UPSC Civil Services (Preliminary) Examination 2026

General Studies Paper I

Answer Key and Explanations · Set A

Answer Key

1	(d)	**21**	(b)	**41**	(c)	**61**	(d)	**81**	(c)
2	(a)	**22**	(b)	**42**	(b)	**62**	(d)	**82**	(a)
3	(c)	**23**	(d)	**43**	(c)	**63**	(a)	**83**	(c)
4	(b)	**24**	(d)	**44**	(b)	**64**	X	**84**	(a)
5	(b)	**25**	(c)	**45**	(b)	**65**	(d)	**85**	(a)
6	(a)	**26**	(c)	**46**	(c)	**66**	(a)	**86**	(c)
7	(d)	**27**	(a)	**47**	(b)	**67**	(b)	**87**	(a)
8	(a)	**28**	(d)	**48**	(b)	**68**	(a)	**88**	(c)
9	(c)	**29**	(c)	**49**	(c)	**69**	(c)	**89**	(c)
10	(c)	**30**	(b)	**50**	(b)	**70**	(a)	**90**	(d)
11	(d)	**31**	(a)	**51**	(c)	**71**	(b)	**91**	(a)
12	(a)	**32**	(b)	**52**	(a)	**72**	(c)	**92**	(c)
13	(c)	**33**	(b)	**53**	(b)	**73**	(d)	**93**	(b)
14	(b)	**34**	(b)	**54**	(d)	**74**	(b)	**94**	(b)
15	(b)	**35**	(b)	**55**	(b)	**75**	(c)	**95**	(a)
16	(b)	**36**	(b)	**56**	(b)	**76**	(c)	**96**	(c)
17	(a)	**37**	(c)	**57**	(a)	**77**	(b)	**97**	(c)
18	(d)	**38**	(b)	**58**	(c)	**78**	(b)	**98**	(d)
19	(d)	**39**	(b)	**59**	(d)	**79**	(c)	**99**	(a)
20	(b)	**40**	(c)	**60**	(a)	**80**	(c)	**100**	(a)

Answers follow the UPSC provisional answer key, published 27 May 2026. Question 64 was dropped by UPSC and is not scored (X). Each explanation gives the answer, the reasoning for every statement and option, how to crack the question and the sources.

1. Answer: (d) Dheera Shankarabharanam

Raga Bilawal is the parent scale (thaat) of Hindustani music whose seven notes are all natural (shuddha), which makes it the same scale as the Western major scale.

In Carnatic music the melakarta (parent raga) with exactly this set of notes is the 29th melakarta, Dheera Shankarabharanam. That is why musicians treat Bilawal and Shankarabharanam as equivalents.

Nat Bhairavi matches the Hindustani Asavari thaat, Hanumatodi matches Bhairavi thaat, and Kamavardhini (Pantuvarali) is close to Purvi. None of them has Bilawal's all-natural scale.

How to crack it: Hold on to one idea: Bilawal is the all-natural-notes scale, the Western major scale. Ask which Carnatic raga is 'all natural'; the other three have altered notes, so eliminate them.

Remember: Learn the Hindustani thaat and Carnatic melakarta equivalents as pairs: Bilawal and Shankarabharanam, Kafi and Kharaharapriya, Bhairavi and Hanumatodi.

Sources : Melakarta (Wikipedia); Bilaval (Wikipedia); Thaat (Wikipedia)

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2. Answer: (a) Aiding the flow of remittances from India and maintaining India's creditworthiness

The Hilton-Young Commission (Royal Commission on Indian Currency and Finance, 1926) fixed the rupee at one shilling and six pence (1s 6d), and the Currency Act of 1927 made that the legal rate. The rupee stayed at 1s 6d until independence.

Indian opinion wanted the lower rate of 1s 4d. A higher rupee meant that the sterling payments India owed Britain every year (the 'Home Charges': Pensions, interest on debt and salaries) cost fewer rupees to send, and a steady rupee protected India's credit in London, where the Government of India borrowed. That is option (a).

The high ratio made Indian exports dearer and imports cheaper, so it hurt exporters such as cotton growers rather than helping them. Cheaper imports were a side effect, not the purpose, and the rate was about sterling, not gold.

How to crack it: Ask who gained from a high rupee. A higher rupee cut the rupee cost of Britain's sterling payments (the Home Charges), so the option about remittances to Britain fits, while help to Indian importers or cotton exporters does not.

Remember: The 'ratio controversy' of 1927 is a standard link between Modern History and the drain of wealth; an overvalued rupee served remittances to Britain, not Indian producers.

Sources : History of the rupee (Wikipedia)

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3. Answer: (c) Both 1 and 2

Coins such as the kahapana (karshapana) and nikkha appear in Pali texts of the sixth to fourth centuries BCE, the same period in which cities grew in the Ganga valley. Punch-marked silver coins found at many sites confirm that coins were in real use.

Coins are a sign of trade carried on through money instead of barter, so the evidence points to a transition to a money economy. Coins also circulated mainly in towns, among merchants, craft guilds and rulers collecting taxes, so the same evidence is tied to the emergence of urban life (the 'second urbanisation').

Both associations hold, so the answer is (c).

How to crack it: Treat each statement as a link: Texts name coins, finds of punch-marked silver coins back them up, and coins mean money-based trade in towns. When both links are well established, 'Both' is the safe choice.

Remember: Coins, cities and a money economy belong together in questions on the early historic period, which begins in about the sixth century BCE.

Sources : Punch-marked coins (Wikipedia); Karshapana (Wikipedia)

4. Answer: (b) 2 and 3

The Nagara style has a curved, beehive-like tower (shikhara) rising over the sanctum. The Dravida style has a stepped, pyramid-like tower (vimana) topped by a small dome.

The Dashavatara Temple at Deogarh (Gupta period, about 500 CE) shows an early Nagara shikhara. At Aihole, the Chalukyan builders experimented with both northern and southern forms, and the Huchimalligudi Temple is the example UPSC treats as Nagara.

The Malegitti Shivalaya at Badami and the Virupaksha Temple at Pattadakal are classic Dravida temples with stepped towers. So the answer is (b), 2 and 3.

How to crack it: Use a style rule, not memory of each temple: Gupta-period north India means Nagara, and Pattadakal and Badami are Chalukyan Dravida showpieces. That removes every option carrying 1 or 4.

Remember: Pattadakal has both styles side by side: Virupaksha and Sangameshwara are Dravida, while Papanatha and Galaganatha are Nagara. UPSC likes this contrast.

Sources : Aihole (Wikipedia); Dashavatara Temple, Deogarh (Wikipedia); Pattadakal (Wikipedia)

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5. Answer: (b) Yaksha (demi-gods)

Jainism recognises four gatis (states of existence) into which a soul can be born: Deva (heavenly beings), manushya (humans), naraki (hell beings) and tiryancha (animals, plants and other lower life forms).

Yaksha is not one of the four gatis, so it is the form that is not included. Answer (b).

How to crack it: Recall the four gatis as a set: Deva, manushya, naraki, tiryancha. Any name outside that set, here Yaksha, is the odd one out.

Remember: Remember the four gatis by the Jain swastika; its four arms stand for deva, manushya, naraki and tiryancha.

Sources : Jain cosmology (Wikipedia)

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6. Answer: (a) A joyous folk dance

The Bagh Caves in Dhar district, Madhya Pradesh, hold Gupta-period murals (about the 5th to 6th century CE), close in style to Ajanta.

UPSC's key gives (a). The Hallisalasya panel shows the hallisaka, a joyous circular group dance with women dancers and musicians. The Bagh murals are scenes of music, dance and processions, not the Buddha in meditation, Shiva and Parvati, or the churning of the ocean.

How to crack it: The name gives it away: 'hallisaka' is a circular group dance. Bagh murals are scenes of music and procession, so the religious-scene options fall away.

Sources : Bagh Caves (Wikipedia)

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7. Answer: (d) 1, 2 and 3

Statement 1 is correct. A sixth-century copper-plate grant from Mankani in Gujarat, dated in the year 346 of the Kalachuri era (about 595 CE), is the example usually cited as the earliest epigraphic use of place-value numerals in India.

Statement 2 is correct. Place-value numerals spread through Indian inscriptions over the following centuries, and by the ninth century they were in general use. The Gwalior inscription of 876 CE shows the first undisputed zero.

Statement 3 is correct. By the end of the seventh century decimal place-value numerals appear in inscriptions in South-east Asia as well as in India. All three are correct, answer (d).

How to crack it: When every statement is a milestone in the same story (earliest use, spread to South-east Asia, general use), check for internal consistency. Nothing contradicts, so 'all three' is safe.

Remember: Place-value numerals appear in South-east Asian inscriptions by the end of the seventh century, well before the famous zero of the Gwalior inscription (876 CE). This is a favourite trap.

Sources : History of the Hindu-Arabic numeral system (Wikipedia)

8. Answer: (a) 1 and 2 only

Inference 1 holds. Spindle-whorls (small weights used on a hand spindle) are found in many houses but no spinning wheel, so thread was spun slowly by hand in the home. That makes spinning a laborious household activity.

Inference 2 holds. Harappan weights follow a precise binary and decimal system, and graduated scales (such as the shell scale from Mohenjodaro and the ivory scale from Lothal) show accurate measurement. That reveals the Harappans' practical scientific knowledge.

Inference 3 does not hold. Large baked-brick houses with private courtyards, wells and bathing platforms point to private, family-owned property and differences in wealth, not a common property system. So the answer is (a), 1 and 2 only.

How to crack it: Test each inference against the evidence it claims: Hand spindles mean home spinning; graduated scales mean measurement. Baked-brick houses do not prove a particular social claim, so drop the third.

Remember: In inference questions, check whether the evidence points the other way. Private wells and big houses are evidence of private wealth and social difference.

Sources : NCERT Class 11 Fine Arts, An Introduction to Indian Art Part I, p.27; Indus Valley Civilisation (Wikipedia)

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9. Answer: (c) The Bardoli Satyagraha was a campaign against the enhancement of land revenue, while the Eka Movement was a protest against excessive extraction of rents.

Option (c) is correct. The Bardoli Satyagraha of 1928, led by Vallabhbhai Patel, opposed a 22 per cent increase in land revenue by the Bombay government. The Eka (unity) Movement of 1921 to 1922 in Awadh protested high rents, extra levies (nazrana) and forced labour extracted by landlords.

Option (a) is wrong. The Eka Movement began in Congress and Khilafat circles but soon passed out of Congress control under Madari Pasi and other low-caste leaders. Bardoli was organised by Patel, a Congress leader, from the start.

Option (b) is wrong. The taluqdars of Awadh were the targets of the Eka Movement, not its leaders, and Bardoli was a movement of land-owning peasants. Option (d) is wrong on both places: Eka was centred in Hardoi, Bahraich and Sitapur districts, and Bardoli is in Surat district of Gujarat, not Saurashtra.

How to crack it: Look for the option with an exact, checkable detail: Bardoli opposed a revenue increase by the Bombay government. The others make sweeping claims ('throughout supported by Congress') that the history contradicts.

Sources : Bardoli Satyagraha (Wikipedia); Eka Movement (Wikipedia)

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10. Answer: (c) 1 and 3 only

The two statements describe irrigation from wells and the use of draught animals to lift water. Information 1 supports both directly; the Rigveda mentions the ashma chakra (stone pulley wheel) and pails used to lift water from wells.

Information 3 supports statement II. Oxen were used for ploughing and pulling carts even before the Rigvedic period, as Harappan evidence of a ploughed field at Kalibangan and toy carts shows, so animal power was available for lifting water.

Information 2 is about axes and sickles. These are tools for clearing and harvesting, not for drawing water from wells, so they do not support these statements. Answer (c), 1 and 3 only.

How to crack it: Match each piece of information to the statement it can prove. Axes and sickles say nothing about wells or animal power, so any option with that item is out.

Sources : Rigveda (Wikipedia)

11. Answer: (d) 3

The assertion is about river courses in the Pleistocene, the geological period before about 11,700 years ago. The Rigveda is far too recent to be evidence for that, and Robert Bruce Foote was a geologist best known for Palaeolithic finds in South India, not for exploring the Sutlej and Yamuna. So 1 and 2 are not the basis.

The basis is biological; the river dolphin of the Indus and that of the Ganga were long treated as one species. A species can only have spread between the two separate river systems if the rivers were once connected, which is what a shift of the Yamuna or Sutlej between the systems would have done. Answer (d), 3 only.

How to crack it: Check the time scale: The Pleistocene is tens of thousands of years back, far older than the Rigveda. Only biological evidence (one dolphin species in both systems) can reach that far.

Remember: The Indus and Ganga river dolphins were treated as one species from the late 1990s and recognised again as two separate species in 2021; their close relationship still points to a past river connection. Both are Endangered on the IUCN Red List.

Sources : South Asian river dolphin (Wikipedia)

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12. Answer: (a) The meditation of the Buddha

Early Buddhist art (Sanchi, Bharhut, Amaravati) did not show the Buddha in human form. Symbols stood in for him and for events in his life.

An empty seat was meant to indicate the meditation of the Buddha. A stupa stood for the mahaparinibbana, a wheel for the first sermon at Sarnath, and a horse (or the Bodhi tree for enlightenment) for other events. Answer (a).

How to crack it: Remember the symbol set of early Buddhist art: Seat for meditation, wheel for the first sermon, stupa for the mahaparinibbana. One symbol, one event.

Remember: Symbol and event pairs in early Buddhist sculpture: An empty seat for the Buddha's meditation, and a stupa for his mahaparinibbana.

Sources : NCERT Class 12, Themes in Indian History Part I, p.103

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13. Answer: (c) 3 only

Pair 1 is wrong: Vitasta is the Jhelum. Pair 2 is wrong: Asikni is the Chenab. The two names have been swapped.

Pair 3 is correct: Parushni, the river on whose banks the Battle of the Ten Kings was fought, is the Ravi. Pair 4 is wrong. The Rigvedic name of the Beas is Vipasa; Yavyavati is usually identified with the Zhob, a river in present-day Pakistan.

Only pair 3 is correct, answer (c).

How to crack it: Learn the Rigvedic rivers as a west-to-east list: Vitasta (Jhelum), Asikni (Chenab), Parushni (Ravi), Vipasa (Beas). Swapped pairs are the usual trap.

Remember: Rigvedic names of the Punjab rivers: Vitasta (Jhelum), Asikni (Chenab), Parushni (Ravi), Vipasa (Beas), Shutudri (Sutlej).

Sources : Rigvedic rivers (Wikipedia)

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14. Answer: (b) 1 and 3 only

Statement 1 is correct. The Amaravati Stupa stood at Amaravati in Guntur district of Andhra Pradesh, on the lower Krishna.

Statement 2 is not correct: Amaravati was not a smaller stupa than Sanchi. Its final railing alone was about 59 metres (192 feet) across, and it is described as the most richly decorated stupa known.

Statement 3 is correct. The Amaravati (Andhra) school of sculpture had a strong influence on art in South India, Sri Lanka and South-east Asia, carried by the maritime trade of the east coast. Answer (b), 1 and 3 only.

How to crack it: A statement ranking one stupa below Sanchi 'in size' is a comparative claim, a common trap. Amaravati was the more lavish stupa, so any option with 2 goes.

Sources : Amaravati Stupa (Wikipedia)

15. Answer: (b) 2 only

The question asks which pairs are NOT correctly matched.

Senguttuvan (Chenguttuvan) was a Chera king, the hero of the Kannagi story in the Silappadikaram, so pair 1 is correct.

Nedunjeliyan was a Pandya king, so pair 3 is correct.

Udiyanjeral (Uthiyan Cheralathan) is generally taken as the earliest recorded Chera ruler, not a Chola. Only pair 2 is wrongly matched, answer (b).

How to crack it: The question asks what is NOT correctly matched, so read it twice. Udiyanjeral is a Chera name ('-jeral' echoes 'Cheral'), so pair 2 is the mismatch.

Remember: The Sangam kingdoms and their symbols: Chera (bow), Chola (tiger), Pandya (fish).

Sources : Chera dynasty (Wikipedia); Chola dynasty (Wikipedia); Pandyan dynasty (Wikipedia)

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16. Answer: (b) 1, 2 and 4

Bose was re-elected Congress president in 1939, defeating Gandhi's candidate Pattabhi Sitaramayya by 1,580 votes to 1,377, but he could not win Gandhi's confidence or form a working committee, and he resigned (statement 1).

The Congress Left did not stand together behind him (statement 2). The Congress Socialists, led by Jayaprakash Narayan, and the followers of M.N. Roy chose Congress unity over an open split (statement 4). Isolated, Bose formed the Forward Bloc within the Congress in 1939.

UPSC's key gives (b), 1, 2 and 4, and leaves out statement 3. The Communists did later part ways with Bose over his call for a parallel organisation, so statement 3 is not false in itself; but no option includes all four statements, and the key counts only the three factors that directly isolated Bose in 1939.

How to crack it: UPSC often keeps the obvious causes and adds one doubtful one. Gandhi's opposition, a divided Left and the socialists choosing Congress unity all fit Bose's isolation; the Communist claim is the weaker link.

Sources : All India Forward Bloc (Wikipedia)

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17. Answer: (a) 2 and 3 only

Statement 1 is wrong. After annexing Awadh in 1856, the British took away the taluqdars' estates and also disarmed them and destroyed their forts. Losing both land and military power is why many taluqdars joined the revolt of 1857.

Statement 2 is correct. The Summary Settlement of 1856 treated the taluqdars as intruders (outsiders) with no real rights to the land. Statement 3 is correct. The British wanted to remove the taluqdar middlemen and collect revenue directly from the peasants, hoping to raise revenue and win peasant loyalty.

Answer (a), 2 and 3 only.

How to crack it: Look for the internal contradiction: Dispossessed yet 'allowed to keep arms and forts' makes little sense for a new ruler. Statements 2 and 3 describe one consistent policy.

Remember: In Awadh the taluqdars lost both their land and their forts, which is why so many of them joined the revolt of 1857.

Sources : NCERT Class 12, Themes in Indian History Part III, p.55

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18. Answer: (d) 1, 2 and 3

The Montagu-Chelmsford Reforms (Government of India Act, 1919) kept separate electorates for Muslims and extended them to Sikhs, Indian Christians, Anglo-Indians and Europeans (1 is correct).

The British intended separate electorates to divide Indians by community and so blunt the growing national movement (2 is correct). Communities that gained seats and favours through separate electorates organised around them, including the depressed classes who began to seek their own representation (3 is correct).

All three support the assertion that community-based political alliances grew out of the 1919 reforms. Answer (d).

How to crack it: When a question offers reasons for an assertion, check whether each reason is true and linked. All three here describe how separate electorates bred community politics.

Sources : Government of India Act 1919 (Wikipedia)

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19. Answer: (d) Jaipur-Atrauli Gharana

Pandit Mallikarjun Mansur (1910 to 1992) of Dharwad in Karnataka was a leading singer of the Jaipur-Atrauli gharana, founded by Ustad Alladiya Khan. He trained under Manji Khan and Bhurji Khan, the sons of Alladiya Khan. Answer (d).

How to crack it: Gharana questions are pure recall; pair each singer with a gharana in your notes. Mansur and Jaipur-Atrauli is a standard pair.

Remember: Karnataka's Dharwad region produced many Hindustani singers: Mallikarjun Mansur (Jaipur-Atrauli), and Bhimsen Joshi, Gangubai Hangal and Basavaraj Rajguru (Kirana).

Sources : Mallikarjun Mansur (Wikipedia); Kirana gharana (Wikipedia)

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20. Answer: (b) Atharvaveda

UPSC's provisional key gives (b), the Atharvaveda.

The Atharvaveda is the Veda of hymns and charms for everyday life: Health, family, cattle and crops. That agricultural setting is where a term like kshetra-patni, 'mistress of the field', belongs.

The Ashtadhyayi is Panini's grammar and the Arthashastra a treatise on statecraft, so neither is the origin of this term.

How to crack it: Use the nature of each text: A grammar (Ashtadhyayi) and a statecraft manual (Arthashastra) are unlikely homes for a farming charm. The Atharvaveda deals with everyday life, crops included.

Remember: For Vedic texts, sort by content: Rigveda (hymns to gods), Samaveda (melodies), Yajurveda (sacrificial formulas), Atharvaveda (charms and spells for daily life, including agriculture and healing).

Sources : Atharvaveda (Wikipedia)

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21. Answer: (b) 1 and 2

Statement I is correct: India's LT-LEDS, submitted to the UNFCCC in November 2022, sets out the pathway to net-zero by 2070.
Statement II is correct: India's fourth Biennial Update Report (BUR-4), submitted in December 2024, reported a 7.93 per cent fall in total emissions in 2020 compared with 2019.

Relationship 1 holds. A measured fall in emissions is empirical support for a low-emission strategy. Relationship 2 holds. Statement III claims resilience depends on quick, short-term cuts, which contradicts the long-term, phased approach built into the LT-LEDS.

Relationship 3 fails because statements I and III pull in opposite directions, so together they cannot establish one premise. Answer (b), 1 and 2.

How to crack it: In statement-relationship questions, judge each statement first, then the link. A measured fall in emissions supports a low-emission strategy; a claim that resilience needs quick short-term cuts contradicts a long-term plan.

Remember: India's climate targets: Net-zero by 2070; updated NDC (2022) of 45 per cent lower emissions intensity of GDP by 2030 over 2005 and 50 per cent of installed power capacity from non-fossil sources by 2030.

Sources : PIB: India submits its 4th Biennial Update Report to UNFCCC; PIB: Cabinet approves India's updated NDC (2022)

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22. Answer: (b) 1 and 2

Statement 1 is correct. The western hoolock gibbon, one of India's two apes (both are hoolock gibbons), is listed as Endangered on the IUCN Red List, and Assam's Hoollongapar Gibbon Sanctuary is named after it.

Statement 2 is correct. Hoolock gibbons move by brachiation, swinging through the trees with their long arms.

Statement 3 is wrong. Gibbons are small, light apes built for swinging, the opposite of a heavy gorilla-like build. Answer (b), 1 and 2.

How to crack it: Physical traits follow lifestyle; an ape that swings through trees (brachiation) must be light. That knocks out the 'heavy like a gorilla' statement.

Sources : Western hoolock gibbon (Wikipedia); Hoolock gibbon (Wikipedia); Hoollongapar Gibbon Sanctuary (Wikipedia)

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23. Answer: (d) 3 only

Statement 1 is wrong. Mangroves grow in salty, tidal mud, which is not ideal for paddy, and they do not store freshwater for farming.

Statement 2 is wrong. Mangrove roots are salt-tolerant, not salt-sensitive. They exclude or excrete salt, and clearing mangroves for aquaculture is one of the main causes of their loss, not a reason to protect them.

Statement 3 is correct. Mangroves break the force of storm surges and tsunamis, acting as natural bio-shields, and give coastal people fish, crabs, honey and fuelwood. The 2004 tsunami and cyclones in Odisha showed lower damage behind intact mangroves. Answer (d), 3 only.

How to crack it: Spot the reversed science: Mangroves are salt-tolerant, not salt-sensitive, and they grow in salty mud, not freshwater paddy land. Statements with reversed facts are wrong.

Sources : Mangrove (Wikipedia)

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24. Answer: (d) 3 only

Vizhinjam International Seaport near Thiruvananthapuram, commissioned in May 2025, is India's first dedicated deep-water container transshipment port. Its natural depth of about 20 metres close to the shore and its position near the East-West international shipping route let the largest container ships call directly (3 is correct).

Before Vizhinjam, most Indian containers were transshipped at Colombo, Singapore or Dubai, so India lost revenue and time. Vizhinjam aims to bring that cargo home.

Statement 1 is wrong. It is an international transshipment hub, developed with a private operator, not a purely domestic cargo port.

Statement 2 is wrong. It is a container port, not a cruise port. Answer (d), 3 only.

How to crack it: Watch for 'exclusively' and 'primarily'; they usually signal a wrong statement. Vizhinjam's point is transshipment of international containers.

Sources : PIB: PM dedicates Vizhinjam International Seaport to the nation

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25. Answer: (c) Sutlej

The Sutlej rises near Lake Rakshastal in Tibet, cuts across the Himalaya in a deep gorge (an antecedent river, older than the mountains it crosses), and flows through China (Tibet), India and Pakistan. It feeds the Bhakra-Nangal and Indira Gandhi Canal systems, so it is vital for irrigation, and it joins the Chenab and then the Indus without forming a delta of its own.

The Indus flows through China, India and Pakistan too, but it forms a large delta with many distributaries. The Brahmaputra flows through China, India and Bangladesh and forms a delta with the Ganga. The Teesta rises in Sikkim, not Tibet. Answer (c), Sutlej.

How to crack it: Use elimination by one clue at a time: 'no distributaries' removes the Indus and the Brahmaputra (both form deltas), and 'originates in Tibet' removes the Teesta.

Remember: The Sutlej (Satluj) is an antecedent river, and it feeds the canal system of the Bhakra Nangal project.

Sources : Sutlej (Wikipedia); NCERT Class 11, India: Physical Environment, Drainage System

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26. Answer: (c) 2 and 3

The question asks which statements are NOT correct.

Statement 1 is correct: Uttar Pradesh borders eight States (Uttarakhand, Himachal Pradesh, Haryana, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand and Bihar) plus the National Capital Territory of Delhi, more than any other State.

Statement 2 is not correct: West Bengal has the longest international border of any State, mainly its border of about 2,217 km with Bangladesh. Rajasthan's border with Pakistan is about 1,070 km.

Statement 3 is not correct: Sikkim shares a boundary with only West Bengal, but so does Meghalaya, which borders only Assam. Sikkim is not the only one. Answer (c), 2 and 3.

How to crack it: It asks what is NOT correct. Check superlatives: 'longest international border' belongs to West Bengal, and 'only State with one neighbour' ignores Meghalaya.

Remember: Quick border facts: Bangladesh is India's longest land border (4,096.7 km), and West Bengal holds the largest share of it.

Sources : Borders of India (Wikipedia); Bangladesh-India border (Wikipedia)

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27. Answer: (a) 1 only

Statement 1 is correct. Amur falcons stop at Doyang Lake in Wokha district, Nagaland, every October on their migration from Mongolia and northern China to southern Africa. Until 2012 tens of thousands were trapped for meat there; community conservation led by the villages of Pangti and nearby ended the hunting, and the site is now celebrated for protecting them.

Statement 2 is wrong. Birds are not guided by tracking technology. Satellite tags only record the route scientists follow.

Statement 3 is wrong. The falcons are passage migrants that stay a few weeks and fly on across the Arabian Sea. They have not become residents. Answer (a), 1 only.

How to crack it: Extreme or odd claims are usually false: Migrants 'guided by tracking technology' or turned into 'permanent residents' contradict what migration means.

Remember: The Amur falcon's migration from East Asia to southern Africa includes a non-stop crossing of the Arabian Sea.

Sources : Amur falcon (Wikipedia)

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28. Answer: (d) 3 only

Rainfed Area Development (RAD) is a component of the National Mission for Sustainable Agriculture (NMSA). It promotes Integrated Farming Systems that combine crops with livestock, fisheries, horticulture and agroforestry, so that a farmer in a rainfed area has several sources of income and is less exposed to a failed monsoon (3 is correct).

Monoculture is the opposite of what RAD encourages (1 is wrong). RAD works in rainfed areas, not on raising rice in irrigated regions (2 is wrong). Answer (d), 3 only.

How to crack it: Read the scheme's own name: 'rainfed' and 'sustainable' rule out monoculture and irrigated rice. Integrated farming is the only fit.

Sources : PIB: National Mission for Sustainable Agriculture

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29. Answer: (c) Both 1 and 2

OEKO-TEX is an international certification that tests textiles for harmful substances. Eri silk, from Assam and the North-east, is often called 'peace silk' or 'ahimsa silk' because the moth is allowed to leave the cocoon before the silk is spun.

Certification opens premium international markets that demand chemical-safe products (statement 1) and confirms that the product meets international safety and quality standards, so it can be sold to eco-conscious buyers (statement 2). Both are real implications, answer (c).

How to crack it: Both statements describe the same benefit from two angles (market access and certified standards). When statements do not conflict and both follow from certification, 'Both' is safe.

Sources : PIB: NEHHDC achieves OEKO-TEX certification for Eri Silk

30. Answer: (b) 1 and 3

The Strait of Hormuz is the only sea exit from the Persian Gulf. Every country whose coast lies wholly inside the Gulf, such as Bahrain, Qatar, Kuwait and Iraq, must pass through it to reach the Arabian Sea and the Indian Ocean.

Syria lies on the Mediterranean and Egypt reaches the Indian Ocean through the Red Sea and the Bab-el-Mandeb, so neither uses Hormuz. Answer (b), 1 and 3.

How to crack it: Picture the map: Hormuz is the only exit from the Persian Gulf. Only countries wholly inside the Gulf need it; Mediterranean and Red Sea countries do not.

Remember: Map pairs to memorise: Hormuz (Persian Gulf to Gulf of Oman), Bab-el-Mandeb (Red Sea to Gulf of Aden), Malacca (Indian Ocean to South China Sea).

Sources : Strait of Hormuz (Wikipedia)

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31. Answer: (a) Ecuador

Tungurahua is an active stratovolcano in the Andes of central Ecuador. In 2025 UNESCO added the Tungurahua Volcano Geopark to its Global Geoparks Network. Answer (a), Ecuador.

How to crack it: Tungurahua is in the Andes; place it by a nearby landmark. Ecuador's central Andes hold several famous volcanoes.

Sources : Tungurahua (Wikipedia); UNESCO Global Geoparks (Wikipedia)

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32. Answer: (b) 1 and 2

Statement 1 is correct: Madhav National Park in Shivpuri district, Madhya Pradesh, was notified as India's 58th tiger reserve in March 2025.

Statement 2 is correct: Sakhya Sagar lake, inside the park, was declared a Ramsar site in 2022.

Statement 3 is wrong. The park lies wholly in Madhya Pradesh. Answer (b), 1 and 2.

How to crack it: Statements naming two States are a common trap. Madhav lies wholly in Madhya Pradesh, so drop any option with 3.

Sources : PIB: Madhav National Park, tiger reintroduction; Madhav National Park (Wikipedia)

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33. Answer: (b) 1 and 2

Statement 1 is correct. The islands lie near the equator and are surrounded by sea, giving a hot, humid tropical coastal climate with little change in temperature through the year.

Statement 2 is correct. The islands get rain from the south-west monsoon (May to September) and again from the north-east monsoon (roughly October to December).

Statement 3 is wrong. The rainy season runs from about May to December. The months from January to April are the driest. Answer (b), 1 and 2.

How to crack it: Link rainfall to the two monsoons: May to December, with January to April driest. A statement putting peak rain in December to May mixes the seasons.

Sources : Andaman and Nicobar Islands (Wikipedia)

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34. Answer: (b) 1 and 2

Statement 1 is correct. Parts of the western coast subsided and were submerged by the sea as the Peninsular Block went through faulting and vertical movement.

Statement 2 is correct. The Peninsula is an old, stable landmass, and its hills are relict or residual mountains worn down over a very long time, such as the Aravalli, Nallamala, Javadi, Veliconda, Palkonda and Mahendragiri hills.

Statement 3 is wrong. Deep V-shaped valleys cut by fast young rivers are typical of the Himalaya. Peninsular rivers flow in broad, shallow, mature valleys. Answer (b), 1 and 2.

How to crack it: Sort features by age: The Peninsula is old and worn (residual hills), while deep V-shaped valleys belong to the young Himalaya.

Remember: Contrast the two blocks: Himalaya = young, fold mountains, V-shaped gorges, antecedent rivers; Peninsula = old, stable, residual hills, broad graded valleys.
Sources : NCERT Class 11, India: Physical Environment, Ch. 2, p.10

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35. Answer: (b) 1 and 2

Statement I is the core aim of Sagarmala (launched 2015): Port-led development with efficient coastal and port infrastructure.
Statement II describes results such as the rise in coastal shipping and inland waterway cargo and India's better showing in the World Bank's port rankings, so relationship 1 holds: II validates the strategy of I.

Statement III describes Sagarmala 2.0, which carries the same port-led aims into innovation, shipbuilding and the Viksit Bharat 2047 vision, so relationship 2 holds: III extends I.

Relationship 3 fails because III builds on I; it does not contradict it. Answer (b), 1 and 2.

How to crack it: Treat each statement as aim, result, or extension. Results validate an aim; a new phase extends it.
Sources : Sagarmala (Wikipedia)

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36. Answer: (b) 1 and 3

Statement 1 is correct. The foxtail orchid grows on tree trunks and branches, so it is epiphytic.
Statement 2 is wrong: Rhynchostylis retusa is widely spread across South and South-east Asia, from India and Sri Lanka to Indonesia and the Philippines, so it is not endemic to North-east India.

Statement 3 is correct. It is the State flower of both Arunachal Pradesh and Assam (where it is called kopou phool and worn in Bihu). Answer (b), 1 and 3.

How to crack it: The word 'endemic' is a frequent trap; a species found across South and South-east Asia is not endemic to one region.
Sources : Rhynchostylis retusa (Wikipedia)

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37. Answer: (c) 3 only

The Moidams of Charaideo in Assam are mound burials of the Tai-Ahom royal family and nobles, built over some 600 years. They were inscribed on the UNESCO World Heritage List in July 2024 as the North-east's first cultural World Heritage Site.
Each moidam covers a vaulted chamber holding the remains of a king or noble with objects for the afterlife, so they were burial grounds, not forts, pleasure houses or drill grounds. Answer (c), 3 only.

How to crack it: UNESCO descriptions are exact: Moidams are royal burial mounds. Military or recreational uses are distractors.
Sources : Moidam (Wikipedia)

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38. Answer: (b) Better production, better nutrition, better environment and better life

FAO's Strategic Framework 2022-31 is built around the 'Four Betters': Better production, better nutrition, a better environment and a better life, leaving no one behind. Blue Transformation is FAO's roadmap for applying them to fisheries and aquaculture. Answer (b).

How to crack it: FAO's framework words come in a fixed set: Better production, nutrition, environment and life. Options that swap in coral reefs or estuaries are altered copies.
Sources : FAO Strategic Framework: The Four Betters

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39. Answer: (b) 1 and 3 only

Statement 1 is correct: Lake Turkana in northern Kenya is the world's largest permanent desert lake and the largest alkaline lake.

Statement 2 is wrong. The lake is in Kenya (its northern tip touches Ethiopia), in the Great Rift Valley of East Africa, far from the Sahara and not in South Sudan.

Statement 3 is correct. The Lake Turkana National Parks are a UNESCO World Heritage Site, and the lake's colour gives it the name 'Jade Sea'. Answer (b), 1 and 3 only.

How to crack it: Check place names in each statement against a mental map: Lake Turkana is in Kenya's Rift Valley, far from South Sudan and the Sahara.

Sources : Lake Turkana (Wikipedia)

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40. Answer: (c) Khasi Hills Community REDD+ project

The Khasi Hills Community REDD+ Project in Meghalaya, run by local Khasi community institutions, was India's first REDD+ project certified under the Plan Vivo standard. It pays communities to protect and restore their forests. Answer (c).

How to crack it: Remember one fact per first: India's first Plan Vivo REDD+ project was community-run in Meghalaya's Khasi Hills.

Sources : Plan Vivo: Khasi Hills Community REDD+ project

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41. Answer: (c) 1 and 2 only

Statement 1 is correct. Genetic medicines replace, silence or make up for a faulty gene, or add a working copy.

Statement 2 is correct. They need a carrier to get into cells, most often engineered harmless viruses (viral vectors), or non-viral carriers such as tiny fat-based particles (lipid nanoparticles).

Statement 3 is wrong. They target a specific gene or its message and do not rewrite the whole DNA sequence. Answer (c), 1 and 2 only.

How to crack it: Watch for 'entire'; genetic medicines target a specific gene, so 'alter the entire DNA sequence' is the overstatement to reject.

Sources : Gene therapy (Wikipedia)

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42. Answer: (b) 1 and 2 only

Statement 1 is correct in its basic sense. A large language model works out a probability for every possible next token and chooses from the most likely ones (in the simplest setting, the single most probable one).

Statement 2 is correct. Training adjusts billions of parameters through mathematical optimisation (gradient descent) to reduce prediction error.

Statement 3 is wrong: LLMs learn from human-written data and can reproduce its biases, which is why bias testing is part of responsible AI. Answer (b), 1 and 2 only.

How to crack it: Absolute claims like 'unbiased' are almost always false for systems learned from human data.

Sources : Large language model (Wikipedia)

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43. Answer: (c) 1 and 2 only

Statement 1 is correct. Stealth aircraft and ships are shaped to give a very small radar cross-section and are coated with radar-absorbent material.

Statement 2 is correct. Stealth is tuned to common radar bands, so low-frequency (VHF/UHF) radars and other bands can still pick them up.

Statement 3 is wrong. The aim is to absorb or deflect radar energy away from the receiver, not to increase scattering back towards it. Metamaterials are researched to bend or absorb waves, which reduces detection. Answer (c), 1 and 2 only.

How to crack it: Ask what stealth wants: Less energy returning to the radar. Any statement that increases scattering back works against that aim.

Sources : Stealth technology (Wikipedia)

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44. Answer: (b) 2 and 3 only

Statement 1 is wrong. The underwater locator beacon on a flight recorder sends ultrasonic pulses at 37.5 kHz, which can travel through water. It does not flash red light.

Statement 2 is correct. The 'black box' is really two recorders, the cockpit voice recorder and the flight data recorder, often combined in one unit.

Statement 3 is correct. The crash-survivable memory unit is housed in stainless steel or titanium to survive impact and fire. (The boxes are painted bright orange, not black.) Answer (b), 2 and 3 only.

How to crack it: Physics decides it; light does not travel far underwater, sound does. A beacon of 'red light pulses' cannot be right.

Sources : Underwater locator beacon (Wikipedia); Flight recorder (Wikipedia)

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45. Answer: (b) 2 and 3 only

Statement 1 is wrong. Hydrogen from natural gas with carbon capture is called 'blue hydrogen'.

Statement 2 is correct. Green hydrogen is produced by electrolysis of water using renewable electricity. India's Green Hydrogen Standard (2023) also allows biomass routes and caps emissions at 2 kg CO2 per kg of hydrogen.

Statement 3 is correct. The National Green Hydrogen Mission (January 2023) aims for 5 million tonnes of green hydrogen a year by 2030, which is expected to avoid nearly 50 million tonnes of greenhouse gas emissions a year. Answer (b), 2 and 3 only.

How to crack it: Colour codes for hydrogen: Grey from gas, blue from gas with carbon capture, green from renewable electrolysis. The first statement describes blue.

Remember: Hydrogen colours: Grey (from natural gas without carbon capture), blue (from natural gas with carbon capture), green (from renewable-powered electrolysis).

Sources : PIB: Cabinet approves National Green Hydrogen Mission

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46. Answer: (c) 1 and 2 only

Statement 1 is correct: IN-SPACe, set up in 2020 under the Department of Space, is the single-window autonomous agency that authorises and promotes private space activity.

Statement 2 is correct. In May 2024 Agnikul Cosmos launched Agnibaan SOrTeD from its own launchpad at Sriharikota, powered by the world's first single-piece 3D-printed semi-cryogenic engine.

Statement 3 is wrong: Skyroot Aerospace builds its own Vikram series of rockets; it does not make fuel for ISRO's GSLV. Answer (c), 1 and 2 only.

How to crack it: Separate the regulator from the firms: IN-SPACe authorises; Agnikul and Skyroot build their own rockets. 'Makes fuel for GSLV' is the odd claim.

Sources : AgniKul Cosmos (Wikipedia); IN-SPACe (Wikipedia)

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47. Answer: (b) 2 and 3 only

Statement 1 is wrong. Drone swarms communicate on ordinary radio bands (such as 2.4 GHz and 5.8 GHz). Terahertz links are still experimental because they have a very short range.

Statement 2 is correct. The defining feature of a swarm is that the drones share data with each other and coordinate, so the group can act together even if one drone is lost.

Statement 3 is correct: GPS spoofing, which feeds false satellite signals, and jamming are standard ways to confuse and defeat drones that navigate by GPS. Answer (b), 2 and 3 only.

How to crack it: Test the frequency claim: Terahertz links have very short range, so they are unlikely for command links. Swarm coordination and GPS spoofing are standard.

Sources : Spoofing attack: GPS spoofing (Wikipedia)

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48. Answer: (b) 2 and 3 only

Statement 1 is wrong: GenomeIndia is India's own national project. The international Human Genome Project was completed in 2003 and GenomeIndia is not part of it.

Statement 2 is correct. It is funded by the Department of Biotechnology and carried out by a consortium of Indian institutions.

Statement 3 is correct. It sequenced the whole genomes of about 10,000 healthy Indians from many communities across the country to build a reference catalogue of Indian genetic variation, now held at the Indian Biological Data Centre. Answer (b), 2 and 3 only.

How to crack it: 'Part of' claims are traps: GenomeIndia is India's own project, not part of the Human Genome Project completed in 2003.

Sources : PIB: GenomeIndia

49. Answer: (c) Both 1 and 2

Statement 1 is correct. The National Quantum Mission (approved April 2023, Rs 6,003.65 crore for 2023-24 to 2030-31) aims to build intermediate-scale quantum computers with 50 to 1,000 physical qubits within eight years.

Statement 2 is correct. It is being implemented through four Thematic Hubs (T-Hubs) in quantum computing, quantum communication, quantum sensing and metrology, and quantum materials, hosted at IISc Bengaluru, IIT Madras, IIT Bombay and IIT Delhi. Answer (c), both.

How to crack it: Both statements are specific mission design points (50 to 1,000 qubits; four thematic hubs). When a mission's documents list both, choose 'Both'.

Sources : PIB: Cabinet approves National Quantum Mission; PIB: Thematic Hubs of the National Quantum Mission

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50. Answer: (b) 2 and 3 only

Statement 1 is wrong. The Deep Ocean Mission (2021) is run by the Ministry of Earth Sciences.

Statement 2 is correct: Matsya-6000 is a crewed submersible designed to take three people to a depth of 6,000 metres.

Statement 3 is correct: Samudrayaan, the crewed deep-sea mission using Matsya-6000, is part of the Deep Ocean Mission. Answer (b), 2 and 3 only.

How to crack it: Identify the ministry from the subject: Ocean science belongs to the Ministry of Earth Sciences, not Ports and Shipping.

Sources : PIB: Samudrayaan mission, three personnel to 6,000 m in MATSYA 6000

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51. Answer: (c) Accountability

Accountability means a public official answers for the use of public power and money and acts to protect the people the programme serves. Mr. X reported the wrongdoing to the vigilance authority and stopped the contract, holding both himself and the contractor to account for the quality of a public service. Answer (c).

Esprit de corps is loyalty and team spirit within the organisation, which here would have pushed him to keep quiet. Equity is fairness in how benefits are shared, and delegation is passing authority to subordinates. Neither describes what he did.

How to crack it: In ethics MCQs, match the action to the value it shows: Reporting a failing contractor and stopping the contract is answering for public money and public safety, which is accountability. Loyalty (esprit de corps) would have kept him quiet.

Remember: In case-study MCQs, match the action to the value: Reporting and fixing a wrong is accountability; declining a favour is integrity; treating groups fairly is equity; acting openly is transparency.

Sources : Accountability (Wikipedia)

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52. Answer: (a) 1, 3 and 4 only

Statements 1, 3 and 4 describe good mediation. Starting by acknowledging the tribal community's cultural concerns builds trust; a multi-stakeholder dialogue brings all sides to one table and lowers tension; and an independent Environmental and Social Impact Assessment, shared openly, lets the decision rest on evidence both sides can see.

Statement 2 pushes the project through and dismisses the tribal community as 'a small group'. That ignores their rights (including consent over sacred and customary land) and would deepen the conflict, so it does not help resolve it. Answer (a), 1, 3 and 4 only.

How to crack it: Reject any option that bulldozes a community ('move ahead without delay', 'a small group'). Options that start with acknowledgement, dialogue and independent evidence reflect good mediation.

Sources : Forest Rights Act (Wikipedia)

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53. Answer: (b) 3 only

The allegations are unproven, so disclosing them to the public at once (1) could be unfair to the contractor and damage the process, and removing the contractor on the strength of rumours alone (2) punishes before any finding.

Hiding the information completely, as Mr. Y advises, would betray transparency and the public interest. The balanced course is a limited disclosure to an oversight committee that can check the facts while the information stays confidential for now (3). Answer (b), 3 only.

How to crack it: Unproven allegations call for a proportionate step, neither going public at once nor punishing on rumour. The middle path, limited disclosure to an oversight body, is usually the ethical answer.

Remember: UPSC's ethics MCQs reward the option that protects the public interest through proper channels, without either covering up or acting on unverified claims.

Sources : Whistleblower Protection Act, 2014 (Wikipedia)

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54. Answer: (d) The view of only 'Y' is correct.

Article 13(3)(a) of the Constitution defines 'law' to include 'any Ordinance, order, bye-law, rule, regulation, notification, custom or usage having in the territory of India the force of law'.

So Y is right that custom or usage is included. X is right about ordinances, orders, rules and regulations, but X denies that custom is covered, and on that point X is wrong. Only Y's view is correct as stated. Answer (d).

How to crack it: Know the exact list in Article 13(3)(a) and look for the word the speaker left out. 'Custom or usage' is in the list, so whoever denies it is wrong.

Remember: Because custom and usage count as 'law' under Article 13, a custom that violates Fundamental Rights can be struck down by the courts.

Sources : Constitution of India, Article 13(3)(a) (Legislative Department)

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55. Answer: (b) There is no correct statement.

Statement 1 is false: Article 393 says, 'This Constitution may be called the Constitution of India.'

Statement 2 is false: Article 395 repeals the Indian Independence Act, 1947 and the Government of India Act, 1935.

Statement 3 is false: Article 394 says the articles it lists came into force at once (26 November 1949) and 'the remaining provisions of this Constitution shall come into force on the twenty-sixth day of January, 1950, which day is referred to in this Constitution as the commencement of this Constitution'.

All three statements claim no such Article exists, and each is contradicted by an Article, so there is no correct statement. Answer (b).

How to crack it: Constitution trivia questions test the final Articles: 393 (name), 394 (commencement) and 395 (repeals). If you remember these three, every 'there is no Article' claim collapses.

Remember: Part XXII (Articles 393 to 395) holds the short title, the commencement and the repeals, a frequent source of statement questions.

Sources : Constitution of India, Part XXII (Wikipedia: Constitution of India)

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56. Answer: (b) 2 only

Statement 1 is wrong on the year. The Rights of Persons with Disabilities Act was passed in 2016 (in force from April 2017). It does provide reservation in education (5 per cent) and government jobs (4 per cent) and places duties of accessibility and non-discrimination on governments.

Statement 2 is correct. The Accessible India Campaign (Sugamya Bharat Abhiyan, 2015) targets three areas: The built environment, the transport system, and information and communication technology.

Statement 3 is wrong: NDFDC was set up by the Ministry of Social Justice and Empowerment (it now works under its Department of Empowerment of Persons with Disabilities), not the Ministry of Corporate Affairs. Answer (b), 2 only.

How to crack it: Check years first: The RPwD Act is of 2016, not 2018. A wrong year makes an otherwise true statement false.

Sources : Rights of Persons with Disabilities Act, 2016 (Wikipedia); DEPwD: Accessible India Campaign

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57. Answer: (a) There are two correct statements, that include statement 2.

Statement 1 is wrong. The tribal areas of Assam, Meghalaya, Tripura and Mizoram are governed by the Sixth Schedule (Article 244(2)). The Fifth Schedule covers Scheduled Areas in other States.

Statement 2 is correct. Section 10(26) of the Income-tax Act exempts certain income of members of Scheduled Tribes living in specified areas of the North-east and in Ladakh.

Statement 3 is correct: Article 243D(2) reserves not less than one-third of the seats reserved for SCs and STs in Panchayats for women of those groups. So two statements are correct, including statement 2. Answer (a).

How to crack it: The four north-eastern States (Assam, Meghalaya, Tripura, Mizoram) belong to the Sixth Schedule; that single fact knocks out statement 1 and most options.

Sources : Sixth Schedule to the Constitution of India (Wikipedia)

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58. Answer: (c) There is only one correct statement.

Statement 1 is wrong. An unstarred question gets a written answer. Statement 2 is wrong. A starred question (marked with an asterisk) is the one answered orally in the House.

Statement 3 is correct. Because an unstarred question is answered in writing, no supplementary questions can follow it. Supplementaries are allowed only on starred questions. Only one statement is correct. Answer (c).

How to crack it: Starred means oral (the asterisk marks it for the floor), unstarred means written. Once you fix that pair, the statement about supplementaries follows.

Remember: Three kinds of questions: Starred (oral answer, supplementaries allowed), unstarred (written answer, no supplementaries) and short notice (urgent, oral).

Sources : Question Hour (Wikipedia)

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59. Answer: (d) There is no correct statement.

Statement 1 is wrong. The Chairperson of the Committee on the Welfare of SCs and STs is appointed by the Speaker of the Lok Sabha.

Statement 2 is wrong. The Committee has 30 members, 20 elected by the Lok Sabha and 10 by the Rajya Sabha, the reverse of what is stated.

Statement 3 is wrong. No Minister can be a member, and a member who becomes a Minister leaves the Committee. Statement 4 is wrong. Members serve for one year, not two. No statement is correct. Answer (d).

How to crack it: Parliamentary committee questions often reverse numbers or officers. The Lok Sabha side is larger and its Speaker appoints the Chair; watch for these swaps.

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60. Answer: (a) 1, 2 and 3

Mission Sudarshan Chakra was announced by the Prime Minister on Independence Day 2025. It is planned as a nationwide, multi-layered shield that combines air defence and missile defence with the ability to strike back (1 is correct).

It is meant to give fast, precise and powerful responses to threats and to rely on Indian technology, which supports strategic autonomy (2 is correct).

The stated aim is to cover the country's important places, including civilian and public places, with an expanded security shield by 2035 (3 is correct). Answer (a), 1, 2 and 3.

How to crack it: When a mission's stated aims include defence plus strike-back and self-reliance, statements repeating those aims are safe; a statement narrowing its coverage is the one to question.

Sources : PIB: Highlights of the PM's 79th Independence Day address

61. Answer: (d) 3 only

Statement 1 is wrong in its direction: Maitri Setu over the Feni river joins Sabroom in Tripura (India) with Ramgarh in Bangladesh. The statement swaps the two towns.

Statement 2 is wrong. The Jhulaghat suspension bridge over the Mahakali river in Pithoragarh district, Uttarakhand, connects India with Nepal, not Myanmar.

Statement 3 is correct. The Mechi bridge and its approaches link the Panitanki bypass in West Bengal with Kakarvitta in Nepal. Answer (d), 3 only.

How to crack it: Check both ends of each bridge; a single swapped town or neighbour makes a statement wrong. Jhulaghat is on the Nepal border, not Myanmar.

Sources : PIB: PM to inaugurate Maitri Setu between India and Bangladesh

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62. Answer: (d) 2 only

Statement 1 is wrong. Section 173(1) of the BNSS lets a person report a cognizable offence at any police station, 'irrespective of the area where the offence is committed'. That rule covers cognizable offences, not non-cognizable ones.

Statement 2 is correct in UPSC's provisional key. Under section 173(3) the officer in charge may, with the prior permission of an officer not below the rank of Deputy Superintendent of Police, hold a preliminary enquiry (within 14 days) for offences punishable with three to seven years in prison.

Statement 3 is wrong. Information can be given orally, in writing or electronically. Giving it electronically is an option, not an obligation. Answer (d), 2 only.

How to crack it: Read the legal scope word: Section 173 speaks of cognizable offences. A statement that adds 'non-cognizable' or makes an option ('electronically') compulsory is wrong.

Remember: BNSS changes on FIRs: Zero FIR is written into the law, an FIR can be given electronically, and a preliminary enquiry is allowed for offences carrying three to seven years.

Sources : Bharatiya Nagarik Suraksha Sanhita (Wikipedia)

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63. Answer: (a) 1

Row 1 is wrong. The Central Economic Intelligence Bureau coordinates economic intelligence among enforcement agencies, but it works under the Ministry of Finance (Department of Revenue), not the Ministry of Home Affairs.

Row 2 is wrong. The Serious Fraud Investigation Office investigates complex corporate fraud, but it works under the Ministry of Corporate Affairs, not the Ministry of Finance.

Row 3 is correct. The CBI states its mission as preserving values in public life and ensuring the health of the national economy, and it works under the Department of Personnel and Training, Ministry of Personnel, Public Grievances and Pensions. Only one row is correct. Answer (a).

How to crack it: Ministry questions test the parent department: CEIB sits with Finance (Revenue), SFIO with Corporate Affairs. Mismatched parents are the traps.

Sources : Central Economic Intelligence Bureau (Wikipedia); Serious Fraud Investigation Office (Wikipedia); CBI: About us

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64. Dropped by UPSC: not scored

UPSC dropped this question from scoring in its provisional key, so every candidate gets it treated as not counted.

The likely reason is that no option matches the facts. India has ratified the Abolition of Forced Labour Convention (ILO C105, in 2000), the Geneva Conventions of 1949 including the Fourth (on civilians), and the Employment Policy Convention (ILO C122, in 1998). India has not ratified the UN Migrant Workers Convention (1990) or the 1961 Convention on the Reduction of Statelessness. The correct set would be 3 and 5, which is not among the options.

How to crack it: This question was dropped by UPSC, so it carries no marks for anyone. In the exam, when no option fits the facts you know, leaving it blank avoids a negative mark.

Remember: A dropped question is removed from scoring for everyone. Check whether UPSC's final key keeps the drop.

Sources : UN Treaty Collection: Migrant Workers Convention status

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65. Answer: (d) 3 only

Statement 1 is wrong. The AI Impact Summit (New Delhi, February 2026) was framed around three Sutras: People, Planet and Progress, not 'Planning'.

Statement 2 is wrong. Countries took note of the Charter for the Democratic Diffusion of AI as a voluntary and non-binding framework, not a binding one.

Statement 3 is correct. The New Delhi Declaration on AI Impact was built around seven Chakras (pillars), including broadening access for social empowerment, AI in science, and trustworthy AI. Answer (d), 3 only.

How to crack it: Summit framework words are exact: People, Planet, Progress. One changed word ('Planning') and a 'binding' claim for a voluntary charter make statements wrong.

Sources : PIB: Seven Chakras of the India AI Impact Summit 2026

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66. Answer: (a) 1 and 2

The Kaladan Multi-Modal Transit Transport Project links Kolkata to Sittwe port in Myanmar and on to Mizoram, and the India-Myanmar-Thailand Trilateral Highway links Moreh in Manipur to Mae Sot in Thailand. Myanmar and Thailand are ASEAN members, so both are part of India's connectivity cooperation with ASEAN under the Act East Policy.

The Agartala-Akhaura rail line links Tripura with Bangladesh, which is not an ASEAN member. Answer (a), 1 and 2.

How to crack it: Ask whether the partner country is in ASEAN: Myanmar and Thailand are, Bangladesh is not. That removes the Agartala-Akhaura link.

Sources : Kaladan Multi-Modal Transit Transport Project (Wikipedia); India-Myanmar-Thailand Trilateral Highway (Wikipedia)

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67. Answer: (b) A-3, B-2, C-4, D-1

Mangdechhu Hydroelectric Project (720 MW) is in Bhutan (A-3). The restoration of the Stor Palace in Kabul was done with Indian help in Afghanistan (B-2). The District Hospital at Dickoya, in Sri Lanka's hill-country tea region, was built with Indian grant assistance (C-4). The Institute of Security and Law Enforcement Studies is an Indian-assisted project in the Maldives (D-1).

A-3, B-2, C-4, D-1 is option (b).

How to crack it: In match-the-following, lock the pair you are surest of first (Mangdechhu is in Bhutan), then eliminate options that do not have it.

Sources : Energy in Bhutan (Wikipedia)

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68. Answer: (a) 1 and 2

Statement 1 is correct: Hindustan Aeronautics Limited builds the Su-30 MKI under licence at Nashik.

Statement 2 is correct. The T-90 is built under licence at the Heavy Vehicles Factory, Avadi.

Statement 3 is wrong: Akula-class nuclear submarines are Russian-built. India has leased them (INS Chakra), but they are not made in India. Answer (a), 1 and 2.

How to crack it: Licence production counts as manufactured in India (Su-30 MKI at Nashik, T-90 at Avadi). Leased platforms, like the Akula-class submarine, do not.

Sources : Sukhoi Su-30MKI (Wikipedia); T-90 (Wikipedia)

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69. Answer: (c) 2 and 3 only

Statement 1 is wrong. The Colombo Process, a forum of Asian countries of origin for overseas workers, is a voluntary and non-binding regional consultative process. Its decisions are not binding.

Statement 2 is correct. The Abu Dhabi Dialogue is a voluntary, non-binding forum between Asian countries of origin and Gulf and Asian countries of destination on contractual labour mobility.

Statement 3 is correct. The Global Forum on Migration and Development began in 2007 on the proposal of the then UN Secretary-General Kofi Annan; it is a voluntary, state-led, non-binding process. Answer (c), 2 and 3 only.

How to crack it: 'Binding' is the trap word; regional consultative processes on migration are voluntary and non-binding.

Sources : Global Forum on Migration and Development (Wikipedia)

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70. Answer: (a) 1

The UN High Commissioner for Refugees won the Nobel Peace Prize twice, in 1954 and 1981.

UNICEF won it once (1965), the International Labour Organization once (1969) and the World Food Programme once (2020). Only one of the four has won twice. Answer (a).

How to crack it: Nobel Peace Prize trivia: UNHCR is the UN body with two prizes (1954, 1981). Remember the single double-winner and the rest follow.

Remember: The International Committee of the Red Cross has won the Peace Prize three times (1917, 1944, 1963), the most of any organisation.

Sources : Nobel Prize: UNHCR facts; Nobel Prize: All Nobel Peace Prizes

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71. Answer: (b) A-3, B-1, C-4, D-2

UNMIL (Liberia) ran from 2003 to 2018 (A-3). MINURCAT (Central African Republic and Chad) ran from 2007 to 2010 (B-1). MINUSTAH (Haiti) ran from 2004 to 2017 (C-4). UNMISET (Timor-Leste) ran from 2002 to 2005 (D-2).

A-3, B-1, C-4, D-2 is option (b).

How to crack it: For peacekeeping missions, start from the country in each acronym (UNMIL Liberia, MINUSTAH Haiti) and then check dates, beginning with the pair you know.

Sources : UN Peacekeeping: Past operations

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72. Answer: (c) A-4, B-2, C-1, D-3

The BIMSTEC Cultural Industries Observatory is in Thimphu, Bhutan (A-4). The BIMSTEC Energy Centre is in Bengaluru (B-2). The BIMSTEC Centre for Weather and Climate is at NOIDA, hosted by India's National Centre for Medium Range Weather Forecasting (C-1). The BIMSTEC Technology Transfer Facility is in Colombo, Sri Lanka (D-3).

A-4, B-2, C-1, D-3 is option (c).

How to crack it: BIMSTEC centres are spread across members; fix one (the Energy Centre in Bengaluru) and eliminate options that do not carry it.

Sources : BIMSTEC (Wikipedia)

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73. Answer: (d) 33 Corps : Srinagar

3 Corps (Spear Corps) is at Rangapahar near Dimapur, 4 Corps (Gajraj Corps) at Tezpur, and 14 Corps (Fire and Fury Corps) at Leh, so (a), (b) and (c) are correct.

33 Corps (Trishakti Corps) has its headquarters at Sukna near Siliguri, West Bengal. Srinagar is the headquarters of 15 Corps (Chinar Corps). So (d) is not correctly matched.

How to crack it: Corps questions test the number and the city. Remember 15 Corps is Srinagar and 33 Corps is near Siliguri; the swap is the trap.

Sources : XXXIII Corps (India) (Wikipedia)

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74. Answer: (b) 2 only

Statement 1 is wrong. The Revamped RGSA was approved for 2022-23 to 2025-26, from 1 April 2022 to 31 March 2026.

Statement 2 is correct. Its main aim is to build the governance capacity of Panchayati Raj Institutions so that they can deliver on the Sustainable Development Goals, through the localisation of the SDGs.

Statement 3 is wrong. Central components are fully centrally funded, but the State components are shared 60:40 between the Centre and States (90:10 for the North-eastern and hill States and Jammu and Kashmir, and 100 per cent for other Union Territories). Answer (b), 2 only.

How to crack it: Scheme questions often shift the start year by one. The Revamped RGSA runs from 2022-23 to 2025-26, so the 2021 date is the tell.

Sources : PIB: Cabinet approves revamped RGSA, 1.4.2022 to 31.3.2026

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75. Answer: (c) 2 and 3

Poland (joined 2004) and Germany (a founding member) are members of the European Union.

Belarus is not a member and is closely aligned with Russia. Switzerland is not a member either; it is linked to the EU through bilateral agreements and belongs to the Schengen area and EFTA. Answer (c), 2 and 3.

How to crack it: Know two classic non-members in Europe: Switzerland (bilateral deals) and Belarus (aligned with Russia). Any option containing them goes.

Sources : Member state of the European Union (Wikipedia)

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76. Answer: (c) A-4, B-2, C-1, D-3

INTERPOL notices are colour-coded. The Silver Notice, introduced in 2025, is used to identify and trace criminal assets (A-4). The Blue Notice seeks more information about a person's identity, location or activities in a criminal investigation (B-2). The Black Notice seeks information on unidentified bodies (C-1). The Green Notice warns about a person's criminal activities where the person may be a threat to public safety (D-3).

A-4, B-2, C-1, D-3 is option (c).

How to crack it: INTERPOL notices follow colour logic: Black for unidentified bodies, Blue for more information on a person, Green for warnings, and the new Silver for assets.

Remember: Other colours: Red (locate and arrest a wanted person), Yellow (find a missing person), Orange (warn of an imminent threat), Purple (criminals' methods). India's CBI is the national contact point for INTERPOL.

Sources : INTERPOL: About Notices; INTERPOL: First Silver Notice; CBI: About us (INTERPOL coordination)

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77. Answer: (b) 1 and 3 only

NIRANTAR is a platform through which the Ministry of Environment, Forest and Climate Change groups its research institutions into four verticals, each led by one institute.

Statement 1 is correct. The Botanical Survey of India, Kolkata, leads the Ecosystem Survey and Analysis vertical. Statement 3 is correct. The Indian Institute of Forest Management, Bhopal, leads Capacity Development Support.

Statement 2 is wrong. The Research and Management of Ecosystem Service vertical is led by the Indian Council of Forestry Research and Education (ICFRE), Dehradun, not the Central Zoo Authority. Answer (b), 1 and 3 only.

How to crack it: Scheme verticals test which institute leads which; fix the one you know (the Botanical Survey leads ecosystem survey) and question the rest.

Sources : NIRANTAR portal: Ecosystem Survey and Analysis; PIB: NIRANTAR steering committee, IIFM lead for Capacity Development

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78. Answer: (b) 1 and 4

The question asks which outcomes are NOT correct for German Chancellor Friedrich Merz's visit to India on 12 and 13 January 2026.

The official list of outcomes includes a Memorandum of Understanding on youth hockey development between Hockey India and the German Hockey Federation (2) and a bilateral dialogue mechanism on the Indo-Pacific (3), so both are correct.

Outcome 1 is wrong. The Ayurveda agreement was between the All India Institute of Ayurveda and Charité University, Berlin, not the University of Hamburg. Outcome 4 is wrong. The new Honorary Consul of Germany is in Ahmedabad, not Lucknow. Answer (b), 1 and 4.

How to crack it: It asks which outcomes are NOT correct. Check partner names in each MoU; one wrong university or institution makes an outcome false.

Sources : PIB: List of Outcomes, visit of the Chancellor of Germany (12-13 January 2026)

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79. Answer: (c) Both 1 and 2

Statement 1 is correct: DHRUV64 is the third processor produced under the Digital India RISC-V (DIR-V) programme, whose aim is a family of Indian microprocessors based on the open RISC-V design.

Statement 2 is correct. Developed by C-DAC and announced in December 2025, DHRUV64 is described by the government as India's first homegrown 1.0 GHz, 64-bit dual-core microprocessor. Answer (c), both.

How to crack it: When both statements come from the official announcement (third DIR-V chip, first 1.0 GHz 64-bit dual-core), 'Both' is the safe pick.

Sources : PIB: DHRUV64, India's first 1.0 GHz 64-bit dual-core microprocessor

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80. Answer: (c) 1 and 2 only

Statement 1 is correct. The Bureau of Indian Standards issued IS 19445:2025 on the performance evaluation of bomb disposal systems in December 2025.

Statement 2 is correct. One common standard lets equipment bought by different security agencies be tested in the same way, which helps it work together.

Statement 3 is wrong. The standard was drawn up in India, on a request from the Ministry of Home Affairs and DRDO's Terminal Ballistics Research Laboratory (TBRL), which led the expert panel. There was no Russian institute involved. Answer (c), 1 and 2 only.

How to crack it: A foreign partner claim is often the planted error. This Indian standard was drawn up in India, with DRDO's TBRL in the lead.

Sources : PIB: Indian Standard on Bomb Disposal Systems released

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81. Answer: (c) John Clarke

John Clarke, born in Cambridge, England, shared the 2025 Nobel Prize in Physics with Michel H. Devoret and John M. Martinis for showing macroscopic quantum tunnelling and energy quantisation in an electric circuit. He is a professor at the University of California, Berkeley. Answer (c).

Michel Devoret was born in France. Richard Robson (Chemistry 2025) was born in the UK but works at the University of Melbourne in Australia. Joel Mokyr (Economics 2025) was born in the Netherlands and works at Northwestern University.

How to crack it: Use two filters at once: Born in the UK AND working in the USA. Only one laureate passes both.

Sources : Nobel Prize: Physics 2025; Nobel Prize: John Clarke facts

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82. Answer: (a) 1 and 2 only

UPSC's provisional key gives (a), 1 and 2 only.

The four Grand Slams (Australian Open, Roland-Garros, Wimbledon and the US Open) share a common structure through the Grand Slam Board, which runs the Official Grand Slam Rulebook (1).

Under that Rulebook, the tournaments are open to ranked players, but minors under the age of fourteen are not eligible (2).

Statement 3 is wrong. The Rulebook states that there is no limitation on the number of wild cards a player may receive.

How to crack it: In rulebook questions, look for absolute limits. 'There is a limitation on wild cards' fails because the rulebook sets none.

Sources : Official Grand Slam Rulebook 2020 (ITF)

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83. Answer: (c) HCL-Foxconn Joint Venture India Chip Ltd. : Madhya Pradesh

The question asks which pair is NOT correctly matched.

The CG Power plant with Renesas and Stars Microelectronics is at Sanand, Gujarat. Tata Semiconductor Assembly and Test is building its plant at Jagiroad, Assam. SiCSem is setting up India's first compound (silicon carbide) semiconductor plant in Bhubaneswar, Odisha.

The HCL-Foxconn joint venture plant approved in May 2025 is near Jewar airport in Uttar Pradesh, not Madhya Pradesh. Answer (c).

How to crack it: It asks which pair is NOT correct. Check each company against its announced State; the HCL-Foxconn plant is in Uttar Pradesh.

Sources : PIB: Cabinet approves semiconductor unit in Uttar Pradesh

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84. Answer: (a) 1 only

Statement 1 is correct. The Bharat Forecast System, unveiled in May 2025, runs at about 6 km resolution, and it was developed to give forecasts down to the level of a cluster of panchayats.

Statement 2 is wrong. It was developed by the Indian Institute of Tropical Meteorology (IITM), Pune, under the Ministry of Earth Sciences. Answer (a), 1 only.

How to crack it: In institution questions, note that weather models come from the Ministry of Earth Sciences' institutes (IITM Pune), not the IITs.

Sources : PIB: Bharat Forecast System unveiled; PIB: Parliament question on the Bharat Forecast System

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85. Answer: (a) 1, 2 and 3

Boong, a Manipuri film directed by Lakshmipriya Devi, won the BAFTA for Children's and Family Film in 2026. It is the first Indian film to win in that category. All three statements are correct, answer (a).

How to crack it: When every statement fits the same news event and nothing contradicts, 'all three' is right. Boong is a Manipuri film by Lakshmipriya Devi.

Sources : PIB: Government and NFDC celebrate global recognition for Indian cinema; Boong (Wikipedia)

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86. Answer: (c) 1, 2 and 4

Statement 1 is correct. A blockchain can let chosen stakeholders see records while making them very hard to alter.

Statement 2 is correct. Every node on the network keeps a full copy of the ledger, and copies are synchronised as new blocks are added.

Statement 3 is wrong as framed. A consortium blockchain is a permissioned blockchain run by a group of organisations. It is a form of private blockchain, while the blend of public and private is usually called a hybrid blockchain.

Statement 4 is correct in the sense intended. Cryptographic hashing links each block to the one before, so recorded data cannot practically be changed or deleted. Answer (c), 1, 2 and 4.

How to crack it: Know the four blockchain types: Public, private, consortium (a permissioned group chain) and hybrid (the blend). A statement that mixes up two names is the wrong one.

Sources : Blockchain (Wikipedia)

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87. Answer: (a) Dropshipping Model

In dropshipping the seller lists products and sets prices but keeps no stock. When a customer orders, the seller passes the order and shipping details to a supplier, who sends the goods straight to the customer. Answer (a).

In the affiliate model a site earns commission for sending buyers to another seller; in the transaction-fee model a platform takes a cut of each sale; in the agency model the supplier, not the platform, sets the price.

How to crack it: Define each model in one line: Dropship (no stock, supplier ships), affiliate (commission for referrals), transaction fee, agency. Only one fits 'sets price, holds no stock'.

Sources : Drop shipping (Wikipedia)

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88. Answer: (c) Access, Usage, and Quality

The RBI's Financial Inclusion Index, launched in 2021 and published every year, has three sub-indices: Access (35 per cent weight), Usage (45 per cent) and Quality (20 per cent). It covers banking, investment, insurance, postal services and pensions, and stood at 67.0 for March 2025. Answer (c).

How to crack it: The FI-Index sub-indices tell a simple story: Can you reach services, do you use them, how good are they. Access, Usage, Quality.

Sources : RBI: Financial Inclusion Index for March 2025; PIB: Financial Inclusion Index rises to 67 in 2025

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89. Answer: (c) To break the dominance of large e-commerce platforms by enabling interoperability across networks

ONDC is an open network, set up in 2021 by the Department for Promotion of Industry and Internal Trade, that lets buyers on one app buy from sellers on any other app joined to the network. By making platforms interoperable it aims to break the dominance of a few large e-commerce platforms and help small sellers. Answer (c).

ONDC does not give the government control of transactions, does not replace private companies (they join it), and does not make UPI compulsory.

How to crack it: Reject options with 'all', 'replace' or 'mandate': ONDC is an open network to widen competition, not a takeover.

Sources : ONDC

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90. Answer: (d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.

The question asks which statement is NOT correct.

Statements (a), (b) and (c) are correct: UPI is a real-time payment system that moves money between bank accounts, while the Digital Rupee (e-rupee) is a digital form of RBI-issued currency. Paying with it moves the token from one wallet to another, so there is no separate interbank settlement, and wallet-to-wallet transfers do not appear in bank statements.

Statement (d) is not correct. The Digital Rupee is a direct liability of the Reserve Bank of India, like a banknote. It is not a liability of the user or the user's bank. Answer (d).

How to crack it: It asks which statement is NOT correct. Currency is the central bank's liability, so any claim that users or banks carry the e-rupee's liability is false.

Sources : RBI: Concept Note on Central Bank Digital Currency

91. Answer: (a) 1, 2 and 3

Statement 1 is correct. Tokenisation turns ownership of a real asset such as property, bonds or gold into digital tokens recorded on a blockchain.

Statement 2 is correct. Tokens can trade around the clock, and splitting an asset into small tokens lets small investors take part, which supports financial inclusion.

Statement 3 is correct in UPSC's key. Fractional tokens can give ordinary investors access to high-value, high-growth assets once out of their reach. Answer (a), 1, 2 and 3.

How to crack it: When all three statements describe benefits the official key accepts (tokens, round-the-clock access, fractional ownership), 'all three' is the choice.

Sources : Tokenization (Wikipedia)

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92. Answer: (c) Sustainability Bond

A sustainability bond funds a mix of green (environmental) and social projects. A green bond funds only environmental projects, a social bond only social projects, and a sovereign bond is simply one issued by a national government, whatever it funds. Answer (c).

How to crack it: Match the bond name to its use: Green (environment), social (social), sustainability (both), sovereign (issuer, not purpose).

Sources : ICMA: Sustainability Bond Guidelines

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93. Answer: (b) 2 only

M1xchange is one of India's Trade Receivables Discounting System (TReDS) platforms licensed by the RBI. MSMEs upload invoices and bills of exchange owed by large buyers, and banks and NBFCs bid to discount them, so the MSME gets paid early (2 is correct).

TReDS financing is without collateral, because it rests on the buyer's obligation to pay, so M1xchange does not give collateral-based loans (1 is wrong). It is not a credit rating agency (3 is wrong). Answer (b), 2 only.

How to crack it: Know what TReDS platforms do: Invoice discounting without collateral. Loans against collateral and credit ratings are other institutions' work.

Sources : M1xchange: RBI-licensed TReDS platform

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94. Answer: (b) A situation where Government borrowing leads to higher interest rates, which reduces private investment

Crowding out happens when the government borrows heavily to finance its spending. Its demand for loans pushes up interest rates, which makes borrowing dearer for private firms, so private investment falls. Answer (b).

How to crack it: Crowding out is a chain: More government borrowing, higher interest rates, less private investment. Pick the option that states the chain.

Remember: The opposite idea is 'crowding in'; public investment in roads or power can raise returns for private firms and draw more private investment.

Sources : Crowding out (economics) (Wikipedia)

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95. Answer: (a) 1 and 3 only

Statement 1 is correct. Rare earth elements go into the permanent magnets, electronics and alloys used in AI hardware, robotics, electric vehicles and spacecraft.

Statement 2 is wrong: China is by far the largest miner of rare earths, but the second largest is the United States, followed by Myanmar and Australia. India holds large reserves but mines relatively little.

Statement 3 is correct. The National Critical Mineral Mission was approved in January 2025 to build self-reliance across the value chain of critical minerals.

Statement 4 is wrong. Rare earth elements are 17 elements (the 15 lanthanides plus scandium and yttrium). Answer (a), 1 and 3 only.

How to crack it: Watch rankings: China leads rare-earth mining, but India is not second. A wrong rank makes a statement false.

Sources : PIB: National Critical Mineral Mission; USGS: Rare Earths, Mineral Commodity Summaries 2025

96. Answer: (c) Both 1 and 2

Statement 1 is correct. Hull insurance covers physical damage to the aircraft itself, including its body, engines and equipment on board.

Statement 2 is correct. Under the Montreal Convention, 1999, to which India is a party, airlines are strictly liable for proven damages up to a set limit when a passenger dies or is injured, without the passenger's family having to prove fault. Answer (c), both.

How to crack it: Hull insurance is about the aircraft itself; the Montreal Convention makes airlines strictly liable up to a limit. Both are standard, so 'Both'.

Sources : Montreal Convention (Wikipedia)

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97. Answer: (c) Both 1 and 2

Statement 1 is correct. Crowdfunding raises small sums from many people, usually through an online platform, for a particular project or venture.

Statement 2 is correct in UPSC's key. It gives small and medium enterprises a way to raise money without the long procedures and costs of a bank loan or a public issue. Answer (c), both.

How to crack it: Crowdfunding means many small contributions through a platform; the SME cost advantage is accepted in UPSC's key. Both statements hold.

Sources : Crowdfunding (Wikipedia)

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98. Answer: (d) 2 and 4

Row 1 is wrong. The R.N. Malhotra Committee (1993) on insurance reforms was set up by the Government of India. Its report led to the creation of the IRDA in 1999, so it could not have been formed under IRDAI.

Row 2 is correct: SEBI set up the L.C. Gupta Committee (1996) to design the framework for derivatives trading in India.

Row 3 is wrong. The Urjit Patel Committee of the RBI (2014) was on revising the monetary policy framework, which led to inflation targeting, not on housing loans.

Row 4 is correct. The RBI's Y.H. Malegam Committee (2010 to 2011) looked at issues in the microfinance sector. Answer (d), 2 and 4.

How to crack it: Committee questions test the parent body. The Malhotra Committee came before IRDA existed, so it cannot be an IRDAI committee.

Sources : Insurance Regulatory and Development Authority (Wikipedia); RBI: Malegam Committee report on microfinance; RBI: Expert Committee to revise the monetary policy framework (Urjit Patel)

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99. Answer: (a) 1 and 4

Statement 1 is correct: NBFCs cannot accept demand deposits (such as savings or current account money repayable on demand).

Statement 2 is wrong. Some NBFCs are exempt from registration with the RBI because another regulator covers them, for example insurance companies (IRDAI), stock brokers and merchant bankers (SEBI), and chit funds (State governments).

Statement 3 is wrong: NBFCs are not part of the payment and settlement system and cannot issue cheques drawn on themselves.

Statement 4 is correct. Deposit insurance by DICGC is not available to depositors of NBFCs, unlike bank depositors. Answer (a), 1 and 4.

How to crack it: Separate NBFCs from banks on four markers: No demand deposits, not all registered with the RBI, no cheques, no DICGC cover.

Sources : RBI: FAQs on NBFCs

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100. Answer: (a) 1 and 2 only

Statement 1 is correct. Both the global MPI and NITI Aayog's national MPI use the Alkire-Foster method.

Statement 2 is correct: NITI Aayog's MPI has 12 indicators. It adds maternal health and bank account to the ten indicators of the global MPI.

Statement 3 is wrong. Maternal health and bank account are exactly the two indicators NITI Aayog added, so they are not shared with the UNDP-OPHI global MPI. Answer (a), 1 and 2 only.

How to crack it: NITI Aayog's MPI is the global MPI plus two indicators (maternal health, bank account). So those two cannot be 'common' to both.

Remember: NITI Aayog's 2023 MPI report: About 13.5 crore people moved out of multidimensional poverty between 2015-16 and 2019-21.

Sources : NITI Aayog: National Multidimensional Poverty Index 2023