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Daily Quiz, July 31, 2026

31 July 2026



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DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz, July 31, 2026

31 July 2026 · 14 Questions · Answers & Explanations Included

Question 1

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Roughly what share of India's crude oil imports transits the Strait of Hormuz, the chokepoint at the centre of the escalating US-Iran war?

A About 20 per cent

B About 35 per cent ✓

C About 52 per cent

D About 75 per cent

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: Roughly 30 to 40 per cent of India's crude oil imports, out of about 5 million barrels per day, transit the Strait of Hormuz as of mid-2026, after India's post-March diversification push reduced its Hormuz-routed share, still making it a major energy-security chokepoint. **ANALYSIS:** The late-July 2026 escalation in the US-Iran war, which pushed Hormuz shipping traffic down further from a pre-war baseline of about 120 vessels a day toward single digits at times, is therefore a direct Indian economic-security event, not merely a distant geopolitical development.

📖 CONCEPT NOTE

The US-Iran war began with surprise US-Israel strikes on 28 February 2026, with the Strait of Hormuz-specific campaign beginning 19 March 2026; the conflict escalated sharply again after US strikes on Bandar Abbas and Kish on 29 July 2026, with Jordan and Kuwait intercepting Iranian missiles during the exchange. India has historically balanced its ties with the US, Iran and the Gulf Arab states; its post-2019 diversification strategy, built after US sanctions cut Iranian oil imports to zero, now leans on Russian, West African and US crude alongside traditional Gulf sources, though the diversified basket still carries higher freight costs and does not fully eliminate Hormuz exposure since key Gulf suppliers remain Strait-dependent.

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

GS3 Indian economy, energy security; GS2 India's neighbourhood and West Asia policy.

**MAINS KEYWORDS**

chokepoint dependency, strategic autonomy, energy diversification, current account risk.

**COMMON MISTAKE**

assuming India's crude diversification since 2022 has eliminated Hormuz risk; it has only partially hedged it.

**EXAM TIP**

know the Strait of Hormuz's geography (between Iran and Oman, connecting the Persian Gulf to the Arabian Sea) alongside its economic significance.

**INTERVIEW**

how should India balance its US strategic partnership against its historical ties to Iran during a direct US-Iran conflict?

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Question 2

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The Gaza disarmament roadmap announced on 30 July 2026 designates which body to hold sole weapons authority during the transition period?

- ☐ A The Israeli Defence Forces
- ☒ B The National Committee for the Administration of Gaza ✓
- ☐ C The United Nations Security Council directly
- ☐ D A joint Hamas-Israel security committee

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The roadmap, mediated through the "Board of Peace" and announced by President Trump on 30 July 2026, designates the National Committee for the Administration of Gaza to hold a monopoly on weapons during the transition, with a detailed plan due within 14 days pending international verification. **ANALYSIS:** This structure attempts to solve the recurring weakness of earlier Gaza ceasefire attempts, namely a security vacuum between an armed non-state actor stepping back and a functioning governance structure stepping in.

📌 CONCEPT NOTE

The standard framework for evaluating any such transition is DDR: Disarmament, Demobilisation and Reintegration. Verification is historically the hardest element to stand up quickly in any DDR process, since it requires an independent mechanism both parties trust.

Israeli military withdrawal under the roadmap is phased and tied to verified disarmament milestones rather than a fixed calendar. India has consistently supported a two-state solution while maintaining bilateral relationships with both Israel and the Palestinian Authority.

Q2

 CONCEPT KIT**CROSS-PAPER**

GS2 international relations, important international institutions.

**MAINS KEYWORDS**

DDR framework, post-conflict governance, security vacuum, phased withdrawal.

**COMMON MISTAKE**

treating a ceasefire and a disarmament roadmap as equivalent; a ceasefire only halts fighting, while a disarmament roadmap attempts to resolve the underlying security architecture.

**EXAM TIP**

DDR (Disarmament, Demobilisation, Reintegration) is a recurring UPSC term across multiple conflict-resolution contexts globally.

**INTERVIEW**

can an externally verified weapons monopoly for a transitional body realistically hold in a territory with fragmented armed factions?

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Question 3

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Under the Registration of Births and Deaths (Amendment) Bill, 2026, a delayed registration beyond two years now requires approval from which authority?

- ☐ A Any Executive Magistrate
- ☐ B The District Collector
- ☒ C **A Judicial Magistrate of the First Class, plus verification and a fee ✓**
- ☐ D The Registrar General of India directly

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The 2026 amendment to Section 13 of the Registration of Births and Deaths Act, 1969 introduces a two-tier structure: delays of one to two years require a Magistrate's order, while delays beyond two years require approval from a Judicial Magistrate of the First Class, along with verification and a prescribed fee. **ANALYSIS:** The higher bar for longer delays is designed to close a route that had been exploited to manufacture backdated documents for age misrepresentation, citizenship and inheritance disputes.

📖 CONCEPT NOTE

The Bill was introduced on 29 July 2026 and passed by the Lok Sabha by voice vote on 31 July 2026, amid Opposition protests over the government's handling of the July 20 student-march police response. Civil Registration System (CRS) data underpins welfare-scheme targeting, vital statistics estimates through the Sample Registration System, and is frequently the first documentary evidence in citizenship and inheritance disputes. The Registrar General of India administers both the CRS and the SRS.

Q3
 **CONCEPT KIT**

CROSS-PAPER

GS2 government policies, statutory bodies, e-governance.


MAINS KEYWORDS

civil registration integrity, delayed registration fraud, welfare targeting.


COMMON MISTAKE

assuming the same procedure applies regardless of delay length; the 2026 amendment specifically scales scrutiny to delay duration.


EXAM TIP

remember the two-year threshold as the dividing line between the two tiers.


INTERVIEW

does raising the evidentiary bar for delayed registration risk excluding genuinely marginalised citizens who lack timely access to registration in the first place?


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Question 4

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[Source →](#)

World Ranger Day, observed on 31 July, was established in which year by the International Ranger Federation?

A 2000

B 2007 ✓

C 2013

D 2018

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: World Ranger Day was established in 2007 by the International Ranger Federation to commemorate rangers who have died protecting natural and cultural heritage, and 2026 marks its 20th anniversary under the theme "Rangers: Guardians of a Changing Planet," with the sub-theme "20 Years of World Ranger Day: A Legacy of Protection, Courage, and Service." **ANALYSIS:** The observance has consistently used its platform to advocate for better ranger welfare, training and insurance, an area that remains chronically under-resourced relative to the risk profile of frontline conservation enforcement.

📖 CONCEPT NOTE

India's frontline conservation enforcement runs through State Forest Departments, which employ the bulk of India's ranger-equivalent staff with wide variation in training, equipment and insurance across states, alongside dedicated field staff under flagship programmes like Project Tiger (under the National Tiger Conservation Authority) and Project Cheetah. Legal enforcement powers for protected areas derive from the Wildlife Protection Act, 1972.

Rangers combine anti-poaching enforcement, ecological monitoring, fire and disaster response, and community liaison, frequently in remote terrain with limited backup.

Q4
 **CONCEPT KIT**
 CROSS-PAPER

GS1 conservation, human dimension; GS3 environmental degradation and disaster management.

 MAINS KEYWORDS

ranger welfare, frontline enforcement, Wildlife Protection Act 1972.

 COMMON MISTAKE

confusing World Ranger Day (31 July, established 2007) with World Wildlife Day (3 March, a separate UN-designated observance).

 EXAM TIP

always verify observance-day establishment years and dates precisely; these are frequent Prelims traps.

 INTERVIEW

what specific welfare reforms (insurance, training, compensation) would most improve India's ranger workforce outcomes?

 [Read Full Article →](#)

Question 5

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[Source →](#)

The Rs 4,000-crore line of credit India extended to Bhutan on 31 July 2026 is linked to which Bhutanese development plan?

- ☐ A The 12th Five-Year Plan (2018-23)
- ☒ B **The 13th Five-Year Plan (2024-29) ✓**
- ☐ C A standalone hydropower agreement outside any Five-Year Plan
- ☐ D The Gross National Happiness Index revision

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Rs 4,000-crore (Nu 40 billion) concessional line of credit, exchanged at the 5th India-Bhutan Development Cooperation Talks in Thimphu, is linked to energy projects under Bhutan's 13th Five-Year Plan (2024-29), within India's broader reaffirmed support envelope of Rs 10,000 crore for the Plan period. **ANALYSIS:** Bhutan is frequently cited as India's most successful neighbourhood development-diplomacy template because the hydropower-anchored cooperation has largely avoided the debt-sustainability controversies seen in some other regional infrastructure financing arrangements.

📌 CONCEPT NOTE

The talks were led by Foreign Secretary Vikram Misri for India and Dasho Pema Lektup Dorji for Bhutan, and also approved 12 new projects worth Rs 332 crore. Bhutan exports surplus hydroelectric power to India, generating a significant share of Bhutanese government revenue, while India secures clean, reliable power from a trusted neighbour, a template India's development cooperation with Bhutan has sustained across five successive rounds of talks.

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

GS2 India and its neighbourhood, bilateral agreements.

**MAINS KEYWORDS**

hydropower diplomacy, Neighbourhood First policy, concessional financing.

**COMMON MISTAKE**

confusing this Rs 4,000-crore line of credit with the total Rs 10,000-crore support envelope for the whole Plan period; the former is a subset of the latter.

**EXAM TIP**

remember Exim Bank of India as the standard institutional channel for Indian lines of credit to partner countries.

**INTERVIEW**

what makes the India-Bhutan hydropower model replicable, or not, for India's other neighbourhood partnerships?

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Question 6

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Which factor is most commonly cited as capable of offsetting El Nino's typical dampening effect on the Indian monsoon?

A The Madden-Julian Oscillation alone

B The Indian Ocean Dipole (IOD) ✓

C The Arctic Oscillation

D The North Atlantic Oscillation

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Indian Ocean Dipole (IOD) is the key factor that can offset or reinforce El Nino's typical association with below-normal Indian monsoon rainfall, which is why several past El Nino years have still delivered near-normal Indian monsoon rainfall due to a favourable IOD phase. **ANALYSIS:** The WMO's July-September 2026 forecast of a strong El Nino, with an approximately 2.0°C anomaly, is therefore a probabilistic signal for India, not a deterministic prediction, and the India Meteorological Department factors both ENSO and IOD into its own seasonal forecasts.

📌 CONCEPT NOTE

El Nino is the warm phase of the El Nino-Southern Oscillation (ENSO), involving warming of central and eastern equatorial Pacific surface waters; La Nina is the cool phase, typically associated with above-normal Indian monsoon rainfall. The WMO's Global Seasonal Climate Update for July-September 2026 forecasts a near-universal signal for above-normal global temperatures, with elevated risk of heatwaves, droughts and heavy rainfall depending on region. For India, the timing interacts most directly with the tail end of the southwest monsoon and the transition into rabi-sowing water availability.

Q6
 **CONCEPT KIT**

CROSS-PAPER

GS1 climatology, geophysical phenomena; GS3 agriculture and food security.


MAINS KEYWORDS

ENSO, Indian Ocean Dipole, monsoon variability, reservoir replenishment.


COMMON MISTAKE

treating El Nino as a standalone, deterministic predictor of a weak Indian monsoon; the IOD interaction is essential context.


EXAM TIP

memorise the three ENSO phases (El Nino, La Nina, Neutral) and their typical, though probabilistic, Indian monsoon associations.


INTERVIEW

how should agricultural policy build in resilience against probabilistic, rather than certain, climate-driver forecasts?


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Question 7

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[Source →](#)

INS Machilipatnam, launched on 29 July 2026, belongs to which class of Indian Navy vessel?

- ☐ A Nistar-class Diving Support Vessel
- ☒ B Mahe-class Anti-Submarine Warfare Shallow Water Craft ✓
- ☐ C Kamorta-class Corvette
- ☐ D Kalvari-class Submarine

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: INS Machilipatnam is the seventh of eight Mahe-class Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) being built at Cochin Shipyard Limited, with over 80 per cent indigenous content, designed to detect and counter submarine and mine threats in shallow coastal waters where larger, deeper-draft vessels cannot effectively operate. **ANALYSIS:** This fills a distinct capability niche between deep-water fleet ASW assets and near-shore Coast Guard patrol craft, precisely the littoral zone through which much of India's coastal shipping and port approaches pass.

📖 CONCEPT NOTE

The vessel is 78 metres long and is named after the historic Andhra Pradesh port town of Machilipatnam. Its indigenous sonar suite is central to its ASW role, reducing India's historical import dependence for this core sensor capability. The Mahe-class programme is a direct output of India's Aatmanirbhar Bharat push in defence shipbuilding, providing Cochin Shipyard sustained multi-year order-book continuity across the 8-vessel class.

Q7
 **CONCEPT KIT**

CROSS-PAPER

GS3 science and technology, indigenisation, Aatmanirbhar Bharat in defence.


MAINS KEYWORDS

shallow-water ASW, indigenous sonar, littoral security.


COMMON MISTAKE

confusing the Mahe-class ASW-SWC with the unrelated Nistar-class Diving Support Vessels (like INS Nipun, delivered a day earlier on 30 July 2026); both are Indian Navy indigenous platforms but serve entirely different roles.


EXAM TIP

build a quick-reference table of recent indigenous naval vessel classes and their distinct roles ahead of the exam.


INTERVIEW

how does a layered ASW architecture (deep-water plus shallow-water plus coastal patrol) strengthen India's overall maritime security posture?


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Question 8

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[Source →](#)

India's first dedicated Department of Military Medicine, inaugurated on 29 July 2026, is located at which institution?

- ☐ A Armed Forces Medical College, Pune
- ☒ B **Command Hospital, Central Command, Lucknow ✓**
- ☐ C Army Hospital Research and Referral, Delhi
- ☐ D INHS Asvini, Mumbai

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: India's first dedicated Department of Military Medicine was virtually inaugurated by Defence Minister Rajnath Singh at Command Hospital, Central Command, Lucknow, on 29 July 2026, under the Directorate General of Medical Services (Army). **ANALYSIS:** The department focuses specifically on combat trauma, combat psychiatry, CBRNe medical response, disaster medicine and HADR (Humanitarian Assistance and Disaster Relief), filling an institutional gap between ad hoc combat-casualty response and dedicated military-medicine doctrine and training.

📖 CONCEPT NOTE

This is an academic-operational department, meaning it combines training and research functions with operational medical-response readiness, rather than being a purely clinical unit. The move reflects a broader recognition that modern battlefield threats, including CBRNe and drone warfare, require specialised medical doctrine distinct from general civilian or even general military hospital care.

Q8
 **CONCEPT KIT**

CROSS-PAPER

GS3 defence preparedness and indigenisation; GS2 health-governance institutions.


MAINS KEYWORDS

combat trauma, CBRNe medical response, HADR, military medical doctrine.


COMMON MISTAKE

assuming any general military hospital already performs this specialised, doctrine-focused function; this is a newly created dedicated department.


EXAM TIP

note the institutional chain: Directorate General of Medical Services (Army) oversees the Armed Forces Medical Services broadly.


INTERVIEW

why has dedicated military-medicine doctrine lagged behind other areas of defence indigenisation in India?


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Question 9

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The Ministry of Panchayati Raj's DAANVEER initiative, launched on 29 July 2026, primarily addresses which gap in Gram Panchayat governance?

- ☐ A Lack of elected representation in Gram Sabhas
- ☒ B Absence of standardised digital infrastructure (computers) at the Gram Panchayat level ✓
- ☐ C Delayed disbursement of Finance Commission grants
- ☐ D Shortage of trained Panchayat secretaries

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: DAANVEER is a citizen-participation platform, developed with NIC and DigiHaat, that lets citizens and organisations donate standardised computer bundles to roughly 2.5 lakh Gram Panchayats through the "Meri Panchayat" app, with donation tracking and digital certificates for donors, addressing a persistent digital-infrastructure gap at the last-mile governance level. **ANALYSIS:** Digital readiness at the Gram Panchayat level is a precondition for effective Direct Benefit Transfer and e-governance scheme delivery, making this a targeted infrastructure intervention rather than a funding or personnel initiative.

📌 CONCEPT NOTE

The initiative was launched by Secretary Vivek Bharadwaj. It represents a crowdsourced, CSR-linked model for last-mile digital governance infrastructure, distinct from direct government capital expenditure, potentially mobilising private and citizen resources alongside public funding for a persistent local-body capacity gap.

Q9 **CONCEPT KIT**

 CROSS-PAPER	GS2 Panchayati Raj, 73rd Amendment, e-governance.
 MAINS KEYWORDS	last-mile digital governance, crowdsourced infrastructure, DBT readiness.
 COMMON MISTAKE	confusing DAANVEER with a funding or grant scheme; it is specifically a donation/crowdsourcing platform for physical digital infrastructure.
 EXAM TIP	note the institutional partners (NIC, DigiHaat) as they often appear in similar e-governance current-affairs questions.
 INTERVIEW	can a crowdsourced model reliably and equitably close a digital-infrastructure gap across 2.5 lakh Gram Panchayats, or does it risk uneven donor interest across regions?

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Question 10

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The Ministry of Tribal Affairs-CSIR-NBRI MoU for conserving Rare, Endangered and Threatened (RET) medicinal plants requires benefit-sharing consent from which body, under the Biological Diversity Act, 2002?

- ☐ A The state Forest Department
- ☒ B The Gram Sabha (Prior Informed Consent) ✓
- ☐ C The National Biodiversity Authority alone, without local consent
- ☐ D The district Tribal Welfare Officer

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The three-year MoU between the Ministry of Tribal Affairs and CSIR-National Botanical Research Institute, signed on 30 July 2026, requires Gram Sabha Prior Informed Consent under the Biological Diversity Act, 2002, with intellectual property jointly owned and benefits shared with tribal communities whose ethnobotanical knowledge and bioresources are involved. **ANALYSIS:** This anchors a conservation-science partnership within existing tribal-rights and community-consent law, rather than treating traditional ecological knowledge as freely extractable for research purposes.

📌 CONCEPT NOTE

The MoU covers conservation of RET medicinal plants via tissue culture and seed banks, alongside ethnobotanical assessment of tribal bioresources, and was signed by Manish Thakur (Ministry of Tribal Affairs) and Ajit Kumar Shasany (CSIR). The Biological Diversity Act, 2002 more broadly governs access to India's biological resources and associated traditional knowledge, requiring benefit-sharing arrangements for their commercial or research use.

Q10 **CONCEPT KIT**
 CROSS-PAPER

GS1 biodiversity conservation; GS3 IPR and benefit-sharing law; GS2 tribal welfare and PESA-adjacent consent norms.

 MAINS KEYWORDS

ethnobotany, Gram Sabha consent, benefit-sharing, RET species.

 COMMON MISTAKE

assuming government research institutions can access tribal bioresource knowledge without formal community consent; the Biological Diversity Act, 2002 mandates Gram Sabha Prior Informed Consent.

 EXAM TIP

RET (Rare, Endangered, Threatened) is a standard IUCN-adjacent classification worth remembering alongside IUCN's own Red List categories.

 INTERVIEW

how can conservation-science partnerships ensure tribal communities receive genuine, not merely nominal, benefit-sharing?

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Question 11

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[Source →](#)

According to the BIMCO-ICS Seafarer Workforce Report 2026, India has overtaken which country to become the world's second-largest supplier of seafarers?

- ☐ A Indonesia
- ☒ B China ✓
- ☐ C The Philippines
- ☐ D Russia

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The BIMCO-ICS Seafarer Workforce Report 2026 shows India has overtaken China to become the world's second-largest seafarer-supplying nation, behind only the Philippines, supplying 311,936 seafarers or 12.16 per cent of the global workforce (140,718 officers and 171,218 ratings). **ANALYSIS:** This marks a sharp rise from a 5.2 per cent share and 5th global rank in 2015, reflecting sustained investment in Indian maritime education and training infrastructure, prompting the government's "Mission 20%" target for further growth.

📖 CONCEPT NOTE

The distinction between "officers" and "ratings" matters: officers hold command and technical-supervisory roles requiring more advanced maritime education, while ratings perform operational shipboard duties. India's rising officer-grade share (13.41 per cent global share) signals a shift from a low-wage crew-supply nation toward higher-skilled maritime talent, relevant to India's broader Sagarmala and blue-economy ambitions.

Q11 **CONCEPT KIT**

 CROSS-PAPER	GS3 maritime economy, employment and skilling reports.
 MAINS KEYWORDS	blue economy, Sagarmala, seafarer skilling, Mission 20%.
 COMMON MISTAKE	assuming India leads globally in seafarer supply; the Philippines remains the top supplier, with India now second.
 EXAM TIP	remember the officer-versus-ratings distinction, a frequent basis for Prelims distractors in maritime workforce questions.
 INTERVIEW	what policy steps would help India close the remaining gap with the Philippines in seafarer supply?

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Question 12

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[Source →](#)

The Asian Development Bank's \$850-million loan approved on 28 July 2026 supports which Indian renewable-energy scheme?

- ☐ A PM-KUSUM
- ☒ B **PM Surya Ghar: Muft Bijli Yojana ✓**
- ☐ C National Green Hydrogen Mission
- ☐ D Solar Energy Corporation of India's utility-scale auctions

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The ADB's \$850-million loan, approved 28 July 2026 under Subprogram 2 of its Rooftop Solar Development Program, supports the PM Surya Ghar: Muft Bijli Yojana target of 10 million households and 30 GW of residential rooftop solar capacity by FY2027, expected to cut roughly 28.8 million tonnes of CO₂-equivalent emissions.

ANALYSIS: The loan specifically backs decentralised, household-level clean-energy adoption, distinct from utility-scale renewable projects, reflecting multilateral development banks' growing role in financing distributed, equity-friendly energy-transition pathways.

📌 CONCEPT NOTE

PM Surya Ghar: Muft Bijli Yojana is India's flagship rooftop-solar subsidy scheme for households, aiming to make electricity effectively free for participating households through solar generation and net metering. Multilateral development bank (MDB) concessional financing plays an important role in scaling capital-intensive clean-energy schemes that might otherwise be constrained by fiscal space alone.

Q12 **CONCEPT KIT**

 CROSS-PAPER	GS3 renewable energy, climate commitments, multilateral development finance.
 MAINS KEYWORDS	decentralised solar, rooftop subsidy, MDB concessional financing.
 COMMON MISTAKE	confusing PM Surya Ghar (household rooftop solar) with PM-KUSUM (agricultural solar pumps/decentralised generation) or utility-scale solar auctions; each targets a distinct segment.
 EXAM TIP	memorise PM Surya Ghar's core targets: 10 million households, 30 GW, by FY2027.
 INTERVIEW	does household-level rooftop solar or utility-scale solar deliver better value per rupee of public/concessional financing for India's energy transition?

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Question 13

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[Source →](#)

In the IRDAI-approved acquisition of Magma General Insurance announced around 28 July 2026, what stake does Patanjali Ayurved hold in the combined entity?

- ☐ A 24.5 per cent
- ☐ B 50 per cent
- ☒ C 73.56 per cent ✓
- ☐ D 100 per cent

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Insurance Regulatory and Development Authority of India approved Patanjali Ayurved (73.56 per cent stake) and DS Group (24.5 per cent stake) acquiring Magma General Insurance for approximately Rs 4,500 crore, with the approval valid for three months from clearance. **ANALYSIS:** The deal reflects continued diversification of large Indian consumer-goods conglomerates into regulated financial services, a trend IRDAI scrutinises closely through its promoter fit-and-proper assessment process.

📌 CONCEPT NOTE

The transaction traces back to a March 2025 Share Purchase Agreement with entities linked to Adar Poonawalla. IRDAI's promoter-approval process for insurance-sector acquisitions is designed to ensure acquiring entities meet financial soundness and governance standards before taking control of a regulated insurer, given the sector's systemic importance to policyholder protection.

Q13 **CONCEPT KIT**

 CROSS-PAPER	GS3 insurance-sector regulation, financial-sector M&A.
 MAINS KEYWORDS	promoter fit-and-proper norms, insurance-sector consolidation, conglomerate diversification.
 COMMON MISTAKE	reversing the Patanjali and DS Group stake percentages; Patanjali holds the majority 73.56 per cent share.
 EXAM TIP	IRDAI approval windows for such acquisitions are typically time-bound (here, three months), a detail examiners sometimes test.
 INTERVIEW	what regulatory safeguards should apply when non-financial conglomerates acquire regulated insurance entities?

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Question 14

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[Source →](#)

Chhattisgarh's DWEEPTI Yojana, piloted in Kabirdham district, trains women as which locally branded renewable-energy role?

- ☐ A Green Sakhis
- ☒ B Solar Didis ✓
- ☐ C Urja Mitras
- ☐ D Prakash Behens

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Chhattisgarh's DWEEPTI Yojana (Decentralised Women Empowerment on Energy and Policy for Transformative Inclusion) trains Self-Help Group women as "Solar Didis," targeting 5,000 women-led solar enterprises and 50,000 green jobs by 2031, with Kabirdham as the first pilot district. **ANALYSIS:** The scheme represents a livelihood-and-enterprise-building approach to women's economic empowerment, distinct from Delhi's parallel Lakshmi Yojana, which instead uses a direct cash-transfer model (Rs 2,500/month for BPL/EWS women, Rs 5,110 crore FY27 budget), offering a useful comparative case of two different state-level policy philosophies.

📌 CONCEPT NOTE

DWEEPTI is described as India's first women-led distributed renewable-energy policy of its kind, combining the just energy transition agenda with women's economic empowerment through SHG-based enterprise models rather than direct income transfer. Delhi's Lakshmi Yojana, by contrast, is expected to benefit roughly 17 lakh women, with its portal opening 1 August 2026.

Q14 **CONCEPT KIT**

 CROSS-PAPER	GS2 welfare-scheme design; GS3 decentralised renewable energy, just energy transition.
 MAINS KEYWORDS	SHG-led enterprise, distributed solar, women's economic empowerment models.
 COMMON MISTAKE	conflating DWEEPTI (livelihood/enterprise model) with direct cash-transfer schemes like Lakshmi Yojana; they represent different policy philosophies.
 EXAM TIP	remember DWEEPTI's full expansion and its Kabirdham pilot origin as likely Prelims-level State PCS-relevant facts.
 INTERVIEW	which model, direct cash transfer or enterprise-building, better achieves durable women's economic empowerment?

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