force multipliers for smaller armies — relatively cheap (~\$10,000-50,000 vs multi-million-dollar missiles) and difficult to counter with conventional air defences.

Aligns with India's Aatmanirbhar Bharat push in defence indigenisation.

Q10 **CONCEPT KIT**

 CROSS-PAPER	GS3 (defence technology, Aatmanirbhar Bharat).
 MAINS KEYWORDS	loitering munition, kamikaze drone, COIN technology, indigenous defence.
 COMMON MISTAKE	describing it as a guided missile — it is an autonomous UAV that destroys itself.
 EXAM TIP	Loitering munition = UAV + munition; also called suicide/kamikaze drone; India's indigenous: Divyastra, SkyStriker.
 INTERVIEW	Do cheap autonomous weapon systems lower the threshold for military conflict?

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Question 11

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[Source](#) →

The Bishnoi community's 29-tenet code, which includes conservation of trees and animals, was established by:

- ☐ A Raja Jaisingh of Amber in the 18th century
- ☒ B Guru Jambheshwar in the 15th-16th century ✓
- ☐ C Sant Kabir Das in the Bhakti movement
- ☐ D Acharya Mahapragya in the modern era

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The Bishnoi community's 29-tenet code was established by Guru Jambheshwar (1451-1536) — "Bishnoi" derives from "bis" (20) + "noi" (9) = 29 principles. **ANALYSIS:** The 1730 Amrita Devi Bishnoi incident (363 Bishnois martyred protecting khejri trees in Jodhpur) is seen as a precursor to the Chipko movement and remains a foundational example of traditional ecological knowledge in conservation.

📖 CONCEPT NOTE

The Bishnoi community primarily lives in Rajasthan and Haryana. Their tenets include protecting trees (especially the khejri, *Prosopis cineraria*) and animals (especially the blackbuck, *Antelope cervicapra*).

The discovery of Mesalina bishnoi was named in their honour. Distinguish: Chipko movement (1973, Chamoli district, Uttarakhand — Gaura Devi, Sunderlal Bahuguna, Chandi Prasad Bhatt).

Bishnoi's 1730 act is a distinct, earlier event. Guru Jambheshwar is also known as "Jambhoji."

Q11 **CONCEPT KIT**

 CROSS-PAPER	GS3 (biodiversity, traditional ecological knowledge), GS1 (Indian society, social movements).
 MAINS KEYWORDS	traditional ecological knowledge, Bishnoi, conservation ethics, Chipko.
 COMMON MISTAKE	confusing the 1730 Bishnoi event with the 1973 Chipko movement.
 EXAM TIP	Bishnoi: Guru Jambheshwar (1451-1536); 29 tenets; 1730 Amrita Devi; blackbuck + khejri protection.
 INTERVIEW	How should India integrate traditional ecological knowledge into formal forest policy?

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Question 12

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[Source →](#)

The India-Oman CEPA is India's second bilateral trade agreement to enter into force in the Gulf region. Which was the first?

- ☐ A India-Bahrain Free Trade Agreement (2018)
- ☐ B India-Qatar Economic Cooperation Agreement (2020)
- ☒ C India-UAE Comprehensive Economic Partnership Agreement (May 2022) ✓
- ☐ D India-Saudi Arabia Trade Facilitation Agreement (2021)

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The India-UAE CEPA entered into force on May 1, 2022, making it India's first CEPA with a Gulf country; India-Oman (June 1, 2026) is the second. **ANALYSIS:** The UAE-CEPA demonstrated that a fast-tracked CEPA (negotiated in ~90 days) could deliver quick trade gains, serving as a template for the Oman deal and India's broader FTA strategy.

📖 CONCEPT NOTE

India does not have an FTA with Bahrain, Qatar, or Saudi Arabia as standalone deals (these are part of the broader India-GCC FTA under negotiation). The India-GCC FTA negotiations were stalled for years and recently relaunched. India's other active FTAs include: ASEAN (goods 2010, services 2015), Japan (2011), South Korea (2010), Singapore (CECA, 2005), Sri Lanka (1998), Mauritius, Nepal, Bhutan, Afghanistan; and more recent CEPAs with UAE (2022) and Oman (2026). Note the distinction between FTA (goods-focused) and CEPA (comprehensive — goods, services, investment, mobility).

Q12
 **CONCEPT KIT**

CROSS-PAPER

GS2 (India's FTA strategy, Gulf relations), GS3 (trade policy).


MAINS KEYWORDS

CEPA vs FTA, Gulf diplomacy, India-UAE CEPA, GCC FTA.


COMMON MISTAKE

stating India has an FTA with Bahrain or Qatar — it does not (standalone).


EXAM TIP

India-UAE CEPA = May 1, 2022 (first Gulf CEPA); India-Oman CEPA = June 1, 2026 (second).


INTERVIEW

Should India prioritise bilaterals or hold out for a comprehensive GCC FTA?


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Question 13

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[Source →](#)

The Emergency Credit Line Guarantee Scheme (ECLGS), under which banks recently sanctioned ₹35,194 crore in its 5.0 tranche, is administered by:

- ☐ A SIDBI (Small Industries Development Bank of India)
- ☐ B NABARD (National Bank for Agriculture and Rural Development)
- ☒ C NCGTC (National Credit Guarantee Trustee Company) ✓
- ☐ D RBI (Reserve Bank of India)

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: ECLGS is administered by NCGTC (National Credit Guarantee Trustee Company), under the Ministry of Finance; it provides government-backed guarantees on collateral-free credit to MSMEs and stressed sectors.

ANALYSIS: By substituting creditworthiness with a government guarantee, ECLGS unlocked credit to businesses that would otherwise be shut out of formal lending, forming a key pillar of the Aatmanirbhar Bharat economic response to COVID-19.

📌 CONCEPT NOTE

ECLGS was launched in May 2020 under the Aatmanirbhar Bharat package. Loans are extended by banks and NBFCs with GoI providing a 100% guarantee on principal and interest through NCGTC. ECLGS 1.0 targeted businesses/MSMEs with credit up to ₹25 crore; subsequent tranches expanded to hospitality, healthcare, aviation, and other stressed sectors. ECLGS 5.0 covers specific sectors facing economic stress in 2025-26. NCGTC also administers CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises).

Distinguish: SIDBI provides direct/refinance credit to MSMEs; NABARD refinances agricultural credit; RBI regulates banks but does not run credit guarantee schemes.

Q13 **CONCEPT KIT**

 CROSS-PAPER	GS3 (MSME credit, government guarantee, fiscal policy), GS2 (social safety nets).
 MAINS KEYWORDS	ECLGS, NCGTC, credit guarantee, Aatmanirbhar Bharat.
 COMMON MISTAKE	attributing ECLGS to SIDBI or RBI — it is NCGTC/MoF.
 EXAM TIP	ECLGS = NCGTC; MoF; launched May 2020; 100% GoI guarantee.
 INTERVIEW	Does government-guaranteed credit create long-term moral hazard in the lending system?

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Question 14

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[Source →](#)

In the context of the "Blue Micromoon" observed on June 1, 2026, a "micromoon" refers to a full moon that occurs when:

- ☐ A The Moon is at its closest point (perigee) to the Earth
- ☐ B The Moon is partially covered by Earth's shadow (partial eclipse)
- ☒ C The Moon is at its farthest point (apogee) from the Earth ✓
- ☐ D The Moon rises and sets unusually late in the night

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: A micromoon occurs when the Moon is near its apogee (farthest point in its elliptical orbit from Earth), making it appear ~14% smaller and ~30% dimmer than a supermoon (which occurs at perigee). **ANALYSIS:** The Moon's orbit is slightly elliptical, so its distance from Earth varies from ~356,500 km (perigee) to ~406,700 km (apogee), causing visible differences in apparent size.

📖 CONCEPT NOTE

A "Blue Moon" is the second full moon in a calendar month (not blue in colour). A "Supermoon" is a full moon at perigee — larger and brighter.

A "Blood Moon" is a full moon during a total lunar eclipse, which turns the Moon reddish from Earth's refracted sunlight. Combining a Blue Moon + Micromoon gives a "Blue Micromoon" — rare, with the next not until ~2053.

The terms perigee (nearest) and apogee (farthest) come from Greek; "peri" = near, "apo" = away, "gee" = Earth. These concepts also apply to satellites: perigee and apogee are the low and high points of an Earth-orbiting spacecraft's orbit.

Q14 **CONCEPT KIT**

 CROSS-PAPER	GS3 (space science/astronomy — UPSC Prelims GS).
 MAINS KEYWORDS	perigee, apogee, elliptical orbit, tidal forces.
 COMMON MISTAKE	confusing micromoon (apogee) with supermoon (perigee).
 EXAM TIP	Perigee = nearest (supermoon, bigger); Apogee = farthest (micromoon, smaller).
 INTERVIEW	How does scientific communication around astronomical events like "Blood Moon" or "Supermoon" help or distort public understanding of science?

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“A nation\'s culture resides in the hearts and in the soul of its people.”

— Mahatma Gandhi