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DAILY QUIZ — SOLVED

Daily Quiz, June 24, 2026

24 June 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz, June 24, 2026

24 June 2026 · 14 Questions · Answers & Explanations Included

Question 1

of 14

[Source →](#)

NAFED, which launched the NAFEX.in digital auction portal, functions under which Union ministry?

- A Ministry of Agriculture and Farmers Welfare
- B Ministry of Cooperation ✓
- C Ministry of Consumer Affairs, Food and Public Distribution
- D Ministry of Commerce and Industry

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: The National Agricultural Cooperative Marketing Federation of India (NAFED), established in 1958, functions under the Ministry of Cooperation, which was carved out in 2021 with Amit Shah as the first Cooperation Minister.

NAFEX.in is NAFED's in-house auction portal for procuring pulses and oilseeds.

ANALYSIS: Moving auctions onto a cooperative-owned platform reflects the "sahkar se samridhhi" (prosperity through cooperation) agenda and reduces dependence on private exchanges.

 **CONCEPT NOTE**

NAFED is the central nodal agency for procurement of pulses, oilseeds and onions under the Price Support Scheme (PSS) and the Price Stabilisation Fund (PSF), both housed under the PM-AASHA (Pradhan Mantri Annadata Aay SanraksHan Abhiyan) umbrella. PSS procures at the Minimum Support Price when prices fall below it; PSF buffers consumer price volatility.

NAFEX.in was launched on June 23, 2026, alongside DRISHTI, an ERP system, and NAFED Kalyan, which earmarks 1% of NAFED profits for scholarships for farming families. The Ministry of Cooperation also oversees PACS computerisation, the new multi-state cooperative seed/organic/export bodies, and the cooperative sector's formalisation.

Q1

 CONCEPT KIT **CROSS-PAPER**

GS3 (agricultural marketing, e-technology for farmers, cooperatives).

 **MAINS KEYWORDS**

cooperative federalism, PM-AASHA, price support, digital public infrastructure.

 **COMMON MISTAKE**

placing NAFED under the Agriculture Ministry; since 2021 the nodal ministry for cooperatives is the Ministry of Cooperation.

 **EXAM TIP**

PSS = price support at MSP; PSF = price stabilisation buffer; both under PM-AASHA.

 **INTERVIEW**

Does a cooperative running its own auction platform improve transparency or reduce competition?

 [Read Full Article →](#)

Question 2

of 14

[Source →](#)

The Trade Receivables Discounting System (TReDS), for which the RBI issued a consolidated Master Direction, is designed primarily to address which problem?

- A Non-performing assets in the priority sector
- B **Delayed payments and working-capital shortages of MSMEs ✓**
- C Foreign-exchange volatility for exporters
- D Crop-price risk for farmers

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: TReDS is an RBI-regulated electronic platform that lets MSMEs discount their trade receivables (unpaid invoices on large buyers) through a competitive auction among multiple financiers, releasing working capital quickly.

ANALYSIS: It tackles the chronic delayed-payment problem that strangles MSME cash flow, converting a receivable into immediate liquidity without fresh collateral.

📖 CONCEPT NOTE

TReDS was conceived to operationalise the MSME Act, 2006 provision requiring buyers to pay MSMEs within 45 days. Three platforms operate it: RXIL, M1xchange and Invoicemart.

The 2026 Master Direction (June 23, 2026) consolidated all instructions, set a minimum net worth of Rs 25 crore for platform operators (existing entities to comply by 31 March 2028), allowed financiers to use credit-guarantee cover, and admitted insurance companies and government-notified credit-guarantee funds as participants. It builds on the Factoring Regulation (Amendment) Act, 2021, which widened the pool of entities permitted to undertake factoring.

MSME Samadhaan is the parallel grievance portal for delayed payments.

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

GS3 (MSME financing, financial inclusion, banking regulation).

 **MAINS KEYWORDS**

factoring, working capital, delayed payments, invoice discounting.

 **COMMON MISTAKE**

confusing TReDS (invoice discounting for MSMEs) with eNAM (agricultural produce) or GeM (government procurement).

 **EXAM TIP**

MSMED Act 2006 mandates 45-day payment; Factoring Act amended 2021.

 **INTERVIEW**

Should onboarding of large corporates and PSUs onto TReDS be made mandatory?

 [Read Full Article →](#)

Question 3

of 14

[Source →](#)

India's Access and Benefit Sharing (ABS) mechanism operates under the Biological Diversity Act, 2002, and is the domestic implementation of which international instrument?

A The Cartagena Protocol on Biosafety

B The Nagoya Protocol ✓

C The Ramsar Convention

D The CITES Convention

ANSWER & ANALYSIS
EXPLANATION

FACT: The Nagoya Protocol (2010, in force 2014) is the supplementary agreement to the Convention on Biological Diversity (CBD) governing access to genetic resources and the fair and equitable sharing of benefits arising from their use. India implements it through the Biological Diversity Act, 2002.

ANALYSIS: ABS converts biodiversity into a sustainable revenue stream for local communities, with the NBA disclosing over Rs 266 crore mobilised since 2008.

CONCEPT NOTE

The Biological Diversity Act, 2002 (amended in 2023) created a three-tier structure: the National Biodiversity Authority (NBA, headquartered in Chennai), State Biodiversity Boards (SBBs), and Biodiversity Management Committees (BMCs) at the local level. ABS requires those accessing India's biological resources or associated traditional knowledge for commercial use to share benefits.

The NBA has mobilised over Rs 266 crore since 2008, disbursed about Rs 145 crore to 10,500-plus BMCs and stakeholders, and realised Rs 21.26 crore in FY 2025-26, with Red Sanders and the seed sector contributing the largest shares. The Cartagena Protocol, by contrast, governs living modified organisms (biosafety), not benefit sharing.

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

GS3 (biodiversity, environmental governance, international conventions).

 **MAINS KEYWORDS**

access and benefit sharing, traditional knowledge, People's Biodiversity Registers, Kunming-Montreal GBF.

 **COMMON MISTAKE**

confusing the Nagoya Protocol (ABS) with the Cartagena Protocol (biosafety/LMOs), both under the CBD.

 **EXAM TIP**

CBD 1992; Cartagena 2000 (biosafety); Nagoya 2010 (ABS).

 **INTERVIEW**

Has ABS genuinely empowered local communities or remained a bureaucratic levy?

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Question 4

of 14

[Source →](#)

Chennai Petroleum Corporation Limited (CPCL) was recently granted Navratna status. Which body confers Maharatna, Navratna and Miniratna status on Central Public Sector Enterprises?

- A NITI Aayog
- B The Department of Public Enterprises ✓
- C The Securities and Exchange Board of India
- D The Comptroller and Auditor General

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Department of Public Enterprises (DPE), now under the Ministry of Finance, confers Maharatna, Navratna and Miniratna status on CPSEs. CPCL, a subsidiary of Indian Oil Corporation, was upgraded from Miniratna Category-I to Navratna, becoming the 28th Navratna.

ANALYSIS: Navratna status confers financial autonomy, letting the board invest up to Rs 1,000 crore or 15% of net worth in a single project without government approval.

📌 CONCEPT NOTE

The CPSE classification has three tiers. Miniratna (Category I and II) is the entry level.

Navratna requires Miniratna-I status, a Schedule A listing, and a high composite performance score. Maharatna requires existing Navratna status, a stock-exchange listing, average annual turnover above Rs 25,000 crore, net worth above Rs 15,000 crore, and net profit above Rs 5,000 crore over three years, plus a significant global presence.

Navratna autonomy allows investment up to Rs 1,000 crore or 15% of net worth in one project. CPCL was the 28th Navratna; the total number of Navratnas rose further when Garden Reach Shipbuilders and Engineers (GRSE) was also elevated in the same window.

The framework empowers CPSE boards to compete commercially.

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

GS3 (public sector, government enterprises, disinvestment).

 **MAINS KEYWORDS**

CPSE autonomy, Maharatna/Navratna/Miniratna, public-sector reform.

 **COMMON MISTAKE**

attributing the classification to NITI Aayog; it is the DPE (Ministry of Finance) that grants the status.

 **EXAM TIP**

Maharatna needs turnover above Rs 25,000 crore and net profit above Rs 5,000 crore.

 **INTERVIEW**

Does granting more autonomy to CPSEs conflict with the disinvestment agenda?

 [Read Full Article →](#)

Question 5

of 14

[Source →](#)

The rare trilingual inscriptions documented by the ASI in the Seshachalam forest belong to which empire, and in which three languages were they inscribed?

- A Chola empire; Tamil, Sanskrit and Telugu
- B Vijayanagara empire; Telugu, Tamil and Kannada ✓
- C Bahmani Sultanate; Persian, Kannada and Marathi
- D Kakatiya empire; Telugu, Sanskrit and Tamil

ANSWER & ANALYSIS

EXPLANATION

FACT: The inscriptions belong to the Vijayanagara empire, recording a grant by King Sadasiva Raya of the Tuluva dynasty, and are inscribed in Telugu, Tamil and Kannada. **ANALYSIS:** Trilingual royal inscriptions reflect the multilingual reach of Vijayanagara administration across the Deccan and the Tamil country, and demonstrate epigraphy as a primary historical source.

CONCEPT NOTE

The Vijayanagara empire (founded 1336) was ruled by four successive dynasties: Sangama, Saluva, Tuluva and Aravidu. Krishnadevaraya (reigned 1509-1529) of the Tuluva dynasty was its greatest ruler.

Sadasiva Raya (reigned 1542-1570) was a later Tuluva king under whom real power was held by the regent Aliya Rama Raya, whose defeat and death at the Battle of Talikota (Rakshasa-Tangadi) in 1565 against a coalition of Deccan Sultanates led to the sacking of the capital Hampi. The inscriptions at Sadasivakona record the building of a Siva temple and mutt.

Hampi is a UNESCO World Heritage Site, and the ASI protects monuments under the Ancient Monuments and Archaeological Sites and Remains (AMASR) Act, 1958.

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


GS1 (medieval history, art and culture, epigraphy).

 **MAINS KEYWORDS**

Vijayanagara, Tuluva dynasty, Battle of Talikota, temple patronage.

 **COMMON MISTAKE**

attributing southern temple inscriptions to the Cholas by default; the dynasty and date here are Vijayanagara/Tuluva, 16th century.

 **EXAM TIP**

Battle of Talikota 1565 ended Vijayanagara's peak; Hampi is a UNESCO site.

 **INTERVIEW**

What can multilingual inscriptions tell us about pre-modern Indian statecraft and identity?

 [Read Full Article →](#)

Question 6

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With West Bengal joining Ayushman Bharat PM-JAY in June 2026, the scheme reached near-universal coverage. What is the annual health-cover entitlement per family under PM-JAY?

- A Rs 1 lakh
- B Rs 5 lakh ✓
- C Rs 10 lakh
- D Rs 50,000

ANSWER & ANALYSIS
EXPLANATION

FACT: Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY), launched in September 2018, provides health cover of Rs 5 lakh per family per year for secondary and tertiary hospitalisation, making it the world's largest health-assurance scheme. West Bengal became the 36th and last state or UT to implement it on June 8, 2026.

ANALYSIS: Near-universal adoption sharpens the debate over whether digital and insurance-led models are crowding out investment in primary public-health infrastructure.

CONCEPT NOTE

Ayushman Bharat has two pillars: PM-JAY (the insurance arm, Rs 5 lakh per family) and Ayushman Arogya Mandirs, formerly Health and Wellness Centres (the primary-care arm). The scheme was later extended to all citizens aged 70 and above (Ayushman Vay Vandana).

Key digital terms must be distinguished: ABHA (Ayushman Bharat Health Account) is a digital health ID, not insurance; the Ayushman card is the PM-JAY entitlement card; ABDM (Ayushman Bharat Digital Mission) is the broader digital-health ecosystem. India's public-health spending is around 2% of GDP, against the 2.5% target set by the National Health Policy, 2017.

High out-of-pocket expenditure remains the central challenge to Universal Health Coverage.

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


GS2 (health, welfare schemes, governance).

 **MAINS KEYWORDS**

Universal Health Coverage, out-of-pocket expenditure, primary care, digital health.

 **COMMON MISTAKE**

treating ABHA (a health ID) as health insurance; the insurance entitlement is the Ayushman card under PM-JAY.

 **EXAM TIP**

PM-JAY = Rs 5 lakh/family/year, launched 2018; NHP 2017 target = 2.5% of GDP.

 **INTERVIEW**

Is India over-investing in digital health IDs while under-funding primary care?

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Question 7

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[Source →](#)

Following an explosion at a gas plant that killed twelve Indian nationals, which country, a major LNG exporter and host to a large Indian diaspora, was in the news?

A Kuwait

B Qatar ✓

C Oman

D Bahrain

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: The explosion occurred at the Barzan gas plant in Ras Laffan Industrial City, Qatar, killing 13 people, of whom 12 were Indian nationals. Qatar is one of the world's largest exporters of liquefied natural gas (LNG).

ANALYSIS: The incident underlines both the scale of India's Gulf diaspora and India's energy dependence, since Qatar is a key long-term LNG supplier to India.

 **CONCEPT NOTE**

The Gulf Cooperation Council (GCC) region hosts roughly 9 million Indians and is India's largest source of inward remittances. Qatar supplies a significant share of India's imported LNG through long-term contracts with companies such as Petronet LNG. The Ministry of External Affairs operates consular and welfare mechanisms, including the e-Migrate system and Pravasi Bharatiya Bima Yojana insurance for emigrant workers.

Industrial accidents in the energy sector raise questions of occupational safety and the protection of migrant labour abroad. Qatar also hosts the Al Udeid air base and has acted as a diplomatic interlocutor in several West Asian conflicts.

Q7

CONCEPT KIT

CROSS-PAPER

GS2 (Indian diaspora, India and its neighbourhood/West Asia), GS3 (energy security).

MAINS KEYWORDS

Gulf diaspora, remittances, LNG, migrant-worker welfare.

COMMON MISTAKE

confusing Qatar with the UAE as India's largest LNG source; Qatar is the major long-term LNG supplier.

EXAM TIP

GCC hosts around 9 million Indians; Petronet imports Qatari LNG.

INTERVIEW

How should India balance energy and labour interests in its Gulf diplomacy?

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Question 8

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[Source →](#)

The Attorney General of India is a constitutional post. Under which Article of the Constitution is the office of the Attorney General established?

A Article 76 ✓

B Article 148

C Article 324

D Article 280

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Article 76 establishes the office of the Attorney General of India, the highest law officer of the Union, appointed by the President. The Solicitor General, recently reappointed for a three-year term, assists the Attorney General but is a statutory rather than a constitutional post.






ANALYSIS: The distinction matters because only the Attorney General's office is entrenched in the Constitution, while the SG and ASGs derive from rules and executive decisions.

📖 CONCEPT NOTE

Under Article 76, the Attorney General (AG) is appointed by the President, holds office during the President's pleasure, must be qualified to be a Supreme Court judge, and has the right of audience in all courts and to speak in Parliament (without a vote). The AG is not a full-time government servant and may take private practice subject to restrictions.

The Solicitor General and Additional Solicitors General are appointed by the Appointments Committee of the Cabinet under the Law Officers (Conditions of Service) Rules. For comparison: Article 148 covers the Comptroller and Auditor General, Article 324 the Election Commission, and Article 280 the Finance Commission.

Q8  **CONCEPT KIT**

 CROSS-PAPER	GS2 (Constitution, Union executive, law officers).
 MAINS KEYWORDS	Attorney General, law officers, Article 76, constitutional versus statutory posts.
 COMMON MISTAKE	treating the Solicitor General as a constitutional post; only the AG (Article 76) is constitutional.
 EXAM TIP	AG = Article 76; CAG = 148; ECI = 324; Finance Commission = 280.
 INTERVIEW	Should the government's top law officers be insulated from political change of guard?

 [Read Full Article →](#)

Question 9

of 14

[Source →](#)

The object 3I/ATLAS, recently scanned for radio signals, is significant as which of the following?

- A India's first interplanetary probe
- B The third confirmed interstellar object to pass through the Solar System ✓
- C A newly discovered moon of Jupiter
- D The largest known near-Earth asteroid

ANSWER & ANALYSIS

 **EXPLANATION**

FACT: 3I/ATLAS is the third confirmed interstellar object detected passing through the Solar System, after 1I/Oumuamua (2017) and 2I/Borisov (2019). It was first detected on July 1, 2025, by the ATLAS survey telescope in Chile.

ANALYSIS: Interstellar objects offer rare direct samples of material from other star systems; the SETI scan found no technosignatures, confirming its natural origin.

 **CONCEPT NOTE**

Interstellar objects originate outside the Solar System and are not gravitationally bound to the Sun, identifiable by their hyperbolic trajectories and high velocities. 1I/Oumuamua (2017) was the first, a cigar-shaped object; 2I/Borisov (2019) was the first interstellar comet. 3I/ATLAS shows cometary activity and deuterium-rich water, suggesting formation around an old, cold star, with age estimates running into billions of years. The Allen Telescope Array, operated by the SETI Institute, searches for technosignatures, that is, signs of technology.

The "I" in the names denotes interstellar; ATLAS stands for Asteroid Terrestrial-impact Last Alert System.

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


GS3 (science and technology, space, astronomy).

 **MAINS KEYWORDS**

interstellar objects, technosignatures, cometary science, SETI.

 **COMMON MISTAKE**

confusing interstellar objects (from outside the Solar System) with near-Earth asteroids (Solar System bodies).

 **EXAM TIP**

1I/Oumuamua (2017), 2I/Borisov (2019), 3I/ATLAS (2025) are the three interstellar objects.

 **INTERVIEW**

Is the search for extraterrestrial intelligence a justified use of scientific resources?

 [Read Full Article →](#)

Question 10

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[Source →](#)

The Padma Awards, conferred for 2026 at Rashtrapati Bhavan, are governed by which constitutional consideration regarding their nature?

- A They are hereditary titles passed within families
- B They are not titles within the meaning of Article 18 of the Constitution ✓
- C They confer a constitutional right to precedence over elected officials
- D They can only be awarded to serving government employees

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The Padma Awards are not "titles" within the meaning of Article 18, which abolishes titles other than military and academic distinctions. The Supreme Court upheld this position in *Balaji Raghavan v Union of India* (1996), ruling that the awards are recognitions of merit that should not be used as suffixes or prefixes.

ANALYSIS: This balances national recognition of excellence with the constitutional ban on titles that could create artificial hierarchies among citizens.

📖 CONCEPT NOTE

The Padma Awards, instituted in 1954, are India's civilian honours, given in three descending categories: Padma Vibhushan (exceptional and distinguished service), Padma Bhushan (distinguished service of a high order), and Padma Shri (distinguished service). They are announced on Republic Day and conferred at Civil Investiture Ceremonies. For 2026, 65 awards were conferred: 2 Padma Vibhushan, 7 Padma Bhushan, and 56 Padma Shri. Recipients cannot use them as titles.

The Bharat Ratna is the highest civilian award and stands above the Padma series. Article 18 abolishes titles, permitting only military and academic distinctions.

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

GS2 (Constitution, fundamental rights, awards and honours).

 **MAINS KEYWORDS**

Article 18, titles, Balaji Raghavan case, civilian honours.

 **COMMON MISTAKE**

assuming Padma Awards are unconstitutional titles; the SC clarified they are recognitions of merit, not titles.

 **EXAM TIP**

Bharat Ratna > Padma Vibhushan > Padma Bhushan > Padma Shri; instituted 1954.

 **INTERVIEW**

Should civilian awards carry any formal privilege, or remain purely honorific?

 [Read Full Article →](#)

Question 11

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[Source →](#)

Thewa, a traditional craft in the news as a GI-tagged product, is associated with which state and material technique?

- A Madhya Pradesh; brass inlay on wood
- B Rajasthan; gold fused onto coloured glass ✓
- C Gujarat; silver filigree on copper
- D Odisha; horn carving on shell

ANSWER & ANALYSIS
EXPLANATION

FACT: Thewa is a roughly 400-year-old jewellery craft from Pratapgarh, Rajasthan, in which intricately worked sheet gold is fused onto molten coloured glass without any adhesive. It is protected by a Geographical Indication (GI) tag.

ANALYSIS: GI protection ties the product's reputation to its place of origin, safeguarding traditional artisan communities and preventing misuse of the name.

CONCEPT NOTE

Geographical Indications in India are granted under the Geographical Indications of Goods (Registration and Protection) Act, 1999, administered by the Controller General of Patents, Designs and Trade Marks (CGPDTM) under the Department for Promotion of Industry and Internal Trade (DPIIT). A GI identifies goods as originating from a specific place where a given quality or reputation is essentially attributable to that origin.

Darjeeling tea was India's first GI. Rajasthan's GI crafts also include Blue Pottery of Jaipur, Kathputli, and Molela clay work. Thewa's defining feature, fusing gold onto glass without adhesive, is a closely guarded family technique of the Raj-Soni community of Pratapgarh.

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

GS1 (art and culture, handicrafts), GS3 (GI, intellectual property).

 **MAINS KEYWORDS**

Geographical Indication, traditional crafts, artisan livelihoods, DPIIT.

 **COMMON MISTAKE**

misattributing Thewa to a state other than Rajasthan; it is specifically from Pratapgarh.

 **EXAM TIP**

GI Act 1999; Darjeeling tea was India's first GI.

 **INTERVIEW**

How effectively do GI tags translate into income for the artisans they are meant to protect?

 [Read Full Article →](#)

Question 12

of 14

[Source](#) →

The Master Direction on TReDS builds on the Factoring Regulation (Amendment) Act, 2021. What did that amendment principally achieve?

- A It abolished the Minimum Support Price system
- B It widened the pool of entities that can undertake factoring business ✓
- C It merged TReDS platforms into a single government body
- D It made GST registration compulsory for all MSMEs

ANSWER & ANALYSIS

EXPLANATION

FACT: The Factoring Regulation (Amendment) Act, 2021 widened the eligibility to undertake factoring beyond NBFC-Factors, allowing many more NBFCs and other entities to participate, and empowered the RBI to register and regulate them. **ANALYSIS:** A larger pool of financiers means more competition on TReDS auctions, better discounting rates, and deeper liquidity for MSME receivables.

CONCEPT NOTE

Factoring is the sale of a business's accounts receivable (invoices) to a third party (the factor) at a discount, in exchange for immediate cash. Before 2021, only NBFCs with factoring as their principal business could operate, which limited credit supply on TReDS. The 2021 amendment implemented recommendations of the U.K. Sinha Committee on MSMEs, broadening who can be a financier and mandating registration of factoring transactions with a central registry (CERSAI). The RBI's 2026 TReDS Master Direction extends this by admitting insurers and credit-guarantee funds and allowing credit-guarantee cover, further de-risking financing of MSME receivables.

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

GS3 (MSME, financial regulation, banking).

 **MAINS KEYWORDS**

factoring, receivables finance, U.K. Sinha Committee, financial deepening.

 **COMMON MISTAKE**

thinking the 2021 Act created TReDS; TReDS predates it, and the Act broadened the financier pool.

 **EXAM TIP**

Factoring Act amended 2021 on the U.K. Sinha Committee's advice; CERSAI is the registry.

 **INTERVIEW**

Does easing entry into factoring raise systemic risk, or is it a necessary trade-off for MSME liquidity?

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Question 13

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[Source →](#)

In the debate over India's health spending, what target for public-health expenditure as a share of GDP did the National Health Policy, 2017 set?

A 1.5%

B 2.5% ✓

C 4%

D 6%

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The National Health Policy, 2017 set a target of raising public-health expenditure to 2.5% of GDP by 2025.

Actual spending has hovered around 2% of GDP, well short of the target.






ANALYSIS: The persistent gap is central to the critique that insurance and digital-health initiatives, while expanding access on paper, cannot substitute for under-funded public primary-care infrastructure.

📖 CONCEPT NOTE

The National Health Policy (NHP), 2017 replaced the 2002 policy and set goals including 2.5% of GDP on health by 2025, increasing state health spending to over 8% of their budgets, and ensuring availability of free essential drugs and diagnostics at public facilities. India's high out-of-pocket expenditure (a large share of total health spending) pushes millions into poverty annually.

The 15th Finance Commission recommended health grants and a larger role for local bodies in primary health. Ayushman Bharat, with its insurance arm (PM-JAY) and primary-care arm (Ayushman Arogya Mandirs), is the policy's flagship vehicle, but the spending shortfall remains the binding constraint on Universal Health Coverage.

Q13  **CONCEPT KIT**

 CROSS-PAPER	GS2 (health policy, governance, welfare).
 MAINS KEYWORDS	public-health expenditure, out-of-pocket spending, Universal Health Coverage, fiscal federalism in health.
 COMMON MISTAKE	quoting the WHO-suggested figures rather than the NHP 2017 target of 2.5% of GDP.
 EXAM TIP	NHP 2017 target = 2.5% of GDP by 2025; actual around 2%.
 INTERVIEW	Is a legal right to health the answer to chronic under-funding, or would it strain an already stretched fiscal space?

 [Read Full Article →](#)

Question 14

of 14

[Source →](#)

NAFED operates the Price Support Scheme (PSS) and the Price Stabilisation Fund (PSF). These schemes are housed under which umbrella programme?

- A PM-KISAN
- B PM-AASHA ✓
- C PM-KUSUM
- D PM Fasal Bima Yojana

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Price Support Scheme (PSS) and the Price Stabilisation Fund (PSF) operate under the PM-AASHA (Pradhan Mantri Annadata Aay SanraksHan Abhiyan) umbrella, which aims to ensure remunerative prices to farmers for their produce. NAFED is a central implementing agency.

ANALYSIS: PM-AASHA tackles the gap between announced MSPs and actual prices received, especially for pulses and oilseeds where market prices often fall below support levels.

📌 CONCEPT NOTE

PM-AASHA was launched in 2018 and revamped subsequently. It comprises components including the Price Support Scheme (PSS), under which agencies like NAFED procure pulses, oilseeds and copra at the MSP when market prices fall below it; the Price Deficiency Payment Scheme (PDPS), which pays farmers the difference between MSP and the sale price without physical procurement; and the Price Stabilisation Fund (PSF), which buffers consumers against sharp price spikes.

The Minimum Support Price itself is recommended by the Commission for Agricultural Costs and Prices (CACP). NAFED's new NAFEX.in portal digitises the auctions through which procured stocks are disposed of, improving transparency in PSS and PSF operations.

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

GS3 (agricultural pricing, MSP, food management).

 **MAINS KEYWORDS**

MSP, price support, PM-AASHA, CACP.

 **COMMON MISTAKE**

confusing PM-AASHA (price assurance) with PM-KISAN (income transfer) or PMFBY (crop insurance).

 **EXAM TIP**

PSS = physical procurement at MSP; PDPS = pays the price gap; CACP recommends MSP.

 **INTERVIEW**

Should India move from price support toward direct income support for farmers?

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“Take up one idea. Make that one idea your life — think of it, dream of it, live on that idea.”

— Swami Vivekananda