

UPSC & STATE PCS CURRENT AFFAIRS · [UJIYARI.COM](https://ujiyari.com)**DAILY QUIZ — SOLVED**

Daily Quiz, August 1, 2026

1 August 2026



CURATED & WRITTEN BY

Bharat Choudhary

UPSC Educator & Content Creator

linkedin.com/in/epicbharat**ALSO FROM THE CREATOR****BharatNotes**Free UPSC notes, MCQs, PYQ analysis. **100% Free.**bharatnotes.com →**ADVERTISE****Advertise with Ujiyari**

Reach thousands of UPSC aspirants daily.

epicbharat@gmail.com

DAILY QUIZ — SOLVED ANSWER KEY

Daily Quiz, August 1, 2026

1 August 2026 · 14 Questions · Answers & Explanations Included

Question 1

of 14

 [Source](#) →

In the July 2026 GST data, which component grew fastest, and what does that growth pattern primarily indicate?

- ☐ A Domestic collections, indicating a strong consumption revival
- ☒ B Import-linked collections, which rise with import values and can reflect higher prices rather than higher volumes ✓
- ☐ C Refunds, indicating improved administrative efficiency
- ☐ D Cess collections, indicating extended compensation to states

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: Import-linked GST collections grew 28.8 per cent to Rs 66,511 crore in July 2026, nearly three times the 10.1 per cent growth in domestic collections (Rs 1,44,695 crore), against a headline gross figure of Rs 2,11,205 crore (up 15.4 per cent). **ANALYSIS:** Import IGST is levied on the assessable value of imports, so it rises when import prices rise even if physical volumes do not, meaning a portion of the improved collection during a month of Strait of Hormuz disruption may reflect the same crude-price pressure that worsens India's current account.

CONCEPT NOTE

Net collections after refunds of Rs 29,968 crore stood at Rs 1,81,237 crore, up 15.8 per cent. Cumulative April-July FY27 gross collections reached Rs 8,42,905 crore, up 10.1 per cent. GST comprises CGST, SGST, IGST and cess; import IGST is initially collected by the Centre and subsequently apportioned to states, so an import-heavy composition affects the timing and pattern of state receipts. With the original five-year GST compensation guarantee to states long expired, states are now more directly exposed to collection volatility.

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

GS3 Indian economy, government budgeting, fiscal federalism.

 MAINS KEYWORDS

import IGST, terms of trade, current account deficit, revenue composition.

 COMMON MISTAKE

reading a high headline GST growth figure as automatic evidence of domestic consumption strength without checking the domestic-versus-import split.

 EXAM TIP

always disaggregate a headline economic statistic into its components before drawing a conclusion about what it shows.

 INTERVIEW

should the government report domestic and import GST as separate headline figures, given how differently they should be interpreted?

 [Read Full Article →](#)

Question 2

of 14

[Source →](#)

The Samudra Manthan scheme approved by the Cabinet on 31 July 2026 targets reserve accretion of how much, and in what sector?

- ☐ A Over 300 MMTOE in onshore coal reserves
- ☒ B Over 600 MMTOE in offshore oil and gas ✓
- ☐ C Over 1,000 MMTOE in shale gas
- ☐ D Over 450 MMTOE in critical minerals

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Samudra Manthan, a Central Sector Scheme under the Ministry of Petroleum and Natural Gas with an outlay of Rs 84,084 crore running to FY 2030-31, targets reserve accretion of over 600 million metric tonnes of oil equivalent (MMTOE) through offshore hydrocarbon exploration. **ANALYSIS:** The scheme is a supply-side response to India's roughly 88 per cent crude import dependence, aiming not at self-sufficiency, which is not realistically available, but at reducing the marginal import requirement and building exploration capability independent of any foreign supplier or chokepoint.

📌 CONCEPT NOTE

The scheme bundles seismic data acquisition, deepwater and ultra-deepwater drilling support, shared offshore infrastructure, digital monitoring, indigenous manufacturing and skilling into one framework. It sits alongside HELP (Hydrocarbon Exploration and Licensing Policy) and OALP (Open Acreage Licensing Policy) in India's upstream architecture.

A Central Sector Scheme is fully funded by the Union government, unlike a Centrally Sponsored Scheme which involves state cost-sharing. Notably, the same Cabinet meeting also approved the Rs 5,070-crore PM Surya Sarovar Yojana for floating solar.

Q2

 CONCEPT KIT**CROSS-PAPER**

GS3 energy security, infrastructure, indigenisation.

**MAINS KEYWORDS**

import dependence, reserve accretion, stranded assets, transition fuel.

**COMMON MISTAKE**

confusing a Central Sector Scheme (fully Union-funded) with a Centrally Sponsored Scheme (state cost-sharing).

**EXAM TIP**

MMTOE (million metric tonnes of oil equivalent) is the standard unit for comparing energy reserves across fuel types.

**INTERVIEW**

does committing Rs 84,084 crore to offshore hydrocarbon infrastructure with a 2030-31 horizon create a constituency for extraction well beyond India's net-zero pathway?

[Read Full Article →](#)

Question 3

of 14

[Source →](#)

What is the most significant design innovation in the Pradhan Mantri Surya Sarovar Yojana, beyond its 5,000 MW capacity target?

- ☐ A It permits 100 per cent foreign direct investment in solar projects
- ☒ B It mandates a minimum of two hours of energy storage with every project ✓
- ☐ C It guarantees a fixed feed-in tariff for 25 years
- ☐ D It exempts projects from environmental clearance requirements

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: PM-SSY requires every floating solar project under the scheme to include a minimum of two hours of energy storage, aggregating to 10,000 MWh, alongside its Rs 5,070 crore outlay and 5,000 MW capacity target. **ANALYSIS:** This signals a shift from measuring renewable progress in installed-capacity terms toward addressing grid firmness and the duck-curve problem, the steep evening demand ramp that occurs precisely as solar output drops, which is now the binding operational constraint on further solar penetration.

📌 CONCEPT NOTE

Floating solar photovoltaic (FSPV) addresses the land-acquisition bottleneck that now constrains ground-mounted solar, while also reducing reservoir evaporation and benefiting from water cooling that improves panel efficiency. Reservoirs behind hydroelectric dams often have existing grid connections, partly addressing the transmission-evacuation problem. Central financial assistance is Rs 1 crore per MW post-commissioning, with up to Rs 50 lakh for feasibility studies. Open questions include effects on aquatic ecology, reservoir thermal regimes and fishing livelihoods. The National Institute of Solar Energy assesses India's floating-solar potential at approximately 102 GWp.

Q3
 **CONCEPT KIT**

CROSS-PAPER

GS3 renewable energy, infrastructure, environment.


MAINS KEYWORDS

duck curve, grid firming, land constraint, FSPV.


COMMON MISTAKE

treating installed renewable capacity as equivalent to reliable supply; storage and firmness are separate problems.


EXAM TIP

remember the storage mandate figures (2 hours per project, 10,000 MWh aggregate) as they distinguish this scheme from earlier solar programmes.


INTERVIEW

should storage co-location be mandated across all new renewable schemes, or does that raise costs enough to slow deployment?


[Read Full Article →](#)

Question 4

of 14

[Source →](#)

Which two of India's immediate subcontinental neighbours joined the Saudi-led Red Sea maritime defence coalition that India declined to join?

- ☐ A Nepal and Sri Lanka
- ☒ B Pakistan and Bangladesh ✓
- ☐ C Myanmar and Bhutan
- ☐ D Sri Lanka and Maldives

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: Pakistan and Bangladesh are both among the 14 members of the permanent Saudi-led maritime defence coalition announced on 30-31 July 2026 covering the Bab al-Mandab Strait, the Red Sea and the Gulf of Aden; India is not a member. **ANALYSIS:** This creates a genuine strategic trade-off for India, since coalition membership shapes rules, information-sharing norms and command relationships that non-members do not influence, even though staying out is consistent with India's long-standing preference for autonomous deployments over externally-led coalitions.

📌 CONCEPT NOTE

The 14 members are Bahrain, Bangladesh, the Comoros, Djibouti, Egypt, Jordan, Kuwait, Pakistan, Qatar, Saudi Arabia, Somalia, Sudan, Türkiye and Yemen, with Saudi Arabia as founding state, leader and permanent HQ host. The Riyadh conference at which it was announced drew officials from 43 nations plus the EU, but conference attendance is distinct from membership.

India maintains its own presence in these waters through Gulf of Aden anti-piracy patrols running continuously since 2008, Operation Sankalp, and the Information Fusion Centre for the Indian Ocean Region at Gurugram. Bab al-Mandab connects the Red Sea to the Gulf of Aden, between Yemen and Djibouti/Eritrea; its closure forces India-Europe shipping around the Cape of Good Hope.

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

GS2 international relations, India's neighbourhood, maritime security.

**MAINS KEYWORDS**

strategic autonomy versus strategic influence, chokepoint, coalition membership.

**COMMON MISTAKE**

confusing the 43 nations that attended the Riyadh conference with the 14 that actually joined the coalition.

**EXAM TIP**

learn Bab al-Mandab and Hormuz together as the two chokepoints bracketing India's western maritime approaches.

**INTERVIEW**

does India's non-participation preserve autonomy or forfeit influence in its extended neighbourhood?

[Read Full Article →](#)

Question 5

of 14

[Source](#) →

In its 30 July 2026 hearing on pellet guns, what did the Supreme Court decide?

- ☐ A It imposed an immediate nationwide ban on pellet guns
- ☒ B It declined a blanket ban, issuing notice to the Centre and the Rapid Action Force and seeking the governing rules and police standard operating procedure ✓
- ☐ C It held that pellet-gun use is entirely within executive discretion and refused to intervene
- ☐ D It referred the matter to a Constitution Bench without any interim direction

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Supreme Court declined to order a blanket ban, reasoning that forces may use pellet guns in exceptional circumstances under existing police guidelines and asking how pellets could be barred when bullets are permitted in extreme cases, and instead issued notice to the Centre and the Inspector General of the Rapid Action Force, directed preservation of RAF ammunition logs and sought the Delhi Police standard operating procedure. **ANALYSIS:** The Court's comparison is intuitively appealing but analytically incomplete: a rifle is aimed at an identified individual whose targeting is reviewable, whereas a pellet cartridge disperses several hundred projectiles over a wide cone and cannot discriminate between a violent actor and a bystander, making indiscriminate injury a design feature rather than a malfunction.

📖 CONCEPT NOTE

The petition arose from the 'Sansad Chalo' march of 20 July 2026 protesting the NEET-UG 2026 paper leak, where protesters alleged excessive force; the Court also opened scrutiny of the Delhi RAF firing. Pellet guns are typically 12-bore pump-action shotguns, with cartridges reported to hold around 450 to 600 pellets. The bench comprised CJI Surya Kant and Justices Joymalya Bagchi and V. Mohana. The documented signature harm is ocular injury causing permanent partial or total blindness, frequently to people not themselves engaged in violence. The relevant constitutional provisions are Article 19(1)(b), the right to assemble peaceably and without arms subject to reasonable restrictions under Article 19(3), and Article 21.

Q5 **CONCEPT KIT**

 CROSS-PAPER	GS2 Fundamental Rights, judicial review, police reform; GS4 ethics of state force.
 MAINS KEYWORDS	proportionality doctrine, least restrictive means, less-lethal weapons, crowd control.
 COMMON MISTAKE	treating "less lethal than a firearm" as sufficient justification, without applying the least-restrictive-means limb of the proportionality test.
 EXAM TIP	the proportionality test has three limbs, suitability, necessity, and proportionality in the narrow sense; the necessity or least-restrictive-means limb is where indiscriminate weapons usually fail.
 INTERVIEW	is a judicially-authored crowd-control protocol appropriate, or does operational doctrine belong with the executive?

 [Read Full Article →](#)

Question 6

of 14

[Source →](#)

IMD's forecast of August 2026 rainfall "below 94 per cent of the Long Period Average" places it in which official category?

- ☐ A Deficient
- ☒ B Below normal ✓
- ☐ C Normal
- ☐ D Above normal

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: IMD classifies seasonal rainfall between 90 and 96 per cent of the Long Period Average as "below normal," so a forecast of below 94 per cent falls within that band, distinct from "deficient," which is less than 90 per cent of LPA.

ANALYSIS: The timing compounds the concern, since August is the kharif grain-filling stage at which yield per plant is determined, meaning an August deficit produces yield loss that later rainfall cannot recover, unlike a June deficit which mainly delays sowing.

📌 CONCEPT NOTE

IMD's full scale runs: deficient (below 90 per cent of LPA), below normal (90-96), normal (96-104), above normal (104-110) and excess (above 110). The Long Period Average is the average rainfall over a long reference period.

IMD attributed the outlook to moderate El Nino conditions expected to strengthen, noting the Indian Ocean Dipole is currently neutral, with some international forecasting centres expecting it to turn positive only in September, meaning the main offsetting factor arrives after the month in which a deficit does most agricultural damage. August is also the peak reservoir-recharge month, so a deficit reduces both current kharif yield and the storage baseline for rabi irrigation.

Q6
 **CONCEPT KIT**

CROSS-PAPER

GS1 climatology and monsoon mechanism; GS3 agriculture, food security, disaster management.


MAINS KEYWORDS

LPA, ENSO, Indian Ocean Dipole, kharif grain filling, food inflation transmission.


COMMON MISTAKE

confusing "below normal" (90-96 per cent of LPA) with "deficient" (below 90 per cent); these are distinct IMD categories.


EXAM TIP

memorise the five IMD rainfall categories with their exact LPA percentage bands, a recurring Prelims target.


INTERVIEW

how should crop insurance and irrigation policy be designed around the fact that deficit timing matters more than deficit size?


[Read Full Article →](#)

Question 7

of 14

[Source →](#)

Under IN-SPACe's new space-object re-entry guidelines, operators must demonstrate a casualty risk below what threshold?

- ☐ A 1 in 1,000
- ☒ B 1 in 10,000 ✓
- ☐ C 1 in 100,000
- ☐ D 1 in 1,000,000

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: IN-SPACe's framework requires operators to demonstrate a casualty risk below 1 in 10,000 for any planned atmospheric re-entry, alongside third-party liability insurance where prescribed by IN-SPACe at authorisation, and acceptance of absolute no-fault liability. **ANALYSIS:** The absolute-liability standard flows directly from the 1972 Liability Convention, under which a launching state bears absolute liability for damage caused by its space object on the Earth's surface, giving India a sovereign interest in ensuring private operators are both technically competent and financially able to cover resulting claims.

📌 CONCEPT NOTE

Authorisation is required whether the re-entry occurs inside or outside Indian territory, and foreign entities must route applications through an Indian-incorporated company. Operators must submit trajectory predictions and survival/fragmentation assessments.

The framework is notable as anticipatory regulation, since India does not yet conduct significant planned re-entry operations, though reusable launch vehicles requiring controlled booster return are approaching. India's space architecture comprises the Department of Space, ISRO, IN-SPACe as the single-window authorisation body, and NSIL as the commercial arm, under the Indian Space Policy, 2023.

Q7
 **CONCEPT KIT**

CROSS-PAPER

GS3 space technology and indigenisation; GS2 regulatory bodies and international treaties.


MAINS KEYWORDS

anticipatory regulation, absolute liability, space debris, reusable launch vehicles.


COMMON MISTAKE

confusing IN-SPACE (authorisation and regulation) with NSIL (commercial arm) or ISRO (the space agency); these have distinct mandates.


EXAM TIP

pair the Outer Space Treaty 1967 (state responsibility for private activity) with the Liability Convention 1972 (absolute liability for surface damage) as the two treaty pillars behind any national space regulation question.


INTERVIEW

does mandatory third-party insurance risk pricing early-stage Indian launch startups out of the reusable-vehicle market?


[Read Full Article →](#)

Question 8

of 14

[Source →](#)

The Cabinet's extension of PM-KISAN through 2030-31 carries what financial outlay, and what is the scheme's principal design critique?

- ☐ A Rs 1.5 lakh crore; that it excludes farmers with more than two hectares
- ☒ B Rs 3.15 lakh crore; that eligibility is landholding-linked, excluding tenant farmers and landless labourers ✓
- ☐ C Rs 5 lakh crore; that it duplicates MSP procurement
- ☐ D Rs 2.4 lakh crore; that payments are made in kind rather than cash

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Cabinet approved continuation of the Pradhan Mantri Kisan Samman Nidhi from 2026-27 through 2030-31 with an outlay of Rs 3.15 lakh crore, delivered through Direct Benefit Transfer; the scheme's long-standing design critique is that eligibility is tied to landholding, which structurally excludes tenant farmers and landless agricultural labourers who are among the most economically vulnerable in the farm sector. **ANALYSIS:** PM-KISAN remains the world's largest direct income-support programme for farmers, and its Aadhaar-linked DBT delivery is widely cited as a leakage-reduction success, but the coverage gap at the bottom of the agrarian hierarchy is a genuine equity problem the extension does not address.

📌 CONCEPT NOTE

The scheme was approved in the same 31 July 2026 Cabinet meeting as the Samudra Manthan offshore exploration scheme, the PM Surya Sarovar Yojana for floating solar, and the revamped Khelo India package. A recurring debate in agricultural policy is whether direct income transfers, input subsidies (fertiliser, power, credit), or MSP-backed procurement is the most efficient support instrument, each having different distributional and fiscal consequences.

Q8
 **CONCEPT KIT**

CROSS-PAPER

GS2 welfare schemes for vulnerable sections; GS3 agriculture, inclusive growth, subsidies.


MAINS KEYWORDS

income transfer versus input subsidy, landholding-linked eligibility, DBT leakage reduction, tenant farmer exclusion.


COMMON MISTAKE

assuming PM-KISAN covers all cultivators; it is landholding-linked, so tenant farmers and landless labourers fall outside it.


EXAM TIP

compare PM-KISAN (income transfer), fertiliser subsidy (input support) and MSP procurement (price support) as three distinct instruments with different beneficiary profiles.


INTERVIEW

should farm income support be indexed to inflation, given that a fixed nominal instalment loses real value over a five-year extension?


[Read Full Article →](#)

Question 9

of 14

[Source →](#)

The Zoological Survey of India's newly completed catalogue of Indian butterflies and moths records how many species?

- ☐ A 8,204 species
- ☒ B 13,703 species ✓
- ☐ C 21,455 species
- ☐ D 5,890 species

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: The Zoological Survey of India announced on 30 July 2026 the completion of India's first comprehensive Lepidoptera catalogue, recording 13,703 species across 3,705 genera, 240 subfamilies, 102 families and 31 superfamilies, after a 12-year effort published as the concluding volume of a 22-volume series in the journal Zootaxa.

ANALYSIS: Baseline taxonomy is the precondition for conservation, since a national species inventory is what makes it possible to detect population trends over time, and Lepidoptera are both pollinators and sensitive bioindicators of habitat and climate change.

📌 CONCEPT NOTE

The Zoological Survey of India functions under the Ministry of Environment, Forest and Climate Change, is headquartered in Kolkata, and was founded in 1916. The catalogue links to India's obligations under the Biological Diversity Act framework and the Kunming-Montreal Global Biodiversity Framework, both of which require baseline data on species status to measure progress against conservation targets.

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

GS3 biodiversity and conservation; GS1 geography of species distribution.

**MAINS KEYWORDS**

baseline taxonomy, bioindicators, pollinator decline, biodiversity accounting.

**COMMON MISTAKE**

treating taxonomy as an academic exercise rather than as conservation infrastructure; you cannot measure decline in a species you have never catalogued.

**EXAM TIP**

remember ZSI (Kolkata, 1916, under MoEFCC) alongside the Botanical Survey of India as India's two principal survey institutions.

**INTERVIEW**

how should India prioritise conservation funding between charismatic megafauna and under-studied invertebrate groups that perform critical ecosystem functions?

[Read Full Article →](#)

Question 10

of 14

[Source →](#)

The Favara payment system, newly integrated with India's UPI, belongs to which country?

A Sri Lanka

B Maldives ✓

C Nepal

D Mauritius

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: Favara is the Maldives Instant Payment System, operated under the Maldives Monetary Authority, and its integration with India's UPI went live on 30 July 2026, enabling real-time transfers initiated in Maldivian Rufiyaa and credited in Indian Rupees. **ANALYSIS:** UPI internationalisation functions as Digital Public Infrastructure deployed as foreign policy, and in the Maldives specifically it is a notable warming indicator following the earlier period of strained bilateral relations.

📄 CONCEPT NOTE

Phase 1 covers customers of Bank of Maldives and Maldives Islamic Bank via mobile banking, restricted to family-maintenance and gift remittances, with QR-based merchant payments planned for later phases. The integration follows a July 2025 agreement between NPCI International Payments Limited (NIPL), the international arm of NPCI, and the Maldives Monetary Authority. Reducing remittance transaction costs aligns with the UN Sustainable Development Goal target of cutting remittance costs below 3 per cent.

Q10 **CONCEPT KIT**

 CROSS-PAPER	GS2 India and its neighbourhood, bilateral agreements; GS3 digital payments and DPI.
 MAINS KEYWORDS	UPI internationalisation, Digital Public Infrastructure, soft power, remittance costs.
 COMMON MISTAKE	confusing NPCI (domestic) with NIPL (NPCI International Payments Limited, the international arm that signs cross-border partnerships).
 EXAM TIP	keep a running list of countries where UPI has been linked, as this is a recurring current-affairs item.
 INTERVIEW	does exporting UPI create genuine strategic depth for India, or simply convenient payment rails that any competitor could later replicate?

 [Read Full Article →](#)

Question 11

of 14

[Source →](#)

General Vishwa Nath Sharma, who died on 31 July 2026, is connected to which other notable figure in Indian military history?

- ☐ A Field Marshal Sam Manekshaw, his mentor
- ☒ B Major Somnath Sharma, his elder brother and India's first Param Vir Chakra awardee ✓
- ☐ C General K.M. Cariappa, his father
- ☐ D Lieutenant General J.F.R. Jacob, his cousin

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: General V.N. Sharma, the 14th Chief of the Army Staff (1 June 1988 to 30 June 1990), was the younger brother of Major Somnath Sharma, who was awarded independent India's first Param Vir Chakra posthumously for the action at Badgam in November 1947. **ANALYSIS:** General Sharma was also the first officer commissioned after Independence to rise to Army Chief, having been commissioned into the 16th Light Cavalry in June 1950, and as Eastern Army Commander he handled the 1987 Sumdorong Chu standoff with China.

📖 CONCEPT NOTE

The Sumdorong Chu standoff of 1986-87 in Arunachal Pradesh, which is an integral part of India, is widely regarded as the template for India's later responses at Doklam and in eastern Ladakh: forward deployment combined with sustained diplomatic engagement to manage escalation. General Sharma served in the 1965 and 1971 wars and commanded the 66th Armoured Regiment.

He died in New Delhi on 31 July 2026, aged 96, with last rites conducted with full military honours on 1 August 2026.

Q11 **CONCEPT KIT**

 CROSS-PAPER	GS1 persons in news, modern Indian history; GS3 internal and external security, India-China border management.
 MAINS KEYWORDS	Sumdorong Chu, forward deployment, Param Vir Chakra, border standoff management.
 COMMON MISTAKE	not knowing that Major Somnath Sharma (first PVC, Badgam 1947) and General V.N. Sharma (14th COAS) were brothers, a classic Prelims connector question.
 EXAM TIP	learn the Sumdorong Chu (1986-87), Doklam (2017) and eastern Ladakh (2020) sequence together as India-China standoff case studies.
 INTERVIEW	what does the Sumdorong Chu precedent suggest about the right balance between military signalling and diplomatic off-ramps in border standoffs?

 [Read Full Article →](#)

Question 12

of 14

[Source →](#)

The Xtreme Weather Grade (XWG) Diesel launched by the Army Chief on 31 July 2026 remains fluid down to what temperature?

- ☐ A Minus 20°C
- ☒ B Minus 42°C ✓
- ☐ C Minus 60°C
- ☐ D Minus 10°C

ANSWER & ANALYSIS
✓ EXPLANATION

FACT: XWG Diesel, developed jointly by the Indian Army and oil marketing companies and launched by Army Chief General Dhiraj Seth on 31 July 2026, remains fluid down to minus 42°C, addressing the waxing and fuel-filter clogging that immobilises vehicles at extreme high-altitude temperatures. **ANALYSIS:** This is a logistics rather than a platform capability, and it reflects the broader reality that sustained high-altitude deployment is constrained more by fuel, movement and supply than by the vehicles and weapons themselves.

📌 CONCEPT NOTE

The fuel meets BS-VI standards and IS 1460:2025 specifications, and works across the existing Army fleet without engine modification or re-homologation, which is what makes it immediately deployable rather than requiring a fleet transition. The Ministry of Defence has flagged civilian applications in high-altitude and severe-winter regions such as Ladakh, Spiti and parts of the Northeast.

Import substitution in specialty fuels carries strategic value beyond cost, since supply-chain denial is a real risk in conflict conditions.

Q12 **CONCEPT KIT**

 CROSS-PAPER	GS3 defence indigenisation, Aatmanirbhar Bharat, science and technology.
 MAINS KEYWORDS	military logistics, high-altitude operations, import substitution, civil-military technology spillover.
 COMMON MISTAKE	focusing defence-indigenisation answers only on platforms (aircraft, ships, tanks) while ignoring consumables and logistics, which are frequently the actual operational constraint.
 EXAM TIP	note that the fuel requires no re-homologation, a detail that explains why it can be adopted immediately.
 INTERVIEW	in high-altitude deployment, which delivers more operational benefit per rupee, a new platform or a logistics improvement like this?

 [Read Full Article →](#)

Question 13

of 14

[Source →](#)

The Policyholders' Education and Protection Fund (PEPF) notified by IRDAI rests on which statutory provision?

- ☐ A Section 45 of the Insurance Act, 1938
- ☒ B Section 16A of the IRDA Act, 1999 ✓
- ☐ C Article 246 of the Constitution
- ☐ D Section 12 of the Companies Act, 2013

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: The IRDAI (Policyholders' Education and Protection Fund) Regulations, 2026 operationalise the PEPF under Section 16A of the Insurance Regulatory and Development Authority Act, 1999, funding insurance literacy, grievance redressal strengthening, and the tracing of unclaimed insurance amounts. **ANALYSIS:** Alongside this, IRDAI replaced periodic renewal of intermediary registrations with perpetual registration under an annual fee regime, and mandated tagging of the authorised salesperson to every proposal, policy and certificate, a direct attack on mis-selling accountability.

📖 CONCEPT NOTE

These reforms follow the liberalisation of the FDI regime in Indian insurance. India's insurance penetration remains low relative to comparable economies, and mis-selling alongside unclaimed policy amounts constitute a significant trust deficit. Salesperson tagging creates an audit trail linking each policy to a named individual, which is the precondition for holding anyone accountable when a policy is found to have been mis-sold. IRDAI is headquartered in Hyderabad.

Q13 **CONCEPT KIT**

 CROSS-PAPER	GS3 financial-sector regulation, insurance sector, consumer protection.
 MAINS KEYWORDS	mis-selling, insurance penetration, conduct regulation, unclaimed amounts.
 COMMON MISTAKE	confusing the Insurance Act, 1938 (the substantive insurance law) with the IRDA Act, 1999 (which establishes the regulator and its funds).
 EXAM TIP	IRDAI's headquarters (Hyderabad) and its establishing statute (IRDA Act, 1999) are both commonly tested.
 INTERVIEW	does opening insurance to greater foreign capital without first fixing conduct regulation risk a surge in mis-selling?

 [Read Full Article →](#)

Question 14

of 14

[Source →](#)

World Breastfeeding Week, observed 1-7 August, commemorates which declaration?

- ☐ A The Alma-Ata Declaration, 1978
- ☒ B The Innocenti Declaration, 1990 ✓
- ☐ C The Doha Declaration, 2001
- ☐ D The Astana Declaration, 2018

ANSWER & ANALYSIS

✓ EXPLANATION

FACT: World Breastfeeding Week is observed annually from 1 to 7 August, commemorating the 1990 Innocenti Declaration, and is coordinated by the World Alliance for Breastfeeding Action (WABA) in collaboration with WHO and UNICEF. **ANALYSIS:** The observance's recurring policy focus is the tension between evidence-based breastfeeding promotion and aggressive commercial marketing of breast-milk substitutes, which the WHO International Code of Marketing of Breast-milk Substitutes was written to constrain.

📖 CONCEPT NOTE

India's corresponding domestic framework includes the MAA (Mothers' Absolute Affection) programme, POSHAN Abhiyaan, and the Infant Milk Substitutes, Feeding Bottles and Infant Foods (Regulation of Production, Supply and Distribution) Act, 1992, which restricts the marketing of infant formula. Maternity-benefit provisions under the Maternity Benefit (Amendment) Act, 2017 and PMMVY are also directly relevant, since paid maternity leave duration materially affects exclusive-breastfeeding rates.

August 1 is additionally observed as World Lung Cancer Day and World Wide Web Day.

Q14 **CONCEPT KIT**
 CROSS-PAPER

GS2 health and nutrition policy, welfare schemes, international organisations; GS4 ethics of commercial marketing in health.

 MAINS KEYWORDS

exclusive breastfeeding, IMS Act, maternity benefits, WHO Code.

 COMMON MISTAKE

confusing the Innocenti Declaration (1990, breastfeeding) with Alma-Ata (1978, primary health care); both are WHO-linked but address different agendas.

 EXAM TIP

link World Breastfeeding Week to India's MAA programme and the IMS Act, since UPSC prefers questions that connect an international observance to a domestic instrument.

 INTERVIEW

how much of India's exclusive-breastfeeding shortfall is attributable to formula marketing versus to inadequate maternity leave in informal employment?

 [Read Full Article →](#)



CURATED & WRITTEN BY

Bharat Choudhary

UPSC Educator & Content Creator

[LinkedIn](#)[Read Full Edition](#)

ALSO FROM THE CREATOR

BharatNotes

Free UPSC study platform — notes across all 4 GS papers, MCQs, PYQ analysis & progress tracking. **100% Free.**

bharatnotes.com →

📢 ADVERTISE WITH UJIYARI

Reach **thousands of UPSC & State PCS aspirants** daily through our PDFs, website & social channels.

Coaching • EdTech • Publishers • Exam apps

[✉ epicbharat@gmail.com](mailto:epicbharat@gmail.com)

“Discipline is the bridge between goals and accomplishment.”

— Jim Rohn

Free UPSC & State PCS Current Affairs · ujiyari.com · bharatnotes.com