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# Daily Quiz, July 12, 2026

12 July 2026



CURATED &amp; WRITTEN BY

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## DAILY QUIZ — SOLVED ANSWER KEY

## Daily Quiz, July 12, 2026

12 July 2026 · 16 Questions · Answers &amp; Explanations Included

## Question 1

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 [Source →](#)

The Constitution (129th Amendment) Bill, 2024, examined by a Joint Parliamentary Committee, proposes to insert which new Article to enable simultaneous elections?

**A** Article 82A ✓**B** Article 324A**C** Article 356A**D** Article 368A

## ANSWER &amp; ANALYSIS

 **EXPLANATION**

**FACT:** The Constitution (129th Amendment) Bill, 2024 proposes to insert Article 82A to enable simultaneous elections, with an "appointed date" notified by the President on the first sitting of the Lok Sabha after a general election, and it amends Articles 83, 172 and 327. **ANALYSIS:** The JPC, chaired by P.P. Chaudhary, concluded consultations in Goa in July 2026 and is moving toward adopting its report.

 **CONCEPT NOTE**

A separate proposed Article 324A would cover local-body synchronisation and would need ratification by at least half the State Legislatures.

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

GS2 polity, elections and federalism.

**MAINS KEYWORDS**

simultaneous elections, Model Code of Conduct, federalism, basic structure.

**COMMON MISTAKE**

confusing Article 82A (simultaneous elections) with Article 324 (Election Commission).

**EXAM TIP**

129th Amendment inserts Article 82A.

**INTERVIEW**

Costs and risks of One Nation One Election.

**Read Full Article →**

**Question 2**

of 16

[Source →](#)

The High-Level Committee on Simultaneous Elections, whose report underpins the One Nation One Election proposal, was chaired by:

**A** Ram Nath Kovind ✓

**B** N.K. Singh

**C** Bibek Debroy

**D** Justice B.N. Srikrishna

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

**FACT:** The High-Level Committee on Simultaneous Elections was chaired by former President Ram Nath Kovind and submitted its report in March 2024. **ANALYSIS:** It recommended a two-step synchronisation, first the Lok Sabha and State Assemblies, then local bodies within 100 days.

**📖 CONCEPT NOTE**

India held simultaneous elections in 1951-52, 1957, 1962 and 1967; the cycle broke with premature dissolutions from 1968-69.

Q2

 CONCEPT KIT**CROSS-PAPER**

GS2 polity and elections.

**MAINS KEYWORDS**

Kovind Committee, synchronisation, electoral reform.

**COMMON MISTAKE**

attributing the report to the Election Commission.

**EXAM TIP**

HLC on Simultaneous Elections = Ram Nath Kovind, March 2024.

**INTERVIEW**

Building consensus on electoral reform.

[Read Full Article →](#)

**Question 3**

of 16

[Source](#)

TReDS, made mandatory in July 2026 for all CPSE payments to MSMEs, is regulated by which body?

- ☐ A SEBI
- ☒ B The Reserve Bank of India ✓
- ☐ C IRDAI
- ☐ D The Ministry of Corporate Affairs

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

**FACT:** TReDS (Trade Receivables Discounting System) is an RBI-authorised electronic platform operating under the Payment and Settlement Systems Act, 2007. **ANALYSIS:** In July 2026 the Centre mandated that all Central Public Sector Enterprises route MSME invoice settlements through TReDS, and planned a GeM-TReDS interlink.

**📄 CONCEPT NOTE**

Financing on TReDS is **WITHOUT RECOURSE** to the MSME seller; platforms include RXIL, M1xchange and Invoicemart.

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

GS3 economy and MSMEs.

**MAINS KEYWORDS**

delayed payments, working capital, cash-flow-based lending.

**COMMON MISTAKE**

thinking SEBI regulates TReDS.

**EXAM TIP**

TReDS is RBI-authorised under the PSS Act, 2007.

**INTERVIEW**

Fixing the MSME liquidity squeeze.

[Read Full Article →](#)

**Question 4**

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[Source](#)

Under the MSMED Act, 2006, a buyer must pay a registered MSME supplier within how many days?

**A** 30 days

**B** 45 days ✓

**C** 60 days

**D** 90 days

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

**FACT:** Section 15 of the MSMED Act, 2006 requires the buyer to pay within 45 days, and Section 16 mandates compound interest at three times the RBI bank rate on delayed payment. **ANALYSIS:** Persistent delays are the biggest working-capital drain on MSMEs, which is why TReDS was made mandatory for CPSEs.

**📖 CONCEPT NOTE**

The Samadhaan portal tracks delayed-payment cases; Udyam is the MSME registration portal.

Q4

 CONCEPT KIT**CROSS-PAPER**

GS3 economy.

**MAINS KEYWORDS**

MSMED Act, delayed payments, formalisation.

**COMMON MISTAKE**

stating 30 or 60 days.

**EXAM TIP**

MSMED Act payment deadline is 45 days; penal interest is 3x the RBI bank rate.

**INTERVIEW**

Enforcing payment discipline.

[Read Full Article →](#)

**Question 5**

of 16

[Source →](#)

RhoDIS, approved as the basis of a conservation strategy in July 2026, is a DNA index system for which animal?

- ☐ A Tiger
- ☒ B Greater One-Horned Rhinoceros ✓
- ☐ C Asiatic lion
- ☐ D Snow leopard

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

**FACT:** RhoDIS (Rhino DNA Index System) is a forensic database of individual rhino genetic fingerprints, used to link seized horn to a poached animal and to map population genetics. **ANALYSIS:** The 91st Standing Committee of the National Board for Wildlife approved a long-term Greater One-Horned Rhino strategy built on RhoDIS, and brought the pygmy hog under the Species Recovery Programme.

**📖 CONCEPT NOTE**

The Greater One-Horned Rhino (*Rhinoceros unicornis*) is IUCN Vulnerable, CITES Appendix I and WPA Schedule I; RhoDIS India is anchored with the Wildlife Institute of India, Dehradun.

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

GS3 environment and wildlife forensics.

**MAINS KEYWORDS**

wildlife crime, DNA evidence, anti-poaching.

**COMMON MISTAKE**

associating RhoDIS with tigers.

**EXAM TIP**

RhoDIS = Rhino DNA Index System.

**INTERVIEW**

Technology in anti-poaching enforcement.

[Read Full Article →](#)

**Question 6**

of 16

[Source →](#)

The Standing Committee of the National Board for Wildlife (SC-NBWL) is chaired by:

- ☐ A The Prime Minister
- ☒ B The Union Environment Minister ✓
- ☐ C The Director of the Wildlife Institute of India
- ☐ D The Cabinet Secretary

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**ANSWER & ANALYSIS**


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**✓ EXPLANATION**

**FACT:** The National Board for Wildlife is chaired by the Prime Minister, while its Standing Committee is chaired by the Union Environment Minister. **ANALYSIS:** The 91st SC-NBWL, chaired by Bhupender Yadav, cleared the RhoDIS rhino strategy, a Great Indian Bustard strategy and the pygmy hog's inclusion in the Species Recovery Programme, while reviewing 118 project proposals.

**📖 CONCEPT NOTE**

The NBWL is constituted under Section 5A of the Wildlife (Protection) Act, 1972.

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

GS3 environment, GS2 institutions.

**MAINS KEYWORDS**

NBWL, project clearance, eco-sensitive zones.

**COMMON MISTAKE**

confusing the NBWL chair (PM) with the Standing Committee chair (Environment Minister).

**EXAM TIP**

NBWL = PM; SC-NBWL = Environment Minister.

**INTERVIEW**

Conservation board or clearance body?

[Read Full Article →](#)

**Question 7**

of 16

[Source →](#)

The pygmy hog, brought under the Species Recovery Programme in July 2026, is confined mainly to the grasslands of which protected area?

- ☐ A Kaziranga National Park
- ☒ B Manas National Park ✓
- ☐ C Kanha National Park
- ☐ D Sundarbans National Park

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

**FACT:** The pygmy hog (*Porcula salvania*), the world's smallest wild pig, is IUCN Endangered and confined mainly to the grasslands of Manas in Assam, with reintroductions elsewhere. **ANALYSIS:** The 91st SC-NBWL approved its inclusion in the Species Recovery Programme.

**📖 CONCEPT NOTE**

The Species Recovery Programme is a component of the centrally sponsored Integrated Development of Wildlife Habitats scheme.

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

GS3 environment and species conservation.

**MAINS KEYWORDS**

grassland ecosystems, endemic species, recovery programmes.

**COMMON MISTAKE**

placing the pygmy hog in Kaziranga.

**EXAM TIP**

pygmy hog = Manas grasslands, Assam.

**INTERVIEW**

Conserving neglected grassland species.

**Read Full Article →**

**Question 8**

of 16

 [Source](#) →

India's first hydrogen-powered passenger train service, cleared in July 2026, will run on which section?

**A** Jind to Sonipat ✓**B** Kalka to Shimla**C** Darjeeling to Siliguri**D** Matheran to Neral**ANSWER & ANALYSIS** **EXPLANATION**

**FACT:** The Railway Board approved India's first regular daily hydrogen fuel-cell passenger service on the 89-km Jind-Sonipat section of Northern Railway in Haryana. **ANALYSIS:** The 10-coach rake, built by the Integral Coach Factory (ICF) Chennai, has a 1,200 kW fuel-cell system and emits only water vapour and heat.

 **CONCEPT NOTE**

The programme is called "Hydrogen for Heritage", announced in Budget 2023-24, with 35 trains planned on heritage and hill routes.

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

GS3 science and technology, environment.

**MAINS KEYWORDS**

green hydrogen, rail decarbonisation, net zero.

**COMMON MISTAKE**

assuming the first service runs on a hill heritage line.

**EXAM TIP**

first hydrogen train service = Jind-Sonipat, Haryana.

**INTERVIEW**

Where hydrogen makes sense in transport.

**Read Full Article →**

**Question 9**

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[Source →](#)

A hydrogen fuel cell produces electricity by combining hydrogen with oxygen, emitting mainly:

- ☐ A Carbon dioxide
- ☒ B Water vapour and heat ✓
- ☐ C Nitrogen oxides
- ☐ D Particulate matter

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**ANSWER & ANALYSIS**


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**✓ EXPLANATION**

**FACT:** A hydrogen fuel cell combines hydrogen and oxygen to produce electricity, water and heat, with zero tailpipe carbon dioxide, NOx or particulate matter. **ANALYSIS:** A fuel cell is only as clean as the electricity used to make the hydrogen, which is why green versus grey hydrogen matters.

**📄 CONCEPT NOTE**

The National Green Hydrogen Mission (2023) has an outlay of about Rs 19,744 crore and targets 5 million metric tonnes of green hydrogen a year by 2030.

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

GS3 energy and technology.

**MAINS KEYWORDS**

green hydrogen, electrolyser, decarbonisation.

**COMMON MISTAKE**

assuming all hydrogen is clean regardless of source.

**EXAM TIP**

fuel cell by-products = water vapour and heat.

**INTERVIEW**

Green versus grey hydrogen.

**Read Full Article →**

**Question 10**

of 16

[Source →](#)

The PMFME scheme, which crossed two lakh credit-linked beneficiaries in July 2026, is implemented by which ministry?

- ☐ A Ministry of Agriculture and Farmers Welfare
- ☒ B Ministry of Food Processing Industries ✓
- ☐ C Ministry of Micro, Small and Medium Enterprises
- ☐ D Ministry of Rural Development

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

**FACT:** PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) is implemented by the Ministry of Food Processing Industries (MoFPI), launched on June 29, 2020 under Atmanirbhar Bharat. **ANALYSIS:** It crossed two lakh credit-linked beneficiaries in July 2026, leveraging over Rs 20,300 crore of investment, with about 44 per cent women beneficiaries.

**📖 CONCEPT NOTE**

PMFME follows the One District One Product (ODOP) approach and offers a credit-linked capital subsidy of 35 per cent of project cost, capped at Rs 10 lakh.

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

GS3 economy, food processing.

**MAINS KEYWORDS**

formalisation, ODOP, micro enterprises, farm incomes.

**COMMON MISTAKE**

placing PMFME under the MSME Ministry.

**EXAM TIP**

PMFME is a MoFPI scheme; ODOP-based.

**INTERVIEW**

Formalising micro food enterprises.

[Read Full Article →](#)

**Question 11**

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[Source](#)

Under PMFME, the credit-linked capital subsidy for an individual micro enterprise is:

- ☐ A 15 per cent of project cost, capped at Rs 5 lakh
- ☒ B 35 per cent of project cost, capped at Rs 10 lakh ✓
- ☐ C 50 per cent of project cost, capped at Rs 25 lakh
- ☐ D 100 per cent of project cost, uncapped

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

**FACT:** PMFME offers a credit-linked capital subsidy of 35 per cent of eligible project cost, capped at Rs 10 lakh per unit, plus seed capital of Rs 40,000 per self-help group member. **ANALYSIS:** The scheme is centrally sponsored, cost-shared 60:40 between Centre and States (90:10 for North-Eastern and Himalayan States).

**📖 CONCEPT NOTE**

PMFME has an outlay of about Rs 10,000 crore and a target of 2 lakh micro enterprises.

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

GS3 economy and schemes.

**MAINS KEYWORDS**

credit-linked subsidy, SHG seed capital, centrally sponsored scheme.

**COMMON MISTAKE**

misremembering the 35 per cent / Rs 10 lakh cap.

**EXAM TIP**

PMFME subsidy = 35 per cent, max Rs 10 lakh.

**INTERVIEW**

Designing subsidies that crowd in bank credit.

[Read Full Article →](#)

**Question 12**

of 16

 **Source** →

The Lok Samvardhan Parv, held in Dehradun in July 2026, is organised under which scheme?

**A** PM VIKAS ✓**B** PM SVANidhi**C** PM Vishwakarma**D** PM POSHAN**ANSWER & ANALYSIS** **EXPLANATION**

**FACT:** The Lok Samvardhan Parv is held under PM VIKAS (Pradhan Mantri Virasat Ka Samvardhan), the Ministry of Minority Affairs scheme. **ANALYSIS:** The sixth edition opened at Dehradun on July 11, 2026, with Uttarakhand becoming the first state to co-organise it with the Centre.

 **CONCEPT NOTE**

PM VIKAS (2023) merged the earlier Seekho aur Kamao, USTTAD, Hamari Dharohar, Nai Roshni and Nai Manzil schemes.

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

GS1 culture, GS2 welfare of minorities.

**MAINS KEYWORDS**

artisan livelihoods, traditional crafts, Vocal for Local.

**COMMON MISTAKE**

confusing PM VIKAS with PM Vishwakarma (artisans of 18 trades).

**EXAM TIP**

Lok Samvardhan Parv is under PM VIKAS, Ministry of Minority Affairs.

**INTERVIEW**

Markets for traditional artisans.

**Read Full Article →**

**Question 13**

of 16

[Source →](#)

Which Articles of the Constitution protect the interests of minorities and their right to establish and administer educational institutions?

- ☐ A Articles 14 and 15
- ☒ B Articles 29 and 30 ✓
- ☐ C Articles 32 and 33
- ☐ D Articles 44 and 45

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

**FACT:** Article 29 protects the interests of minorities (language, script and culture) and Article 30 guarantees their right to establish and administer educational institutions. **ANALYSIS:** These frame the constitutional basis for minority-welfare programmes such as PM VIKAS, under which the Lok Samvardhan Parv is held.

**📄 CONCEPT NOTE**

The National Commission for Minorities was set up under the National Commission for Minorities Act, 1992.

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

GS2 polity and rights, GS1 society.

**MAINS KEYWORDS**

minority rights, cultural and educational rights.

**COMMON MISTAKE**

confusing Articles 29-30 with Articles 25-28 (religious freedom).

**EXAM TIP**

minority cultural and educational rights = Articles 29 and 30.

**INTERVIEW**

Balancing minority rights and common standards.

[Read Full Article →](#)

**Question 14**

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[Source →](#)

Malala Day, observed on July 12, marks the birthday of Malala Yousafzai, who shared the 2014 Nobel Peace Prize with:

**A** Kailash Satyarthi ✓

**B** Amartya Sen

**C** Muhammad Yunus

**D** Abhijit Banerjee

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

**FACT:** Malala Yousafzai won the Nobel Peace Prize in 2014 jointly with India's Kailash Satyarthi, becoming the youngest-ever Nobel laureate. **ANALYSIS:** Malala Day (July 12) dates from her address to the UN Youth Assembly on July 12, 2013 advocating education for every child.

**📖 CONCEPT NOTE**

The day connects to SDG 4 (quality education), Article 21A and the Right to Education Act, 2009.

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

GS1 society, GS2 education.

**MAINS KEYWORDS**

girl-child education, right to education, SDG 4.

**COMMON MISTAKE**

confusing the 2014 Peace Prize with an economics laureate.

**EXAM TIP**

Malala shared the 2014 Nobel Peace Prize with Kailash Satyarthi.

**INTERVIEW**

Education as the route out of poverty.

[Read Full Article →](#)

**Question 15**

of 16

 [Source](#) →

The Global Liveability Index, in which Indian cities ranked around 120th in 2026, is published by:

- ☐ A The World Bank
- ☒ B The Economist Intelligence Unit ✓
- ☐ C UN-Habitat
- ☐ D The World Economic Forum

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

**FACT:** The Global Liveability Index is published by the Economist Intelligence Unit (EIU), ranking 173 cities on 30 indicators across stability, healthcare, culture and environment, education and infrastructure. **ANALYSIS:** Copenhagen topped the 2026 index, while New Delhi and Mumbai ranked around 120th.

 **CONCEPT NOTE**

India's low ranking reflects weaknesses in infrastructure, environment and healthcare access.

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

GS3 reports and indices, GS1 urbanisation.

**MAINS KEYWORDS**

liveability, urban governance, quality of life.

**COMMON MISTAKE**

attributing the index to UN-Habitat.

**EXAM TIP**

Global Liveability Index = Economist Intelligence Unit.

**INTERVIEW**

Making Indian cities liveable.

[Read Full Article →](#)

**Question 16**

of 16

[Source →](#)

Sheathia meghalayensis, described in 2026 by the Botanical Survey of India, is a new species of:

**A** Freshwater red alga ✓

**B** Orchid

**C** Bamboo

**D** Fern

**ANSWER & ANALYSIS**

✓ **EXPLANATION**

**FACT:** Sheathia meghalayensis is a new freshwater red alga (Rhodophyta) described from a stream near Crinoline Falls in the East Khasi Hills, Meghalaya. **ANALYSIS:** Freshwater red algae are bioindicators of pristine, oxygen-rich water, and the species has been proposed as Critically Endangered.

 **CONCEPT NOTE**

Two new solitary bee species were also described from Arunachal Pradesh by ATREE researchers in 2026.

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

GS3 environment and biodiversity.

 **MAINS KEYWORDS**

bioindicators, taxonomy, freshwater ecosystems.

 **COMMON MISTAKE**

assuming red algae are only marine.

 **EXAM TIP**

Sheathia meghalayensis = freshwater red alga, Meghalaya.

 **INTERVIEW**

Why taxonomy still matters.

 [Read Full Article →](#)



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