

CT30



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MONTHLY CURRENT AFFAIRS MAGAZINE**

FORMERLY- X IAS "CURRENT EXPRESS" MONTHLY MAGAZINE

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in PRELIMS 2026 - 40 CA Questions**

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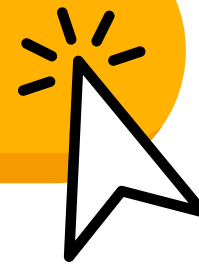




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LAKE TURKANA

Recent Update: Studies link falling water levels to seismic activity.

About:

1. World's largest desert lake located in East Africa.
2. Fed mainly by the Omo River.

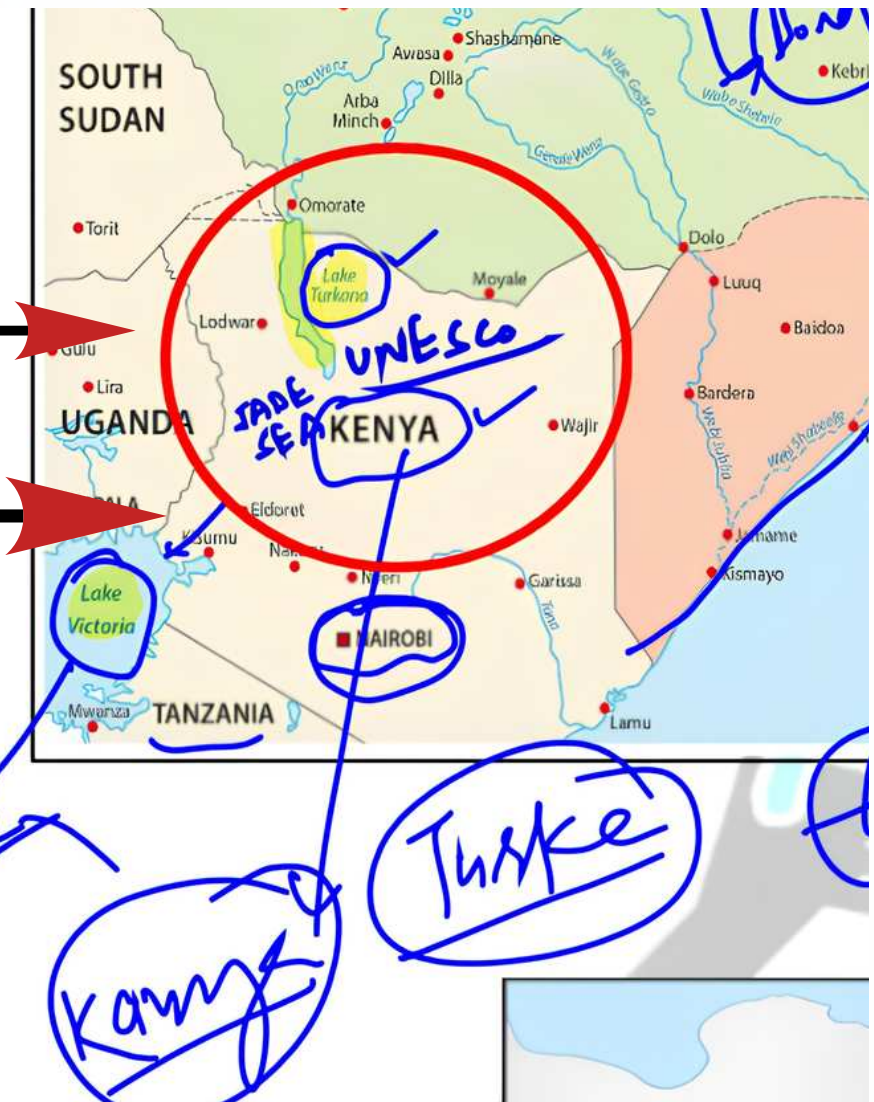
6. UNESCO World Heritage Site.
7. Demonstrates climate-geological linkages.

29. Which of the following statements with reference to Lake Turkana is/are correct ?

1. It is the largest desert lake in the world.
2. The lake is situated in South Sudan along the eastern fringe of the Sahara desert.
3. The lake is listed as a UNESCO World Heritage Site and is also referred to as the 'Jade Sea'

Select the answer using the code given below :

- (a) 1 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3



Covered in X IAS NOTES



All three statements covered by X IAS in 2 lines !

TURKANA LAKE = JADE SEA , UNESCO , DESERT LAKE



- **Great Nicobar Project** → mega infrastructure project+includes port+airport+township+Environmental clearance controversy important.
- **Kaziranga National Park** → UNESCO World Heritage Site+One-horned rhinoceros habitat+Located in Assam+Tiger reserve also.
- **Lake Natron** → Tanzania alkaline lake+Major flamingo breeding habitat+High salinity and temperature.
- **Lake Turkana** → Largest permanent desert lake+Located in Kenya+UNESCO WHS+Climate vulnerability important.
- **E-fuels** → Synthetic fuels from green hydrogen and captured carbon+Useful for aviation/shipping decarbonisation.
- **Syngas** → Mixture of CO + hydrogen+Produced through coal gasification+Used for fuel and chemicals.
- **Flue Gas** → Emissions from thermal plants+Contains SO₂, NO_x, particulate matter+FGD removes

Covered in X IAS classes with tricks too :D



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48. Which of the following statements with regard to **GenomeIndia Project** is/are correct?

1. It is a part of the **Human Genome Project**.
2. The project is funded by the Department of Biotechnology (**DBT**), Government of India.
3. Its primary aim is to build a **catalogue of genetic diversity of the Indian population**.

Select the answer using the code given below:

- (a) 1 only
✓ (b) 2 and 3 only
(c) 1 and 2 only
(d) 1, 2 and 3

SOURCE :
X IAS CURRENT AFFAIRS NOTES

GENOME INDIA PROJECT

Recent Update: Genome India Project (GIP) has achieved a significant milestone by making the genomic data of 10,000 individuals publicly accessible.

About:

- **Initiated in 2020 by Department of Biotechnology (DBT)**, Government of India.
- Collaborated with **20 institutions** to map India's genetic diversity.
- **Primary objective:** Build a comprehensive **catalogue of genetic variations** to reflect India's population diversity.
- Key Achievements:
 - 20,000 samples collected from 83 populations, establishing a bio-bank.
 - 10,000 genomes sequenced in the first phase, creating a **reference genome for India**.

GENOME INDIA PROJECT

Recent Update: Prime Minister hailed the completion of the **Genome India Project** as a historic research achievement.

About:

- **Mapping Genetic Diversity:** Launched in **2020** to map **genetic variations** across **99 Indian populations**.
- **Healthcare Advancements:** Data will improve diagnostics, personalized medicine, and precision healthcare.
- **Research Support:** Aims to deepen understanding of **genetic diseases** and enhance targeted **clinical interventions**.

Genome India Project

word to word matched !

see "**catalogue of genetic diversity of indian population**"



49. Which of the following statements with regard to India's indigenous new high resolution weather model, the 'Bharat Forecast System,' is/are correct ?

1. Its objective is to generate forecasts at the Panchayats cluster level.
2. It was developed by IIT Delhi.

Select the answer using the code given below :

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Bharat Forecast System (BFS) – High-Resolution Weather Forecasting

Recent Context:

- Ministry of Earth Sciences unveiled BFS, one of the world's first indigenously developed high-resolution weather forecast systems.

Relevant Pointers

- Developer:** IITM Pune, Ministry of Earth Sciences.
- Resolution:** Improves forecast scale from 12 km → 6 km enables village-level predictions.
- Data Inputs:** 40 Doppler Weather Radars; Doppler effect improves velocity & local accuracy.
- Performance:** 64% more accurate in high-risk zones; forecast time cut from 12–14 hrs → 4–6 hrs.
- Global Standing:** Higher resolution than US, UK, EU systems (6 km vs 9–14 km).
- Applications:** Disaster management, agriculture, coastal alerts, crop & irrigation planning.
- Tech & Economic Gains:** Uses HPC "Arka" (IITM) & "Arunika" (NCMRWF); reduces climate-related losses.

SOURCE : X IAS CURRENT AFFAIRS

3. Monsoon Factors — Comprehensive List

Key factors: ITCZ shift, Tibetan Plateau heating, El Nino/La Nina, Indian Ocean Dipole (IOD), Mascarene High, Somali Jet.
2024-25: La Nina active — above average rainfall predicted. Bharat Forecasting System launched 2025 — Doppler radars, AI-based prediction. UPSC asks: which factor influences onset, which affects withdrawal.

SOURCE : X IAS CA REVISION SHEET





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22. With respect to the Western Hoolock Gibbons, which of the following statements is/are correct?

1. A Sanctuary in North-east India is home to this ape species listed as Endangered in the International Union for Conservation of Nature (IUCN) Red List.
2. They have specialized brachiation and can easily swing between trees.
3. They possess a strong and heavy build like gorillas, yet are remarkably agile tree climbers.

Select the answer using the code given below:

- (a) 1 only
- ☒ (b) 1 and 2
- (c) 2 and 3
- (d) 3 only

SOURCE :

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HOOLOCK GIBBON

Recent Update: Largest concentration found in Hollongapar Gibbon Sanctuary, Assam.

About

1. The Hoolock Gibbon is the only ape species found in India.
2. It is the smallest and fastest of all apes, adapted for brachiation.
3. Found in Northeast India south of the Brahmaputra River.
4. It is divided into Eastern (Vulnerable) and Western (Endangered) species.
5. Both are protected under Schedule I of



7. Habitat loss from logging and plantations threatens their forest corridors.

**smallest
ape , not
heavy like
gorillas .
so S3 is
not right**

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With reference to Madhav National Park, which of the following statements is/are correct?

1. It was declared a Tiger Reserve in India in 2025.
2. Sakhya Sagar, which is designated as a Ramsar Site, is situated within this National Park.
3. Its area is shared between Madhya Pradesh and Rajasthan.

Select the answer using the code given below:

- (a) 1 only
(b) 1 and 2
(c) 2 and 3
(d) 3 only

SOURCE :
X IAS RAMSAR
SITES NOTES

MADHAV NATIONAL PARK

Recent Update: In-principle approval as a tiger reserve by NTCA.

About:

- Located in Madhya Pradesh, part of Upper Vindhyan Hills.
- Sakhya Sagar and other Sagar lakes are present.

SOURCE :

X IAS CURRENT AFFAIRS MODULE

31. Madhav National Park

- Located near Shivpuri
- Former royal hunting grounds
- Rich grassland ecosystem
- Sakhya Sagar Lake nearby
- Habitat of chinkara & leopard
- Dry deciduous forests

PRELIMS TRAP: State confusion occurs repeatedly.

✓ Madhav NP = Madhya Pradesh
X NOT Rajasthan.

SOURCE :

BTS NOTES

Sakhya Sagar

Site number: 2483 | Country: India | Administrative region: The wetland is situated in Shivpuri District in the state of Madhya Pradesh

Area: 248 ha | Coordinates: 25°26'03"N 77°42'25"E | Designation dates: 07-01-2022

[View Site details in RSIS](#)

Sakhya Sagar is a human-made reservoir on the outskirts of Shivpuri town within the Madhav National Park. The Site features a mosaic of landforms including open water and surrounding marshes, plantations and a small patch of agricultural land. The north-eastern part maintains open water and



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79. Which of the following statements about DHRUV64 is/are correct?

1. It is the third chip fabricated under the DIR-V Programme with an overall aim to enable the creation of microprocessors for India.
2. It is India's first homegrown 1.0 GHz, 64-bit dual-core microprocessor.

Select the answer using the code given below:

- (a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2



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DHRUV64 MICROPROCESSOR

Recent Update: India launched DHRUV64, its first indigenously designed 1.0 GHz, 64-bit dual-core processor under the Digital India RISC-V programme

About

1. DHRUV64 is India's first fully indigenous 64-bit dual-core microprocessor based on the open-source RISC-V architecture.
2. Designed by C-DAC under MeitY's Microprocessor Development Programme (MDP) to reduce reliance on imported chips.
3. Operates at 1.0 GHz, suitable for embedded systems, IoT, industrial electronics, and secure strategic platforms.
4. Fabricated as the third chip under DIR-V, following THEJAS32 and THEJAS64 processors.

**SOURCE :
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30. Ships from which of the following countries have to cross the Strait of Hormuz to reach out to the Indian Ocean?

1. Bahrain
2. Syria ✗
3. Qatar
4. Egypt ✗

Select the answer using the code given below:

- (a) 1 and 2
- (b) 1 and 3 ✓
- (c) 2 and 3
- (d) 3 and 4 ✗

1. STRAIT OF HORMUZ



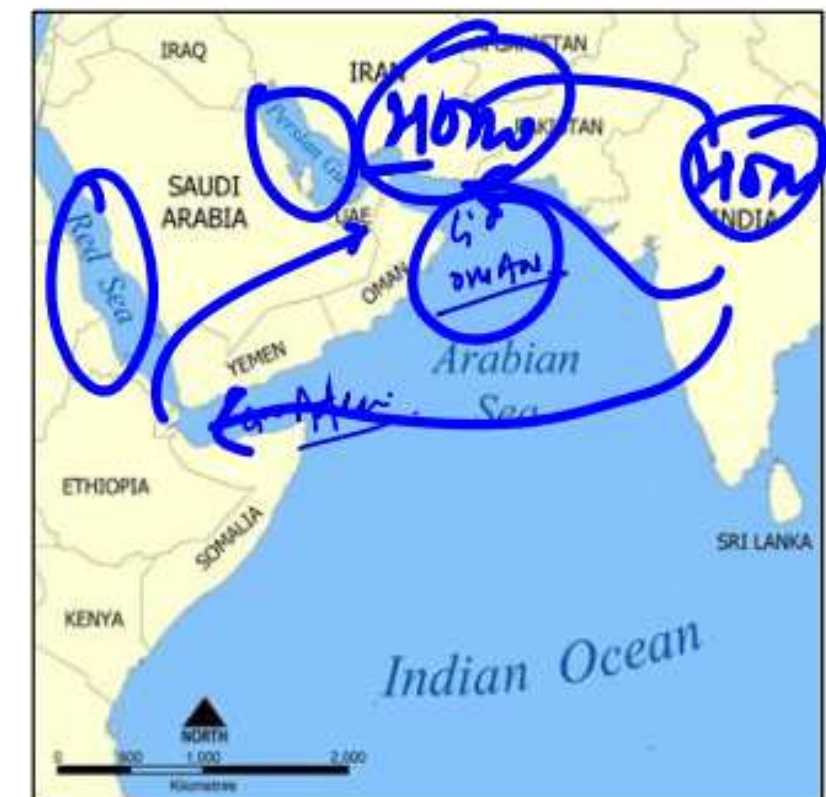
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Prelims Facts

1. Between Iran and Oman (Musandam F)
2. Connects Persian Gulf with Gulf of Orr
3. Gateway from Persian Gulf to Arabian
4. Most important oil chokepoint in world
5. Used by Gulf countries for oil export
6. Near UAE, Qatar, Bahrain, Kuwait, Iran

INTERNATIONAL RELATIONS — COMPLETE PRELIMS 2026 REVISION

- **West Asia Mapping** → Iran borders Strait of Hormuz+Israel located on M between Israel and Egypt+Syria borders Turkey, Iraq, Jordan, Lebanon.
- **Strait of Hormuz** → Connects Persian Gulf with Gulf of Oman+World's m located on northern coast.
- **Iran-Israel Conflict** → Nuclear facilities and missile strikes major concern important+West Asian geopolitical instability impacts oil prices.
- **Sudan** → Conflict between army and RSF+Located in northeast Africa+N
- **DRC (Democratic Republic of Congo)** → Rich in cobalt and critical mining



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39. Which of the following is/are the most significant implication(s) of obtaining **Oeko-Tex certification** for Eri Silk in the global textile industry?

1. It allows Indian exporters to compete in high-end markets that prioritise **chemical-free products**.
2. It confirms that Eri Silk meets **international safety**, environmental, and quality standards, enabling its entry into premium eco-conscious markets.

Select the answer using the code given below :

- (a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

ERI SILK

Recent Update: NEHHDC's Eri Silk achieved the **Oeko-Tex certification**, emphasizing **eco-friendly** production.

= chemical free

About:

World's only vegan silk, preserving moths during production.

- Expands global market recognition as an **Assam GI product**.
- India produces all five major silk types, with **Mulberry silk** being cultivated.

SOURCE : X IAS CURRENT AFFAIRS



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46. Consider the following statements with regard to involvement of private entities in India's space programme:

1. The Indian National Space Promotion and Authorisation Centre (IN-SPACe) is an autonomous agency formed to facilitate participation of private entities.
2. Agnikul Cosmos launched the world's first flight using 3D-printed rocket engine.
3. Skyroot Aerospace has developed liquid fuel for GSLV.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 2 only
- (d) 1, 2 and 3

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INDIA'S 1ST 3D PRINTED ROCKET

Recent Update: Chennai-based start-up **Agnikul Cosmos** has launched the **Agnibaan** Sub Orbital Technology Demonstrator (SOrTeD), powered by the world's first fully 3D-printed engine.

spaceflight (Gaganyaan), and sharing its facilities.

3. **Mandate for IN-SPACe:** Serves as the single-window agency for authorizing and regulating NGEs' space activities.

4. **New Commercial Arm:** NewSpace India Limited (NSIL) will be the commercial wing, owning and operating assets created by public funds.

5. **Private Sector Scope:** NGEs are allowed to undertake end-to-end activities in space, including satellite manufacturing and launch services.

Scheme launched by the Indian National Space Promotion and Authorization Centre (IN-SPACe) in 2020.

Private Sector Participation in Space

1. India has encouraged space-based startups.
2. In 2022, Vikram-S, India's first privately built rocket, was launched by Skyroot Aerospace under 'Mission Prarambh'.
3. Agnikul Cosmos, incubated at IIT Madras, test-launched the world's first rocket with a single-piece 3D printed engine.

P.D.



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49. Which of the following statements with regard to the National Quantum Mission (NQM) is/are correct?

1. It aims at developing intermediate-scale quantum computers with 50–1000 physical qubits.
2. Its implementation includes setting up of four Thematic Hubs (T-Hubs) in academic and national R&D institutes across India.

Select the answer using the code given below:

- (a) 1 only
(b) 2 only
☒ (c) Both 1 and 2
(d) Neither 1 nor 2

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NATIONAL QUANTUM MISSION (NQM)

RECENT UPDATE: The Union Cabinet approved the National Quantum Mission (NQM) with an outlay of ₹6,000 crores to boost research and development in quantum technologies.

ABOUT:

1. **Objective:** To seed, nurture, and scale up scientific and industrial R&D in quantum computing and communications.
2. **Timeframe:** The mission has a duration of eight years (2023-2031).

Prepared using the best version of Watamark. The paid version does not add this mark.



3. **Technology:** Aims to develop a 50-1000 physical qubit quantum computer within 8 years.

Prepared using the best version of Watamark. The paid version does not add this mark.

DST



Which one of the following statements with regard to the Moidams, built by the Tai-Ahom kingdom and inscribed as a **World Heritage Site** by **UNESCO**, is/are correct?

1. They acted as army fortresses. ~~(X)~~
2. They were recreation centres of the Royals and Nobles.
3. They were burial grounds of the Royals and Nobles.
4. They were battle drill centres of the Royals and Nobles.

Select the answer using the code given below:

- (a) 1 only ~~(X)~~
- (b) 1 and 3
- ~~(c) 3 only~~
- (d) 2 and 4 ~~(X)~~

MOIDAMS (MAIDAMS)

Recent Update: Growing global recognition of Ahom funerary traditions.



About:

1. Moidams are **mound-burial structures** of the Ahom dynasty in Assam.
2. They date from the **13th–19th centuries**.

CHARAIDEO MOIDAMS

Recent Update: Charaideo Moidams, an ancient burial site in Assam, has been recognized as a **UNESCO World Heritage Site**.

About:

- Located in **Assam**, it consists of **burial mounds (maidams)** of Ahom kings and queens.
- The mounds are **hemispherical** in shape, with sizes reflecting the power and status of the buried.
- **Charaideo** was the original capital of the **Ahom Kingdom**, founded by **Chaolung Sukapha** in **1229 CE**.
- Now Assam's **third World Heritage site**, after **Kaziranga** and **Manas National Parks**.
- A symbol of the **Ahom dynasty's** cultural legacy.
- Recognized during the **46th session** of the **World Heritage Committee** in New Delhi.

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MODULE



65. Consider the following statements with respect to the AI Impact Summit, 2026 held in New Delhi:

1. The Summit's intellectual framework was based on three foundational Sutras: People, Planning, and Progress.
2. The Preamble of the Summit stresses Democratising AI Resources, which acknowledges the Charter for Democratic Diffusion of AI as a binding framework to support locally relevant innovation and strengthen resilient AI ecosystems while respecting national laws.
3. The New Delhi Declaration on AI Impact was structured around seven Chakras (Pillars), which included Access for Social Empowerment, AI for Science, and Secure and Trusted AI.

Which of the statements given above is/are correct?

- (a) 1, 2 and 3
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 3 only

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One liners.

INDIA-AI IMPACT SUMMIT 2026

Recent Update: First Global South AI summit held at Bharat Mandapam

About:

1. The summit marks India's leadership in **inclusive and development-oriented Artificial Intelligence governance**.
2. Focus shifts from AI safety to AI for **development and societal impact**.
3. Based on philosophy of "**Sarvajana Hitaya, Sarvajana Sukhaya**", emphasising welfare for all.
4. Built around **Three Sutras – People, Planet, Progress**, aligning AI with human development goals.
5. Features **Seven Chakras (working groups)** covering sectors like health, agriculture, and

- **Peptides** → Short amino acid chains+Used in therapeutics, cosmetics and fitness industry.
- **AI Impact Summit – New Delhi Declaration** → Focus on responsible and inclusive AI governance+Global AI cooperation.
- **Axiom Mission** → Private space mission to ISS+Commercial spaceflight era important.
- **Space Docking** → Joining spacecraft in orbit+Important for space stations and future missions.
- **AstroSat** → India's first space observatory+Multi-wavelength astronomical observations.
- **GSAT-7** → Communication satellite for Indian Navy+Enhances maritime surveillance.
- **HOPE Mission** → UAE's Mars mission+Studies Martian atmosphere and climate.

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60. Consider the following statements about Mission Sudarshan Chakra of India:

1. It aims to enhance India's air defence, ballistic missile defence and aerial offensive capabilities.
2. This Mission is being designed to enhance rapid, precise, and powerful defence responses, reinforcing India's strategic autonomy.
3. One of the aims of this Mission is to cover all public places of India by an expanded nationwide security shield by 2035.

Which of the statements given above is/are correct?

- (a) 1, 2 and 3
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1 only

SOURCE :
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MODULE

Sudarshan Chakra Mission

Recent Context :

PM launched Mission Sudarshan Chakra during Independence Day 2025 to develop a multi-layered air defence system, integrating missiles, laser-DEWs, cyber protection, and nationwide security coverage.



ABOUT-

1. **Objective:** Strengthen **deterrent & offensive capabilities** to protect strategic, civilian, and religious assets.
2. **Timeline:** Mission completion by 2035; Project Kusha LRSAM by 2028–29.
3. **Indigenous Technology:** Entirely **researched, developed, and manufactured in India**.
4. **Key Components:** QRSAM, VSHORADS, Laser-DEW, integrated via **Centralised Command & Control Centre**.

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TOPICS COVERED-

1. **High-Powered Demography Mission** – Launched to tackle illegal immigration, enhance border security, and ensure social cohesion through monitoring and repatriation.
2. **Increased Private Sector Share In Defence Production** – Private sector contribution rises to 23%, promoting Make in India, innovation, and defence self-reliance.
3. **Sudarshan Chakra Mission** – Multi-layered air defence system integrating missiles, lasers, cyber protection and nationwide coverage.



45. Which of the following statements with regard to Green Hydrogen is/are correct?

1. It is decarbonized hydrogen obtained from natural gas reforming combined with carbon capture and storage (CCS).
2. It is produced using electrolysis of water with electricity generated by renewable energy.
3. National Green Hydrogen Mission of India aims for abatement of nearly 50 MMT of annual greenhouse gas emissions by 2030.

Select the answer using the code given below:

- (a) 1 only
 (b) 2 and 3 only
 (c) 2 only
 (d) 1, 2 and 3

SOURCE :
X IAS
CURRENT
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GREEN HYDROGEN MISSION

Recent Update: The Ministry of New & Renewable Energy (MNRE) has increased the annual Green Ammonia allocation for the fertilizer sector from 550,000 to 750,000 tonnes to support rising demand and Green Hydrogen development in India.

National Green Hydrogen Mission (NGHM):

- Launched in January 2023, the NGHM aims to produce 5 million tonnes of Green Hydrogen annually by 2030.
- Implemented by MNRE, the mission includes the SIGHT programme, which offers incentives for manufacturing electrolyzers and producing green ammonia.
- A dedicated portal provides information on the mission and green hydrogen development.
- Scheme guidelines have been released for using Green Hydrogen in steel, transport, and shipping sectors.
- The Department of Science and Technology has launched Hydrogen Valley Innovation Clusters to foster innovation and boost the green hydrogen ecosystem.

7. Green Hydrogen & Green Ammonia

Green Hydrogen: produced by electrolysis of water using renewable energy (no carbon emissions). **Green Ammonia:** produced using green hydrogen + nitrogen (Haber-Bosch process with renewables); can be used as fuel cell fuel, fertiliser feedstock. **National Green Hydrogen Mission:** India's target — 5 MMT/year production by 2030; ₹ 10,000 crore outlay.



34. In what way(s) does the **Vizhinjam International Seaport** represent a structural shift in India's maritime trade and logistics policy ?

1. By functioning exclusively as a domestic cargo hub to **reduce reliance on coastal shipping and eliminate the need for foreign collaborations**
2. By focusing **primarily on passenger cruise tourism** and heritage shipping to increase Kerala's profile as a maritime heritage destination.
3. By leveraging its natural deep draft and strategic location to reduce dependence on foreign **trans-shipment ports**, enhance revenue retention, and reposition India in regional maritime trade.

Select the answer using the code given below :

- ☒ (a) 1 only
☒ (b) 1 and 2
☐ (c) 2 and 3
☒ (d) 3 only

8. Major & Minor Ports — Key Facts

12 operational Major Ports (Central Govt): Deendayal (Gujarat), Mangalore, Cochin, Kolkata, Paradip, Visakhapatnam, Kamarajar (State Govt). **Vizhinjam: Kerala, first transshipment port.** Bay: 14th major (Great Nicobar).

Correct Answer: D

Solution:

- **A transshipment port** facilitates inter-vessel cargo transfer for long-distance shipping.
- Option A and C describe **inland** or **dry port** roles.
- Option B is unrelated to cargo movement.

Value Addition:

- **Colombo, Singapore, and Dubai** are major global transshipment hubs.
- **India is developing the Vizhinjam Port in Kerala as its transshipment hub to reduce reliance on foreign ports.**

XIAS: Test Series for Prelims.



68. Which of the following items of defence hardware is/are manufactured in India?

1. Su-30 MKI Fighter Jets = Sukhoi
2. T-90 MK-III Tanks
3. Akula Class Submarine

Select the answer using the code given below

- ✓ (a) 1 and 2
- (b) 1 and 3
- (c) 1 only
- (d) 2 only ✗

SOURCE :
X IAS CURRENT AFFAIRS NOTES ✓

ANS A

PIB

SUKHOI-30MKI

Recent Update: Su-30MKI is a long-range fighter/bomber aircraft with advanced missile capability.

About:

Russia remains India's largest defence supplier, providing platforms such as Su-30MKI aircraft, T-90 tanks, submarines and the S-400 air defence system.

- Developed by Russia's Sukhoi Aviation and HAL.
- Part of Indian Air Force fleet, equipped with BrahMos supersonic missiles.
- Capable of speeds up to Mach 2 with a range of 3000 km.



DIRECT HITS IN PRELIMS 2026 FROM X IAS NOTES/CLASSES

35. Consider the following statements with reference to the Sagarmala Programme of the Government of India:

- I. The Sagarmala Programme seeks to achieve port-led economic growth through cost-effective and sustainable coastal infrastructure.
- II. The success of the Sagarmala Programme is reflected in significant growth in coastal and inland waterway shipping, along with improved global port rankings.
- III. Sagarmala 2.0 aims to position India as a global maritime innovation hub aligned with Atmanirbhar Bharat and Viksit Bharat 2047 visions.

Which of the following relationships among the above statements is/are correct?

- ✓ 1. Statement II validates the effectiveness of the strategies envisioned in statement I.
- ✓ 2. Statement III extends the objectives of statement I by embedding them into a future-oriented innovation framework.
- ⊗ 3. Statement I contradicts statement III by focusing only on traditional infrastructure instead of modern innovation.

Select the answer using the code given below:

- (a) 1 only
- ✓ (b) 1 and 2
- (c) 2 and 3
- (d) 3 only

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SAGARMALA PROGRAMME (10 YEARS & 2.0)

Recent Context -

Sagarmala Programme achieved 118% growth in coastal shipping over a decade, reducing logistics costs and emissions; Sagarmala 2.0 launched in 2025 focusing on port modernization, shipbuilding, and maritime innovation.

ABOUT-

1. **Launch & Ministry:** 2015, Ministry of Ports, Shipping & Waterways, aims at port-led economic development, job creation, and skill development.
2. **Objectives:** Reduce logistics costs, enhance domestic waterways, promote multi-modal

app: (8287115435)

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35

market dominance.

24. **Indian Ports Act, 2025** – Modernizes port governance, integrates development, and improves maritime trade management.
25. **Sagarmala Programme (10 Years & 2.0)** – Port-led economic development, coastal shipping growth, maritime innovation, and sustainability.
26. **Pradhan Mantri Gram Sadak Yojana (PMGSY)** – Provides all-weather rural road connectivity, especially in LWE and remote areas.
27. **M.S. Swaminathan (100th Birth Anniversary)** – Recognizes the architect of Green and Evergreen Revolutions, promoting sustainable agriculture and biohappiness.



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41. Which of the following statements with regard to **genetic medicine** is/are correct?

1. Genetic medicines correct/compensate for the faulty genes responsible for disease.
2. **Engineered viruses and lipid nanoparticles** are used as **carriers** of the genetic medicine.
3. **Genetic medicines alter the entire DNA sequence.**

Select the answer using the code given below:

- (a) 1 only
- ☒ (b) 2 and 3 only
- ☒ (c) 1 and 2 only
- ☒ (d) 1, 2 and 3

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Table 2: Biotechnology – Key Concepts & UPSC PYQs

Topic/Concept	Key Points / Detailed Notes	Representative UPSC PYQ (Prelims/Mains Year)
Genetic Engineering & Recombinant DNA	- Involves manipulating an organism's genetic material.- Uses vectors (like plasmids) to insert desired genes into host cells. Fundamental for creating GMOs, producing therapeutic proteins, and research applications.	UPSC Prelims 2013: "Which technology is used to develop genetically modified organisms (GMOs)?"

NEW CRISPR/CAS9 GENE-EDITING PLATFORM

Recent Update: Scientists at Columbia University developed SafeEXO-Cas, an **exosome-based platform**.

- **Exosomes** are **natural vesicles** that can be engineered for drug delivery and gene editing.
- It **enhances the delivery of CRISPR/Cas9 genome editing components** to specific cells.
- The platform supports precision medicine and improves cancer treatment.
 - Precision medicine tailors prevention and treatment based on individual genetic, environmental, and lifestyle factors.

About CRISPR/Cas9 Technology

- CRISPR-Cas9 is a **genome editing tool** that alters **DNA at specific locations.**
- It works like a **cut-and-paste mechanism**, using Cas9 protein to cut DNA **strands and modify genetic codes.**
- Applications include **gene editing in human**

6. SCIENCE & TECHNOLOGY

1. Gene Editing Technologies — CRISPR & Alternatives

CRISPR-Cas9: molecular scissors using guide RNA to cut DNA at **specific location**; J. Charpentier (Nobel 2020). **TALEN** — alternative to CRISPR; uses protein-DNA binding. **Editing:** modifies gene expression **WITHOUT** changing DNA sequence. **CAR-T Cell**

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50. Which of the following statements with regard to India's Deep Ocean Mission is/are correct?

1. It was launched by the Ministry of Ports, Shipping and Waterways, Government of India.
2. Matsya-6000 has been designed to carry 3 people for deep sea exploration.
3. Samudrayaan is a project under this mission.

Select the answer using

- (a) 1 only
(b) 2 and 3 only
(c) 1 and 2 only
(d) 1, 2 and 3

Samudrayaan Project

Recent Context :

Two Indian aquanauts dived 5,000+ metres in the Atlantic aboard French submersible Nautilie as part of training for India's first manned deep-sea mission, Samudrayaan Project.

ABOUT-

1. Objective: Explore deep ocean up to 6,000 m for resources, biodiversity, and scientific research.
2. Approval: 2021, under Deep Ocean Mission (DOM) with ₹4,077 crore outlay.
3. Submersible: Matsya-6000, capacity three aquanauts, 12-hour missions (96 hours emergency).
4. Technology: Personnel sphere 2.1 m, titanium alloy, electron-beam welded, indigenously developed acoustic communication.

Survey: Focus on polymetallic nodules rich in manganese, cobalt, nickel, rare earths.
Lead Agency: National Institute of Ocean Technology (NIOT) for submersible

Samudrayaan Project

Recent Context :

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MATSYA 6000

Update: India's first manned submersible, Matsya 6000, will be launched under the Deep Ocean Mission by 2026.

- Matsya 6000: A manned submersible for underwater exploration.
- Development: Built by NIOT Chennai under the Samudrayaan Project.
- Objectives: Explore marine biodiversity, survey mineral resources, and support oceanic research.
- Budget: Part of ₹4,077 crore Deep Ocean Mission.

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42. Which of the following statements with regard to **Large Language Models (LLMs)** used in machine learning is/are correct?

1. LLMs assign probabilities to the **next possible words** and then pick the one with the highest probability.
2. LLMs process data through mathematical optimization to **minimise prediction errors**.
3. **LLMs produce unbiased outputs.**

Select the answer using the code given below:

- (a) 1 only
(b) 1 and 2 only
(c) 2 and 3 only ✗
(d) 1, 2 and 3 ✗

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LARGE LANGUAGE MODEL



About

1. LLMs are AI systems trained on massive text data to understand and generate language.
2. Use transformer architecture with billions of parameters.
3. Work by tokenisation, embeddings, self-attention, and next-token prediction.
4. Enable text generation, translation, summarisation, and coding.
5. Capable of zero-shot reasoning and in-context learning.
6. Support multilingual communication and global accessibility.
7. Challenges include bias, hallucinations, and data privacy issues.
8. Core to AI ecosystems, governance, and digital transformation.



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56. Which of the following statements with regard to the persons with disabilities in India is/are correct?

1. The Rights of Persons with Disabilities Act, an Act passed by the Parliament of India in 2018, mandates reservation in education and employment, places a legal duty on Governments to ensure accessibility and non-discrimination.
2. The Sugamya Bharat Abhiyan focuses on achieving universal accessibility for Persons with Disabilities across three key domains – built infrastructure, transport systems and information and communication technology.
3. The National Divyangjan Finance and Development Corporation (NDFDC) is a public sector organisation set up by the Ministry of Corporate Affairs as a not-for-profit company to promote entrepreneurship among Persons with Disabilities (PwDs).

Select the answer using the code given below:

- (a) 1 and 2
✓ (b) 2 only
(c) 1 and 3
(d) 1 only

5. **Inclusivity:** Aligned with **Accessible India Campaign (Sugamya Bharat Abhiyan)**; ramps, Braille signage, tactile paths, accessible toilets, lifts in subways/FOBs.
6. **Urban Integration:** Stations act as **multimodal city centres**, connecting bus, metro, and city infrastructure.
7. **Sustainability Focus:** Incorporates **eco-friendly and noise-reducing infrastructure** to enhance urban mobility and environmental standards.

PERSONS WITH DISABILITY

Recent Update: Supreme Court directed the Centre to frame rules under the **Rights of Persons with Disabilities (RPwD) Act, 2016** to ensure **accessibility in public places**.

About:

- Constitutional provisions ensure **equality and justice** for persons with disabilities, including **Articles 14, 19, and 21**.
- Panchayats and municipalities are responsible for **social welfare** under the **XIth and XIIth Schedule**.

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57. Consider the following statements about the provisions pertaining to the Scheduled Castes and the Scheduled Tribes in India:

1. Provisions regarding the administration of the Tribal Areas in the States of Assam, Meghalaya, Tripura and Mizoram are given in the Fifth Schedule of the Constitution of India. 5th

✓ 2. Some tribes of India are entitled to exemption from paying Income Tax on certain incomes.

✓ 3. The Constitution of India provides for reservation of seats in Panchayats for women belonging to the Scheduled Castes and the Scheduled Tribes.

Which one of the following conclusions based on the above statements is correct?

- ✓ (a) There are two correct statements, that include statement 2.
- (b) There are two correct statements, that are statements 1 and 3.
- (c) There is only one correct statement.
- (d) All three statements are correct.

- Sixth Schedule of the Constitution contains special provisions for the administration of tribal areas in Assam, Meghalaya, Tripura and Mizoram.
- In these states, certain tribal areas are designated as **Autonomous Districts** with **District and Regional Councils**, enjoying legislative, administrative and judicial powers.
- The **Governor of Assam** plays a **key role**:
 - He can **organise and reorganise autonomous districts**, alter their boundaries, or change names.
 - He also has oversight powers over laws passed by District Councils.
- These powers are **unique to Assam's Governor** and not found in Bihar, MP, or Arunachal Pradesh.

- **Election of Members & Chairpersons (Article 243C):**
 - *Members*: ALL members at village, intermediate, and district levels **MUST** be elected **DIRECTLY** by the people.
 - *Chairpersons (Intermediate & District)*: **MUST** be elected **INDIRECTLY** by and from amongst the elected members thereof.
 - *Chairperson (Village)*: Election manner is left strictly to the **State Legislature**.
- **Reservation of Seats (Article 243D):**
 - **SC/STs**: Reservation provided at all three levels exactly in proportion to their population.
 - **Women**: **Strictly NOT LESS THAN 1/3rd** of the total number of seats (including those reserved for SC/ST women) **must be reserved for women**.
 - *Chairperson Reservation*: Not less than 1/3rd of the total number of offices of chairpersons at all levels reserved for women.
 - *OBC Exception*: Reservation for Backward Classes is strictly a **Voluntary provision** (left to the discretion of the State Legislature).
- **3 Absolute Exceptions to Parliamentary Supremacy:**
 1. **Presidential Regulations**: The President can make regulations for 4 UTs (**A&N Islands, Lakshadweep, Dadra & Nagar Haveli and Daman & Diu, Ladakh**). Such regulations have the same force as an Act of Parliament and can completely repeal/amend parliamentary laws.
 2. **Governor's Power (Fifth Schedule)**: The Governor can direct that an Act of Parliament does NOT apply to a **Scheduled Area** in the state or applies with specific modifications.
 3. **Governor/President Power (Sixth Schedule)**: The Governor of Assam (for tribal areas in Assam) and the President (**for tribal areas in Meghalaya, Tripura, Mizoram**) can direct that a parliamentary act does NOT apply or applies with modifications to **Autonomous Districts**.



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62. Which of the following statements about a Zero First Information Report (Zero FIR) under the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 is/are correct?

1. A Zero FIR can be lodged at a police station, even though the place of commission of a cognizable/non-cognizable offence is outside the territorial jurisdiction of that police station.
2. The Officer-in-Charge of the police station where a Zero FIR has been lodged may, with the permission of the competent authority, initiate a preliminary enquiry.
3. Under Zero FIR, it is obligatory for the informant to furnish information electronically.

Select the answer using the code given below:

- ✗ (a) 1, 2 and 3
(b) 2 and 3 only
✗ (c) 1 only
✓ (d) 2 only

Available Offences + Discretionary Judicial Relief.

- **Zero FIR** → FIR can be filed anywhere irrespective of jurisdiction + Tr station + Important in crimes against women.
- **Personality Rights** → Right to publicity/privacy + Derived from Article misuse disputes increasing.
- **OBC Creamy Layer** → Applies only to OBCs + Income/social advancement case important + Not applicable to SC/ST.
- **NCBC** → Constitutional status via 102nd Amendment + Article 338B + grievances and inclusion.
- **Contempt of Court** → Civil contempt → disobedience + Criminal contempt + Contempt of Courts Act 1971 important.
- **Civil vs Criminal Contempt** → Civil for non-compliance + Criminal for authority + Truth can be defence.
- **Right to Recall** → Direct democracy mechanism + Not available national laws + Linked with participatory governance.

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88. Which one of the following correctly represents the three key sub-indices of the Financial Inclusion Index (FI-Index) of the Reserve Bank of India (RBI)?

- (a) Credit access, Insurance depth, and Pension coverage
- (b) Banking access, GDP contribution, and Financial literacy
- ✓ (c) Access, Usage, and Quality
- (d) Access, Affordability, and Transparency

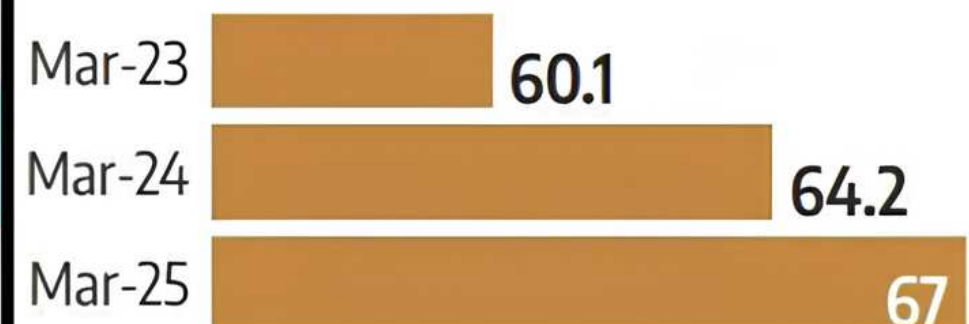
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Financial Inclusion in India

Recent Context - India's Financial Inclusion Index rises to 67 in 2025, supported by PMJDY, PMSBY, APY, MUDRA, KCC, UPI, and women-focused schemes, enhancing access, usage, quality, and digital empowerment.

Improving parameters RBI financial-inclusion index



Source: RBI



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63. With reference to the organisations under the Government of India, consider the following details:

Organisation	Function	Controlling Union Ministry
1. Central Economic Intelligence Bureau (CEIB)	To coordinate between various law enforcement agencies	Ministry of Home Affairs
2. Serious Fraud Investigation Office (SFIO)	To investigate complex corporate frauds	Ministry of Finance
3. Central Bureau of Investigation (CBI)	To preserve values in public life and ensure the health of the national economy	Ministry of Personnel, Public Grievances and Pensions

In how many of the above rows are the given details correctly matched?

(a) 1

1 only.

M/o Finance

SERIOUS FRAUD INVESTIGATION OFFICE (SFIO)

Recent Update:

SFIO investigates corporate frauds, operating under the **Ministry of Corporate Affairs**.

About:

Established in **2015**.

- Focus on **white-collar crime** detection and prosecution.
- Headquartered in **New Delhi**, with regional offices in major cities.

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2. CENTRAL BUREAU OF INVESTIGATION (CBI)

- **Establishment:** Set up in **1963** by an **Executive Resolution** of the Ministry of Home Affairs. (Later transferred to the **Ministry of Personnel**).
- **Status Doctrine:** The CBI is completely a **Non-Statutory Body**. It derives its powers strictly from the **Delhi Special Police Establishment (DSPE) Act, 1946**.
- **Origin Committee:** Recommended by the **Santhanam Committee on Prevention of Corruption (1962-1964)**.
- **Appointment of CBI Director:** Appointed by the Central Government on the recommendation of a 3-member committee:
 1. **Prime Minister** (Chairperson)
 2. **Leader of Opposition (LoP) in Lok Sabha** (or leader of single largest opposition party)
 3. **Chief Justice of India (CJI)** or a sitting SC Judge nominated by CJI.



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66. Which of the following connectivity projects is/are a part of cooperation between India and the ASEAN member countries?

1. Kaladan Multi-Modal Transit Transport Project
2. IMT Trilateral Highway
3. Agartala-Akhaura Rail Line

Select the answer using the code given below:

- ☒ (a) 1 and 2
(b) 2 and 3
(c) 1 and 3
(d) 2 only

INDIA'S MAJOR OVERSEAS PORT INVESTMENTS

Recent Update: US pressure on Iran regarding Chabahar Port raises concerns over India's overseas port investments.

About:

- **Haifa Port (Israel):** Strengthens India-Israel trade and Mediterranean connectivity.
- **Mongla & Chittagong Ports (Bangladesh):** Improves India-Bangladesh trade and Northeast connectivity.
- **Duqm Port (Oman):** Enhances India's Gulf presence and naval operations.
- **Sittwe Port (Myanmar):** Part of Kaladan Project, boosts connectivity with ASEAN and Northeast India.

India-ASEAN Relations

Recent Context :

Amid **China's** assertiveness and US strategic shifts, ASEAN is central to India's **Act East Policy** and **Indo-Pacific vision**, promoting a **free, rules-based, and resilient Indo-Pacific**.

ABOUT-

1. Economic & Trade:

- ASEAN: 650 million people, \$3.2 trillion GDP, 11% of India's global trade.
- India withdrew from RCEP (2019); trade deficit \$45.2B (2024-25).

2. FDI & Connectivity:

- Singapore: largest ASEAN FDI source.
- Key projects: **IMT Trilateral Highway**, **Kaladan Multi-Modal Transport (KMMT)**.

3. Defense & Security:

- Cooperation via **BrahMos** sale to Philippines, **ADMM-Plus**, **EAS**, and **ARF**.
- Support for **rules-based regional order**, aligned with **SAGAR doctrine**.

4. Energy & Technology:



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(controversy in news since many years).



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89. Which one of the following best describes the key objective of India's 'Open Network for Digital Commerce' (ONDC) initiative?

- (a) To allow government control over all digital commerce transactions
- (b) To replace private e-commerce players
- (c) To break the dominance of large e-commerce platforms by enabling interoperability across networks
- (d) To mandate UPI-based payments for all online transactions

About:

1. ONDC is an open digital network launched in 2022 to democratise e-commerce.
2. Initiative of Department for Promotion of Industry and Internal Trade.
3. Enables interoperability between buyers and sellers across platforms.
4. Reduces platform monopolies and promotes fair competition.
5. Supports MSMEs and small sellers with wider market access.
6. Expands use cases beyond retail, including services and ticketing (e.g., ASI monuments).
7. Built on open-source protocols for scalability and innovation.
8. Key pillar in India's Digital Public Infrastructure (DPI) ecosystem.

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- up 1,452%; 4.74 lakh 5G towers cover 99.6% districts; BharatNet connected 2.18 lakh GPs.
- 2. Digital Finance: UPI handles 49% of global real-time transactions, operational in 7+ countries; DBT transferred ₹44 lakh crore via Aadhaar, removing crores of fake beneficiaries.
- 3. E-Commerce Platforms: ONDC onboarded lakhs of sellers; GeM has 22.5 lakh sellers and 1.6 lakh govt buyers.

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81. 'X', born in the UK, was conferred the Nobel Prize in 2025. He was a professor in an American university when this prize was announced. Identify 'X':

- (a) Michel H. Devoret
- (b) Richard Robson
- ✓ (c) John Clarke
- (d) Joel Mokyr



- 7. **Quantum Tech Impact:** Foundation for quantum computing and ultra-sensitive sensors.
- 8. **Scientific Bridge:** Connects microscopic quantum rules with real-world engineering.

THE SVERIGES RIKSBANK PRIZE IN ECONOMIC SCIENCES IN MEMORY OF ALFRED NOBEL 2025

About Nobel Prize in Economic Sciences:

- Establishment:** Created in 1968 by **Sveriges Riksbank**; it is **not** part of Alfred Nobel's original 1895 will but is awarded alongside Nobel Prizes.
- Awarding Body:** Conferred by the **Royal Swedish Academy of Sciences**, with the first award given in 1969 to Frisch and Tinbergen.
- Indian Laureate:** **Amartya Sen** won in 1998 for welfare economics and social choice theory.
- Joel Mokyr's Contribution:** Identified prerequisites for sustained technological progress, including science-technology co-evolution, mechanical competence, and openness to change.

NOBEL PRIZE IN CHEMISTRY 2025

Recent Update: Awarded to **Susumu Kitagawa**, **Richard Robson**, and **Omar M. Yaghi** for developing **Metal-Organic Frameworks (MOFs)**.

About

- MOF Structure:** Built from metal ions and organic linkers forming network frameworks.
- Porous Design:** Large internal cavities make MOFs extremely porous.
- Customisable:** Metals and linkers can be changed to tune pore size and chemistry.
- Gas Storage:** Useful for storing hydrogen, methane, and CO₂.
- Catalysis:** High surface area supports efficient reactions.
- Environmental Use:** Applied in water purification and pollutant capture.
- Industrial Relevance:** Important for sensors, batteries, and green chemistry.

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95. Which of the following statements about Rare Earth Elements (REEs) and Critical Minerals is/are correct?

1. Modern technological innovations including Artificial Intelligence, robotics and space exploration extensively utilise Rare Earth Elements (REEs).
2. China has the highest share in mining of REEs followed by India.
3. The Government of India launched the National Critical Mineral Mission (NCMM) in 2025 to establish a robust framework for self-reliance in the critical mineral sector.
4. Rare Earth Elements are a set of 13 metallic elements.

Select the answer using the code given below:

- (a) 1 and 3 only
(b) 3 only
(c) 1, 3 and 4
(d) 1, 2 and 4

INDIA'S RARE EARTH STRATEGY

Recent Update: Budget 2026-27 announced Rare Earth Corridors and ₹7,280 crore REPM scheme

About

1. India's strategy focuses on building an integrated rare earth value chain covering mining, processing, R&D, and manufacturing.
2. Rare Earth Elements (REEs) include 17 elements (lanthanides + scandium + yttrium) critical for advanced technologies.
3. Rare Earth Permanent Magnets (REPMs) are essential for EVs, wind turbines, aerospace, and defence systems.
4. India has 13.15 million tonnes monazite reserves with 7.23 million tonnes REO, monazite metal sands.

6. Critical Minerals — India's Priority List

India identified 30 critical minerals (29 + Rare Earth as group). REE: 17 elements (lanthanides + Sc + Y). wind turbines, defence. Germanium — China imposed export restrictions 2023 (semiconductor use). India 100% import dependent on many. Critical minerals are not Rare minerals (some abundant but strategically important).

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90. Which one of the following statements about India's 'Unified Payments Interface (UPI) and Central Bank Digital Currency (Digital Rupee)' is not correct?

- ☒ (a) UPI is a real-time payment system but Digital Rupee is akin to sovereign paper currency.
- (b) In case of UPI, settlement for end users happens instantly as the money gets immediately debited or credited but in case of Digital Rupee, there is no settlement as the wallet balance gets transferred to another wallet.
- ☒ (c) UPI transactions are recorded by banks and reflected in bank statements but in case of Digital Rupee, no data is captured in bank statements as transactions are from one wallet to another.
- ☒ (d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.

So digital (not paper)

CBDC-BASED DIGITAL FOOD COUPONS

Recent Update Pilot launched for PDS reform using digital rupee (₹)

About

1. Uses Central Bank Digital Currency (CBDC) in Public Distribution System
2. Ensures direct transfer of benefits into digital wallets
3. Allows usage only for foodgrain purchase at Fair Price Shops
4. Enables real-time, traceable, and secure transactions
5. CBDC is legal tender issued by RBI under RBI Act, 1934
6. Improves transparency and reduces leakages in welfare delivery
7. Empowers beneficiaries with targeted subsidy utilization
8. Strengthens digital governance and financial inclusion

UPI AS WORLD'S LARGEST REAL-TIME PAYMENT SYSTEM

Recent Update: IMF recognises UPI as world's largest real-time payment system, accounting for 49% of global transactions

About

1. Unified Payments Interface (UPI) is an instant, interoperable, bank-to-bank digital payment system.
2. Operated by NPCI and regulated by RBI.
3. Enables real-time 24x7 transfers within seconds.
4. Offers interoperability across banks, apps, QR codes, and merchants.
5. Zero/low MDR structure promotes mass adoption among small vendors.
6. Handles billions of monthly transactions through scalable architecture.
7. Supports P2P, P2M, autopay, credit lines, RuPay linkage, and cross-border payments.
8. Strengthens digital inclusion and cashless economy transformation

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69. Consider the following statements about platforms for multilateral co-operation:

- ✗ 1. The 'Colombo Process' is a regional consultative process in which member states take binding decisions by consensus.
2. The 'Abu Dhabi Dialogue' is a voluntary non-binding consultative process among Asian countries of labour origin and destination to facilitate regional cooperation on contractual labour mobility.
3. The 'Global Forum for Migration and Development', created upon the proposal of a former UN Secretary General, is a voluntary forum whose decisions are non-binding in nature.

Which of the statements given above is/are correct?

- ✗ (a) 1, 2 and 3
✗ (b) 1 and 3 only
✓ (c) 2 and 3 only
(d) 2 only

*2 automatically
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elimination.*

COLOMBO PROCESS

Recent Update: India chaired its first meeting as Chair of the Colombo Process.

About Colombo Process:

- A regional consultative platform for managing overseas employment and contractual labor.
- Comprises 12 Asian member states, including Bangladesh and Sri Lanka. India is a founding member.
- Key priorities: Skills and qualification recognition, ethical recruitment practices.
- Supported by the UN's International Organization for Migration (IOM).

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DIRECT HITS IN PRELIMS 2026 FROM X IAS NOTES/CLASSES

94. Which one of the following best describes the 'Crowding Out Effect' in the context of fiscal policy?

- (a) A situation where private investment increases due to increased Government spending
- (b) A situation where Government borrowing leads to higher interest rates, which reduces private investment
- (c) A situation where an increase in taxes leads to increased private sector investment
- (d) A situation where Government spending has no impact on aggregate demand

Solution: All statements are correct. Crowding out occurs when government borrowing competes with private sector borrowing, pushing up interest rates and reducing private investment, especially when the economy is close to full capacity.

Value Addition:

Crowding out is a key argument against high fiscal deficits in developed economies. It is less prominent in economies with excess capacity.

Assertion (A) is true: The "Crowding Out" effect is a well-known economic concept where increased government borrowing to finance deficits absorbs a large share of available savings or loanable funds, leaving less available for private sector borrowing and investment.

Reason (R) is true: The primary mechanism through which crowding out occurs is the impact on the market for loanable funds. Increased government demand for funds shifts the demand curve outwards, leading to higher equilibrium interest rates (unless offset by monetary policy or other factors). Higher interest rates increase the cost of borrowing for private firms, discouraging private investment projects that might otherwise have been profitable.

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- Internal debt (loans from banks, bonds, savings schemes)
- External debt (sovereign bonds, multilateral/bilateral borrowings)
- 5. **Risks of High Public Debt:** Increased interest burden, limited fiscal space, crowding out private investment, inflationary pressures, intergenerational burden.
- 6. **Global Context:** IMF projects global public debt above 95% of GDP in 2025, reaching 100% by 2030; India still performing better than many EMEs.

SOURCE :

**X IAS CURRENT AFFAIRS MODULE
& PRELIMS TEST SERIES**



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86. Which of the following statements regarding the features of blockchain technology are correct?

1. Records stored in the database may be made visible to relevant stakeholders without risk of alteration. (✓)
2. Copies of the entire database are stored on multiple computers on a network, syncing within seconds. (✓)
3. Consortium blockchain is a blend of public and private blockchains allowing selective data access. (✗)
4. Mathematical algorithms make it impossible to change or delete any data once recorded and accepted. (✓)

Select the answer using the code given below:

- (a) 1 and 3
- (b) 2 and 4 only
- (c) 1, 2 and 4 (✓)
- (d) 1 and 4 only

Blockchain Technology

Blockchain is a distributed ledger technology (DLT) that enables secure, transparent, and tamper-proof transactions without a central authority. It consists of blocks that store transaction data, which are linked to each other using cryptographic hashes, forming a chain.

Key Characteristics of Blockchain

- **Decentralized:** No single entity controls the system.
- **Immutable:** Once recorded, data cannot be altered.
- **Transparent:** All transactions are visible to participants.

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5. Completion – The transaction is permanently recorded and visible to all participants.

Types of Blockchain

Type	Access Level	Examples
Public	Open to everyone	Bitcoin, Ethereum
Private	Controlled access	Hyperledger, Corda
Consortium	Controlled by a group of	R3 Corda, Quorum

Type	Access Level	Examples
	organizations	
Hybrid	Combines elements of public & private blockchains	IBM Blockchain

it is Hybrid

SOURCE :
X IAS CURRENT AFFAIRS MODULE
EXPLAINED IN CLASS



98. With reference to different Committees in India, consider the following details:

Committee	Objective	Organisation under which it was formed
1. R.N. Malhotra Committee	Comprehensive reforms of Insurance sector in India	Insurance Regulatory and Development Authority of India
2. L.C. Gupta Committee	Preparing a roadmap for the introduction of derivatives trading in India	Securities and Exchange Board of India
3. Urjit R. Patel Committee	Preparing a roadmap for reforming bank lending to the Housing sector	Reserve Bank of India
4. Y.H. Malegam Committee	Preparing a roadmap for reforms in Microfinance sector in India	Reserve Bank of India

In which of the above rows are all the details correctly matched?

- (a) 2 only
(b) 2 and 3
(c) 1, 3 and 4
(d) 2 and 4

2: default
Correct by
3(x)

RBI'S FLEXIBLE INFLATION TARGETING (FIT) FRAMEWORK

RECENT UPDATE:

RBI reaffirmed the FIT framework's success in keeping inflation around 4–5% (2016–2025) despite global shocks.

ABOUT:

- Origin:** Adopted in 2016 based on Urjit Patel Committee (2014) recommendations.
- Structure:** CPI-based target at 4% $\pm$ 2%, reviewed every 5 years.
- Key Body:** Monetary Policy Committee (MPC) established under RBI Act, 1934 (amended).
- Successes:** Achieved disinflation, anchored expectations, and improved transparency.
- Challenges:** Global shocks, outdated CPI base year (2012), and internal MPC disagreements.

Microfinance in India

Recent Context

RBI Deputy Governor warned of a microfinance crisis as gross loan portfolio fell 13.9% and NPAs surged to ₹55,000 crore, driven by defaults, over-indebtedness, and rising borrower distress.

7 Key Facts for Prelims

- Definition** – Small-ticket loans, savings, insurance for low-income households excluded from formal banking.
- Objective** – Financial inclusion, poverty alleviation, and entrepreneurship without collateral.
- History** – 1974: SEWA Bank (India's first MFI); 1976: Grameen Bank concept; 2010: Malegam Committee norms.
- Regulator** – Reserve Bank of India (NBFC-MFI regulations under RBI Act, 1934).
- crore; average loan size: ₹53,897; sharp fall in disbursements (-34% YoY).

SOURCE :

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99. Consider the following statements about the Non-Banking Financial Companies (NBFCs) in India:

1. NBFCs cannot accept demand deposits.
2. All the NBFCs operating in India have to be registered with the RBI.
3. NBFCs form part of the payment and settlement system and can issue cheque drawn on itself.
4. Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation (DICGC) is not available to the depositors of deposit taking NBFCs.

Which of the statements given above is/are correct?

- (a) 1 and 4
(b) 1, 2 and 3
(c) 4 only ✗
(d) 2, 3 and 4 ✗

- Banks are financial institutions authorised to **accept deposits, grant loans**, and provide a range of **financial services** to individuals and businesses.
- NBFI (NBFCs), though engaged in financial services, **do not hold a banking licence** and mainly focus on **term lending, leasing, infrastructure finance**, and other specific financial functions.
- **NBFCs cannot accept demand deposits**, and their regulation is **less stringent** compared to banks.
- Banks play a **larger role in monetary policy**, whereas NBFCs cater to **niche credit needs**, especially of **large enterprises and long-term finance**.

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9. SEBI vs RBI — Jurisdiction Overlap

SEBI: regulates securities market, listed companies, mutual funds, stock exchanges, credit rating agencies. **RBI: regulates banks, NBFCs, monetary policy, payment systems.** Overlap areas: Corporate bonds (both), Housing Finance Companies (moved to RBI from NHB), payment aggregators. **UPSC asks** which entity regulates what specific financial product.



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100. Consider the following statements about Multidimensional Poverty Index (MPI):

1. MPI is calculated using Alkire-Foster methodology.
2. MPI calculated by NITI Aayog has a total of twelve indicators.
3. Maternal Health and Bank Account are common indicators in the MPI of NITI Aayog and MPI of United Nations Development Programme (UNDP).

Which of the statements given above is/are correct?

- (a) 1 and 2 only ✓
 (b) 1, 2 and 3
 (c) 1 and 3 only ✗
 (d) 2 only

Answer: A. NITI Aayog

Solution:

The National Multidimensional Poverty Index (MPI) is released by NITI Aayog, developed with technical support from the Oxford Poverty and Human Development Initiative (OPHI) and UNDP.

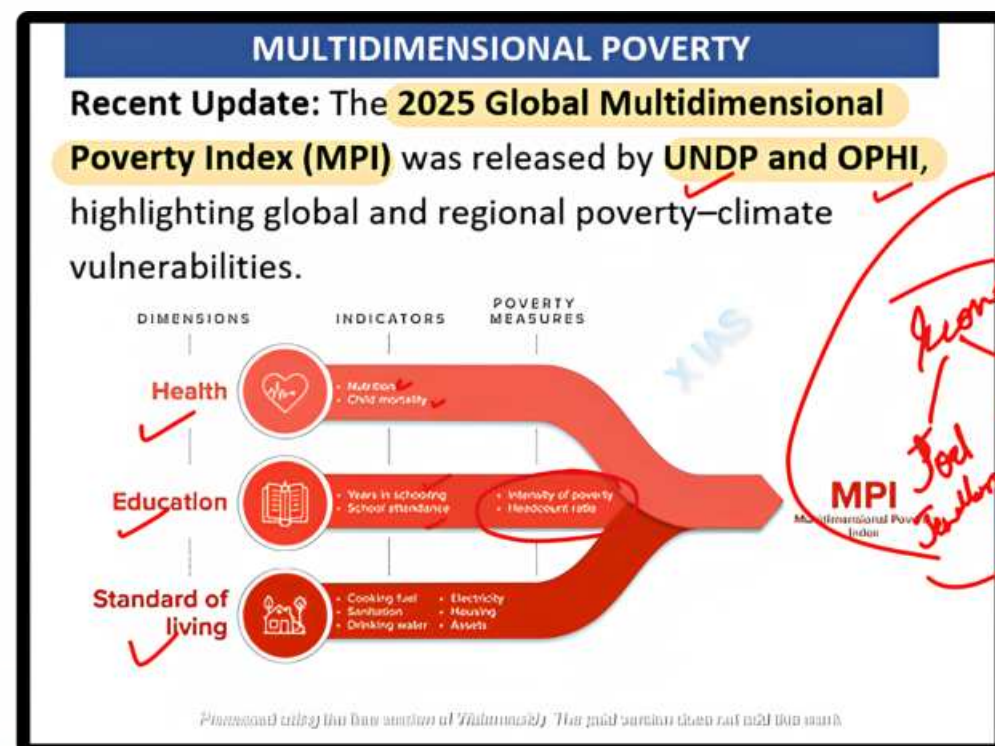
Value Addition:

It captures poverty using 12 indicators across health, education, and standard of living. This index aligns India's poverty assessment methodology with the global MPI framework used in over 100 countries.

$$12 = (10 + 2) \rightarrow \text{Global}$$

10. Global Indices — Key Facts

WEF Energy Transition Index: measures progress towards clean energy expectancy), education (mean/expected years of schooling), income (GDP per capita).
 Multidimensional Poverty Index (NITI Aayog) — state-level. SDG Index.



SOURCE :
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23. Which of the following best explain(s) the rationale for protecting mangrove ecosystems in the context of climate resilience?

1. Mangroves reduce tidal energy and store **freshwater**, making them ideal sites for paddy cultivation in saline estuarine belts.
2. **Their salt-sensitive roots filter seawater**, making mangroves key to converting coastal land into **freshwater aquaculture zones**.
3. By withstanding tidal surges and offering biomass resources, mangroves function both as natural bio-shields and livelihood bases for rural communities.

Select the answer using the code given below:

- (a) 1 only
(b) 1 and 2
(c) 2 and 3
✓ (d) 3 only

7. Act as **natural barriers against storm surges and tsunamis**, reducing coastal erosion.
8. Insights may help develop **salt-tolerant crops**, supporting climate-resilient agriculture.

SOURCE : COVERED IN X IAS classes and Notes

Mangroves are salt tolerance not sensitive , found salty water

WORLD MANGROVE DAY

Recent Update:

International Day for the Conservation of Mangrove Ecosystems is celebrated on July 26, as declared by **UNESCO** to raise awareness about the importance of **mangroves** in **coastal protection**, **storm mitigation**, and **carbon sequestration**.

About International Day for the Conservation of Mangrove Ecosystems:

- Celebrated annually on July 26.
- Established by **UNESCO** in **2015**.
- Focuses on raising awareness about the **importance** of mangroves.
- Promotes **sustainable management** and **conservation** solutions for mangrove ecosystems.

About Mangroves:

- **Salt-tolerant plant communities** found in **tropical and subtropical intertidal** regions.
- **Vital for coastal biodiversity** and act as **bio-shields against extreme climatic events**.
- Positioned in the **intermediate zone** between land and sea, representing a **key ecotone**.

Not salt sensitive ✓



28. Which among the following is/are the objective(s) of the Rainfed Area Development (RAD) initiative under the National Mission for Sustainable Agriculture (NMSA)?

- ☒ 1. Encouraging monoculture in rainfed areas
- ☒ 2. Increasing rice cultivation in irrigated regions
- ☒ 3. Enhancing productivity and minimising climatic risks through Integrated Farming Systems (IFS) **+ve**

Select the answer using the code given below:

- (a) 1 only
- (b) 1 and 2
- (c) 2 and 3
- ☒ (d) 3 only

INTEGRATED FARMING SYSTEM (IFS)

Recent Update: Government promotes IFS for small and marginal farmers (~89.4%).

About

1. IFS integrates **crops, livestock, fisheries, poultry, horticulture, and apiary.**
2. Enhances income diversification and risk reduction.
3. Promotes **resource recycling (waste-to-input cycles).**
4. Improves **soil fertility and sustainability.**
- ☒ 5. **Supported by schemes like NMSA, RKVY, PKVY.**
6. ICAR develops location-specific models across agro-climatic zones.
7. Challenges: High capital, labour, and knowledge requirements.
8. Crucial for climate-resilient and sustainable agriculture.

t

CRA integrates **climate-smart seeds, bio-inputs, precision irrigation and AI advisories.**

Around **51% of India's net sown area is rainfed**, making farming climate-sensitive.

Over **75% of annual rainfall occurs in four monsoon months**, increasing volatility.

CRA enhances food security for a population projected to reach **1.7 billion.**

☒ Programmes like **NICRA and NMSA support research and sustainable farming practices.**

Micro-irrigation under **Per Drop More Crop** improves water efficiency.

7. Challenges include high upfront costs and limited digital literacy among small farmers.
8. Expansion of weather-based insurance under **PM Fasal Bima Yojana** strengthens resilience.

SOURCE : COVERED IN X IAS classes and Notes
1,2 are against the philosophy of NMSA as they are not sustainable . hence ans 3 only



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76. Match List I with List II and select the answer using the code given below the Lists:

List I (INTERPOL Notice) **List II (Description)**

- | | |
|------------------|---|
| A. Silver Notice | 1. To seek information on unidentified bodies |
| B. Blue Notice | 2. To collect additional information about a person's identity, location, or activities in relation to a criminal investigation |
| C. Black Notice | 3. To provide warning about a person's criminal activities, where the person is considered to be a possible threat to public safety |
| D. Green Notice | 4. To identify and trace criminal assets |

Codes:



50:50

	A	B	C	D
a	3	1	2	4
b	3	2	1	4
c	4	2	1	3
d	4	1	2	3

- **Empowering India's Defence Sector – 2025** – Indigenous tech: BrahMos, IDEX, ADIII, Defence Industrial Corridors, UAVs, AI, quantum communication; indigenisation at 65%; strategic autonomy enhanced.
- **Terrorism & India's Security Landscape – 2025** – Cross-border terrorism (Pakistan), cyber-terrorism, Naxalism, NE insurgency; counter-terror agencies (NIA, NSG, CAPFs, RAW); legislative tools: UAPA 1967, NSA 1980; AI & drones for surveillance.
- **Fifth-Generation Fighter Jet – AMCA** – Indigenous Advanced Medium Combat Aircraft; stealth, supercruise, networked warfare; prototype 2028-29, induction 2034-35; counters regional threats; public-private participation.
- **Silver Notice – INTERPOL** – International **asset tracking notice**; India requests first for Shubham Shokeen (2021); 51-country pilot; INTERPOL: HQ Lyon, 196 members; supports global fugitive asset monitoring.

INTERPOL

Recent Update: INTERPOL issued its first **Silver Notice** in a **52-country pilot, including India**, and the Ministry of Home Affairs launched the **BHARATPOL** portal for seamless integration with INTERPOL.

About:

- **Bharatpol:** Online portal for international

**SOURCE :
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74. Which of the following statements with respect to the Revamped Rashtriya Gram Swaraj Abhiyan (RGSA) is/are correct ?

1. The period of its implementation is 1st April, 2021 to 31st March, 2026.
2. The key objective of the Revamped RGSA is to develop the governance capabilities of the Panchayati Raj Institutions to deliver on the Sustainable Development Goals.
3. The share of the Central funding for the Revamped RGSA is 100% for all States and Union Territories.

Select the answer using the code given below :

- (a) 1 and 2
- (b) 2 only
- (c) 1 and 3
- (d) 2 and 3

SLA

X

60:40

or

90:10

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3. Panchayat NIRNAY – real-time monitoring of Gram Sabha meetings.
4. eGramSwaraj – planning, finance, reporting, asset tracking.
5. Gram Manchitra – GIS mapping of village assets & infrastructure.
6. RGSA – strengthens Panchayati Raj governance.
7. AuditOnline & SVAMITVA – digital audits, land ownership.

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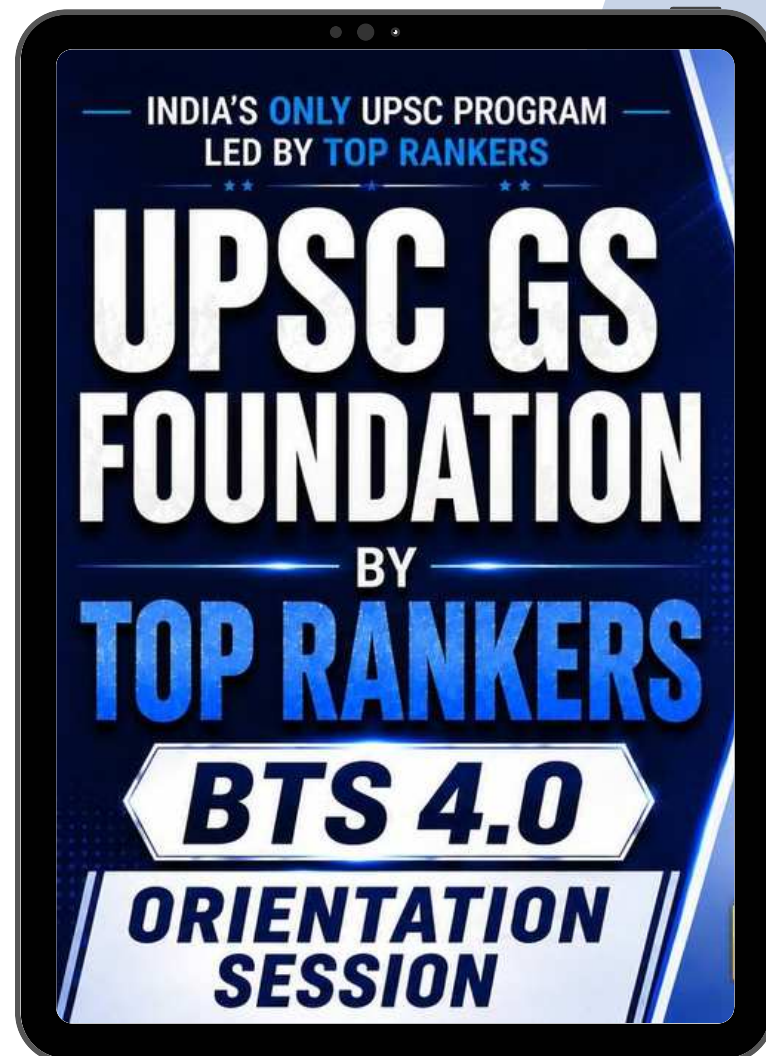
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