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Daily Quiz, July 28, 2026

28 July 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz, July 28, 2026

28 July 2026 · 9 Questions · Answers & Explanations Included

Question 1

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Under the MSME Development (Amendment) Bill, 2026, once a buyer's application to set aside an arbitral award won by an MSME supplier has been pending for more than six months, what is a court now empowered to direct?

- ☐ A Payment of the full awarded amount before the appeal can proceed
- ☐ B Doubling of the compound interest payable under Section 16 of the parent Act
- ☒ C Payment of at least 50 per cent of the awarded amount to the MSME supplier ✓
- ☐ D Referral of the dispute back to the Facilitation Council for fresh conciliation

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The MSME Development (Amendment) Bill, 2026 empowers courts to direct payment of at least 50 per cent of an arbitral award to an MSME supplier once the buyer's application under Section 34 of the Arbitration and Conciliation Act, 1996 to set aside the award has been pending for more than six months. **ANALYSIS:** This removes the incentive large buyers had to use prolonged litigation as a cash-flow tool, since a stalled appeal no longer defers payment indefinitely at no cost to the buyer.

📖 CONCEPT NOTE

The parent Act is the MSME Development Act, 2006. Section 15 sets a payment deadline of 45 days from acceptance of goods or services; Section 16 makes delayed payment attract compound interest at three times the RBI-notified bank rate; Sections 17-18 route disputes to the Micro and Small Enterprises Facilitation Council (MSEFC) for conciliation and, failing that, arbitration.

The 2026 Bill also mandates Central Public Sector Enterprises to route invoice settlement through TReDS, the RBI-regulated Trade Receivables Discounting System operated via RXIL, Invoicemart and M1xchange, and enables States to constitute additional MSEFCs. India has an estimated 6.3 crore MSMEs, contributing about 30 per cent of GDP and 45 per cent of exports.

Q1 **CONCEPT KIT**
 CROSS-PAPER

GS3 Indian Economy, MSME growth and employment; GS2 Parliament and the legislative process.

 MAINS KEYWORDS

delayed payments, arbitral award, TReDS, Facilitation Council.

 COMMON MISTAKE

confusing the MSEFC, a statutory dispute-resolution body, with TReDS, an RBI-regulated financing platform; they serve different functions.

 EXAM TIP

remember Section 16's interest rate as three times the RBI notified bank rate, a frequently tested figure.

 INTERVIEW

should public procurement mandate TReDS routing for all vendors, not only MSME suppliers?

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Question 2

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The OECD's Crypto-Asset Reporting Framework (CARF), which India has now aligned with through CBDT guidance, extends the automatic-exchange-of-information logic of which earlier standard to a new asset class?

- A Common Reporting Standard (CRS) ✓**
- B Foreign Account Tax Compliance Act (FATCA)
- C Base Erosion and Profit Shifting (BEPS) Action Plan
- D General Anti-Avoidance Rule (GAAR)

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: CARF extends the automatic exchange-of-information logic of the OECD's Common Reporting Standard, in place since 2017 for bank accounts and custodial financial assets, to crypto-assets; CBDT's July 2026 guidance shifts the reporting duty to exchanges (Reporting Crypto-Asset Service Providers) under Section 509 of the Income-tax Act, 2025. **ANALYSIS:** The reform changes reporting infrastructure, not tax policy; the existing 30 per cent flat tax on VDA transfer gains and 1 per cent TDS under Section 194S remain unchanged.

📌 CONCEPT NOTE

FATCA is a distinct, US-specific bilateral reporting law, not the OECD's multilateral CRS, and is a common point of confusion. India's VDA tax regime dates to the Union Budget 2022-23: a flat 30 per cent tax on transfer gains with no expense deduction beyond cost of acquisition, 1 per cent TDS under Section 194S, and no set-off of VDA losses against other income or across VDAs.

CARF reporting is domiciled in Rules 241-244 of the Income-tax Rules, 2026, with cross-border automatic exchange of crypto tax data beginning April 2027. The Income-tax Act, 2025 takes effect from April 1, 2026, replacing the Income-tax Act, 1961.

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

GS3 taxation and resource mobilisation; GS2 international regulatory cooperation through the OECD and G20.

 MAINS KEYWORDS

automatic exchange of information, RCASP, tax transparency, virtual digital assets.

 COMMON MISTAKE

treating FATCA and CRS as the same standard; FATCA is US-specific and bilateral, CRS is OECD-led and multilateral.

 EXAM TIP

CARF's reporting entity is the RCASP; cross-border exchange under CARF begins April 2027.

 INTERVIEW

can reporting-based transparency alone curb crypto tax evasion without parallel valuation and custody standards?

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Question 3

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According to the Wood Mackenzie report on India's 2025-2030 data centre outlook, which factor was identified as the primary constraint on growth, rather than land or capital?

- ☐ A Skilled workforce availability
- ☐ B Semiconductor chip import dependence
- ☐ C Data localisation compliance costs
- ☒ D Power, that is electricity, availability ✓

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Wood Mackenzie projects India's data centre capacity growing from 2.2 GW in 2025 to 12 GW by 2030, with AI-dedicated capacity rising nearly 24-fold, and identifies power availability, not land or capital, as the binding constraint, alongside water stress flagged in Tamil Nadu and Karnataka. **ANALYSIS:** AI workloads draw far more power per rack and generate far more heat than conventional hosting, so growth of the AI stack is now as much an energy-planning question as a digital-economy one.

📌 CONCEPT NOTE

The report distinguishes the aggregate national forecast from specific projects such as the Odisha Sovereign AI Park (HCLTech and Sarvam AI with the Government of Odisha), announced July 24, 2026, an investment of about Rs 14,257 crore expected to be operational by 2028. The AI stack is commonly analysed in three layers: hardware/compute (chips and data centres), data (governed in India by the DPDP Act, 2023), and models (India-tuned foundation models under the IndiaAI Mission, such as Sarvam AI). Data centre electricity demand is projected to reach about 7 per cent of India's total electricity demand by 2040, up from 10 TWh in 2025.

Q3

 CONCEPT KIT**CROSS-PAPER**

GS3 infrastructure, energy and science and technology; environment, through water stress.

**MAINS KEYWORDS**

sovereign compute, power density, liquid cooling, renewable matching.

**COMMON MISTAKE**

assuming data centre expansion is mainly a real-estate and capital question; for AI-era facilities it is primarily an energy-procurement question.

**EXAM TIP**

remember the 2.2 GW to 12 GW (2025-2030) figures and the roughly 24-fold rise in AI-dedicated capacity.

**INTERVIEW**

how should India balance data centre power demand against its renewable energy and emissions-intensity commitments?

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Question 4

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The deep natural draft of Vizhinjam International Seaport, now cleared by CBIC for EXIM cargo operations, primarily helps reduce India's dependence on which of the following?

- ☐ A Domestic coastal shipping between Indian ports
- ☒ B Foreign transshipment hub ports such as Colombo, Singapore and Port Klang ✓
- ☐ C Land border trade routes with neighbouring countries
- ☐ D Inland waterway cargo movement on the National Waterways

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: An estimated three-quarters of India-bound and India-origin transshipment cargo has historically routed through foreign hub ports such as Colombo, Singapore and Port Klang because most Indian ports lack sufficient natural draft for the largest container vessels; Vizhinjam's natural draft of about 20 metres allows it to receive such vessels directly. **ANALYSIS:** The CBIC clearance for EXIM operations from August 18, 2026 is the qualitative shift: it lets goods clear into and out of the Indian economy through the port itself, not merely pass through it as transshipment cargo.

📌 CONCEPT NOTE

Vizhinjam is a public-private partnership port in Thiruvananthapuram, Kerala, owned by the Kerala government's Vizhinjam International Seaport Ltd (VISL) and operated by Adani Vizhinjam Port Private Limited (AVPPL), an Adani Ports and SEZ concessionaire, under a 40-year concession. In its initial EXIM phase, imports are limited to Full Container Load shipments cleared through Direct Port Delivery within 48 hours, because no Container Freight Station is yet attached; a 100-acre CFS is planned.

The port advances the Sagarmala Programme, launched in 2015 by the Ministry of Ports, Shipping and Waterways for port-led development, and India's wider Blue Economy strategy.

Q4
 **CONCEPT KIT**
 CROSS-PAPER

GS1 geography of natural draft and shipping corridors; GS3 ports and maritime infrastructure.

 MAINS KEYWORDS

transshipment, Sagarmala, Blue Economy, Direct Port Delivery.

 COMMON MISTAKE

treating "transshipment port" and "EXIM gateway" as the same status; Vizhinjam is transitioning from the former to the latter.

 EXAM TIP

remember Colombo, Singapore and Port Klang as the three hub ports historically used for India-linked transshipment.

 INTERVIEW

what follow-on infrastructure, such as a CFS and rail/road connectivity, does Vizhinjam still need to fully capture transshipment cargo?

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Question 5

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The Indian Coast Guard's 2026 gender-neutral induction reform, extending Permanent Appointment to women officers, follows the reasoning of which landmark Supreme Court judgment?

- ☐ A Vishaka v. State of Rajasthan (1997)
- ☐ B Anuj Garg v. Hotel Association of India (2008)
- ☐ C Air India v. Nergesh Meerza (1981)
- ☒ D **Secretary, Ministry of Defence v. Babita Puniya (2020) ✓**

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: In *Secretary, Ministry of Defence v. Babita Puniya (2020)*, the Supreme Court held that denying women Permanent Commission in the Army on grounds of "physiological limitations" reflected sex stereotyping rather than genuine operational necessity, and directed Permanent Commission for eligible women officers; the Coast Guard's 2026 reform extends the same gender-neutral logic to induction into the Short Service Appointment and Permanent Appointment officer cadres. **ANALYSIS:** The reform was announced alongside a separate, unrelated Coast Guard reform, a "presumed dead" declaration mechanism to speed ex-gratia payment to families of personnel missing at sea, both aimed at improving force morale in the year following the ICG's 50th Raising Day (Golden Jubilee), marked on 1 February 2026.

📖 CONCEPT NOTE

The Indian Coast Guard was raised on 1 February 1977 and given statutory form by the Coast Guard Act, 1978, as an armed force of the Union distinct from the Navy, with the motto Vayam Rakshamah; it marked its 50th Raising Day (Golden Jubilee) on 1 February 2026. Gender-inclusive reform has proceeded incrementally across India's forces: the Indian Air Force inducted women fighter pilots from 2016, and *Babita Puniya (2020)* is the doctrinal anchor for Permanent Commission reform in the Army.

Vishaka v. State of Rajasthan (1997) laid down workplace sexual-harassment guidelines; *Air India v. Nergesh Meerza (1981)* struck down discriminatory service conditions for air hostesses; *Anuj Garg v. Hotel Association of India (2008)* struck down a law barring women from working as bartenders. All are landmark gender-equality cases but address distinct issues.

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

GS2 judiciary and gender governance; GS3 security forces and their mandate.

**MAINS KEYWORDS**

Permanent Commission, sex stereotyping, gender-neutral induction, role morality.

**COMMON MISTAKE**

citing Vishaka when the question concerns Permanent Commission; Vishaka addresses workplace harassment, not induction or commission.

**EXAM TIP**

Babita Puniya (2020) is the case to cite for any armed-forces gender-parity question.

**INTERVIEW**

should combat roles also move toward full gender-neutral induction, and what changes would that require?

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Question 6

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Source →

India's National Viral Hepatitis Control Programme (NVHCP) focuses its screening and treatment efforts primarily on which two types of viral hepatitis?

- ☐ A Hepatitis A and E
- ☐ B Hepatitis C and D
- ☒ C Hepatitis B and C ✓
- ☐ D Hepatitis A and B

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: NVHCP, launched in 2018, focuses on Hepatitis B and C because these types are chiefly responsible for chronic liver disease, cirrhosis and liver cancer; Hepatitis A and E spread via contaminated food or water and do not typically become chronic. **ANALYSIS:** Hepatitis C is notable as a curable chronic infection with modern direct-acting antivirals, which is why the WHO treats hepatitis elimination as a realistic target if screening-to-treatment coverage scales fast enough.

📌 CONCEPT NOTE

World Hepatitis Day is observed on July 28 each year, marking the birthday of Dr Baruch Blumberg, who discovered the Hepatitis B virus and won the 1976 Nobel Prize in Physiology or Medicine; the WHO's 2026 theme is "Hepatitis: Let's Break It Down." NVHCP has cumulatively screened over 21 crore persons and has over 6 lakh patients on treatment across more than 1,150 sites, as of March 2026. The WHO's global targets for 2030, from a 2015 baseline, are a 90 per cent reduction in new chronic infections and a 65 per cent reduction in hepatitis-related deaths.

India's Universal Immunisation Programme administers the Hepatitis B birth dose within 24 hours of birth.

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

GS2 health policy and international health governance through the WHO.

**MAINS KEYWORDS**

screening-to-treatment cascade, direct-acting antivirals, elimination target.

**COMMON MISTAKE**

assuming NVHCP targets all five hepatitis types equally; A and E are acute, food/water-borne infections outside its chronic-disease focus.

**EXAM TIP**

remember NVHCP's 2018 launch year and the over-21-crore-screened, over-6-lakh-treated figures.

**INTERVIEW**

what are the biggest gaps in India's hepatitis screening-to-treatment cascade, especially in rural areas?

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Question 7

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The Amaravati integrated genomic solutions centre, a partnership involving AstraZeneca India, Strand Life Sciences and Qure.ai, is best described as an example of which approach to cancer care?

A Precision oncology, using a tumour's genomic profile to select targeted therapy ✓

B Universal chemotherapy protocol standardised across all patients

C Palliative care focused exclusively on terminal-stage patients

D Traditional or AYUSH-integrated oncology care

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Amaravati programme combines AI-powered chest X-ray screening from Qure.ai with genomic and biomarker testing from Strand Life Sciences to identify the specific mutations driving a patient's tumour, matching each patient to a targeted therapy rather than a uniform chemotherapy protocol. **ANALYSIS:** This is among the first attempts to embed precision oncology directly into government hospital workflows in India, combining earlier detection through AI screening with treatment precision through genomics.

📌 CONCEPT NOTE

The programme's initial focus is lung and breast cancer: lung cancer because AI-assisted chest X-ray screening can catch it earlier at population scale using equipment government hospitals already have, and breast cancer because it is India's most common cancer among women by incidence and because genomic subtyping, such as hormone-receptor or HER2 status, materially changes treatment choice. Cancer is one of four major diseases, alongside cardiovascular disease, diabetes and stroke, targeted under India's National Programme for Prevention and Control of Non-Communicable Diseases.

The initiative also intersects with Ayushman Bharat's persistent diagnostic-infrastructure gap for high-cost interventions like genomic testing.

Q7
 **CONCEPT KIT**
 CROSS-PAPER

GS3 biotechnology and AI in healthcare; GS2 public-private partnership and Non-Communicable Disease policy.

 MAINS KEYWORDS

precision oncology, targeted therapy, genomic testing, biomarker.

 COMMON MISTAKE

describing this as generic "personalised care" without naming the genomic-testing component that defines precision oncology specifically.

 EXAM TIP

remember the four major NCDs targeted under India's NCD programme: cancer, cardiovascular disease, diabetes and stroke.

 INTERVIEW

how can genomic testing costs be brought down enough for population-scale use in India's public hospitals?

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Question 8

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Khelo India Rising Talent Identification (KIRTI) uses AI-based assessment tools across 174 Talent Assessment Centres to identify sporting talent in which age group?

- ☐ A 6 to 14 years
- ☒ B 9 to 18 years ✓
- ☐ C 12 to 21 years
- ☐ D 15 to 25 years

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: KIRTI targets the 9-18 age group and has completed over 1.87 lakh AI-based assessments across 174 Talent Assessment Centres, feeding a structured national sports talent pipeline. **ANALYSIS:** This represents a shift from India's earlier, largely ad hoc, State-federation-driven talent spotting to a centrally coordinated, data-driven identification system, underpinning the stated goal of India becoming a top-10 sporting nation by 2036.

📖 CONCEPT NOTE

Khelo India was launched in 2017-18 under the Department of Sports, Ministry of Youth Affairs and Sports. The Sports Ministry's 2026-27 budget of Rs 4,479.88 crore is its highest ever, up from Rs 1,219 crore in 2013-14, and funds 1,067 Khelo India Centres and 267 supported academies alongside 349 sanctioned infrastructure projects worth Rs 3,176 crore. The scheme's games ecosystem includes the Khelo India Youth Games (2019), University Games (2020), Para Games (2023), Beach Games (2025), and Winter and Tribal Games (2026), building toward India's stated goal of a top-10 sporting-nation ranking by 2036 and top-5 by 2047, alongside its 2036 Olympic and Paralympic hosting ambitions.

Q8
 **CONCEPT KIT**

CROSS-PAPER

GS2 government schemes for human resource development among youth.


MAINS KEYWORDS

talent pipeline, sports infrastructure, Olympic hosting 2036.


COMMON MISTAKE

confusing KIRTI's talent-identification age band with the age eligibility for the Khelo India Youth Games itself; they are separate programme components.


EXAM TIP

Khelo India launched in 2017-18; remember the 9-18 KIRTI age band as a distinct Prelims fact.


INTERVIEW

what non-financial barriers, social or regional, limit talent identification from reaching rural India?


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Question 9

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The MISHTI scheme, relevant to India's mangrove conservation efforts marked by the International Day for the Conservation of the Mangrove Ecosystem on July 26, was launched through which policy document?

- ☐ A National Action Plan on Climate Change (2008)
- ☐ B India's Nationally Determined Contributions to the UNFCCC (2015)
- ☐ C National Wildlife Action Plan, 2017-2031
- ☒ D **Union Budget 2023-24** ✓

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: MISHTI, the Mangrove Initiative for Shoreline Habitats and Tangible Incomes, was launched in the Union Budget 2023-24 and is implemented through convergence with MGNREGS, CAMPA and other schemes to restore and protect mangrove ecosystems along India's coastline. **ANALYSIS:** Mangroves function both as coastal-resilience infrastructure, buffering cyclones and erosion, and as a blue-carbon sink, which is why MISHTI is relevant to both disaster-risk-reduction and climate-mitigation policy discussions.

📖 CONCEPT NOTE

The International Day for the Conservation of the Mangrove Ecosystem is observed on July 26 as a UNESCO designation, marked in 2026 for the 11th time. India's largest mangrove cover lies in the Sundarbans, West Bengal, with significant additional cover in Gujarat's Kachchh region and the Andaman and Nicobar Islands. "Blue carbon" refers to carbon captured and stored by coastal and marine ecosystems such as mangroves, seagrasses and salt marshes, which sequester carbon at a markedly higher rate per unit area than most terrestrial forests.

Q9 **CONCEPT KIT**

 CROSS-PAPER	GS3 environment, coastal ecosystems and climate change.
 MAINS KEYWORDS	blue carbon, MISHTI, coastal resilience, convergence financing.
 COMMON MISTAKE	conflating MISHTI, a mangrove-specific scheme from Budget 2023-24, with broader afforestation schemes like CAMPA, with which it converges but is not identical.
 EXAM TIP	remember MISHTI's launch vehicle, the Union Budget 2023-24, as distinct from the July 26 observance date.
 INTERVIEW	can convergence financing across MGNREGS, CAMPA and MISHTI sustainably fund long-term mangrove restoration?

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