

## UPSC WITH NIKHIL



### UPSC 2026 QUESTION PAPER SET - D

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*While many coaching institutes count questions from a combination of sources such as test series, study materials, magazines, revision tests, and open tests, our claim is based exclusively on our Prelims Test Series. We identified 38 questions from the UPSC Prelims 2026 examination from our test series, supported by proper evidence. We have considered those questions that either directly helped in arriving at the correct answer or assisted in eliminating incorrect options, thereby improving the chances of selecting the right answer in the examination.*

*Continuing our strong track record of the past seven years, UPSC with Nikhil once again achieved one of the best performances in India. Several topics and questions were repeatedly covered across multiple tests, ensuring comprehensive preparation. To enhance conceptual clarity, we also explained answers through cards, maps, charts, and diagrams.*

*Presented below is the complete list of all 38 questions.*

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*We sincerely thank all our students and well-wishers for their continued trust and support. We look forward to serving you even better in the years ahead.*

*Team UPSC with Nikhil*

8.

Consider the following assertion :

*The genesis of political alliances based on community lay in the very nature of the Montague-Chelmsford Reforms, 1919.*

Which of the following statements support/supports the above assertion ?

1. Reforms retained and extended the principle of separate electorates.
2. Separate electorates were supposed to counter Indian nationalism, which was growing stronger.
3. Deprived classes rallied around the favours inherent in separate electorates.

Select the answer using the code given below :

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

1. Bicameralism and direct elections were introduced for the first time through this act.
2. The principle of separate electorates was extended to Anglo-Indians and Europeans.
3. It introduced the system of Dyarchy.

How many of the above are the main provisions in the Government of India Act of 1919?

- (A) Only one  
(B) Only two

**Q 26. (D)**

The decision to effect the **Partition of Bengal** was announced in July 1905 by the Viceroy of India, Lord Curzon. The partition took place on 16 October 1905 and separated the largely Muslim eastern areas from the largely Hindu western areas. **The Communal Award** was made by the British Prime Minister Ramsay MacDonald on 16 August 1932 granting separate electorates in India for the Forward Caste, Lower Caste, Muslims, Buddhists, Sikhs, Indian Christians, Anglo-Indians, Europeans and Untouchables (now known as the Dalit) etc. **The Indian Councils Act, 1909** or Morley-Minto Reforms was passed by British Parliament in 1909. For the first time, the Indian Councils act gave recognition to elective principle for the appointment of non-official members to the councils. However, it introduced separate electorates. The electorate was decided on the basis of class & community. For the provincial councils a provision of three categories was made viz. general, special and chambers of commerce. However, for the central council, a fourth category Muslims was added.

**Q 44. (C)**

**Exp:**

**The Government of India Act of 1919, also known as the Montagu-Chelmsford Reforms.**

**Statement 1 is correct:** It introduced, for the first time, bicameralism and direct elections in the country. Thus, the Indian legislative council was replaced by a bicameral legislature consisting of an upper house (Council of States) and a lower house (Legislative Assembly). The majority of members of both the Houses were chosen by direct election.

**Statement 2 is correct:** It extended the principle of communal representation by providing separate electorates for Sikhs, Indian Christians, Anglo-Indians and Europeans.

**Statement 3 is correct:** The Act provided a dual form of government, "dyarchy", for the major provinces in India. It divided the provincial subjects into two parts— transferred and reserved. The transferred subjects

**UPSC Set-D Q-9 / Our 2026 Test Series T-12 Q-92**

9. Pandit Mallikarjun Mansur, the famous classical singer from Karnataka, represented the :

- (a) Agra Gharana
- (b) Gwalior Gharana
- (c) Patiala Gharana
- (d) Jaipur-Atrauli Gharana

**Jaipur - Atrauli Gharana** - The most distinctive feature of the Jaipur Gharana can be best described as its complex and melodic form which arises out of the involutedly and undulating phrases that comprise the piece.

**Founders** - Ustad Alladiya Khan

**Exponents** - Alladiya Khan, Mallikarjun Mansur, Kesarbhai Kerkar, Kishori Amonkar, Shruti Sadolikar, Padma Talwalkar and Ashwini Bhide Deshpande.

**Rampur Sahaswan Gharana** - The Rampur Sahaswan Gharana there is a stress on the clarity of swara in this style and the development and elaboration of the raga is done through a stepwise progression.

**Founders** - Ustad Inayat Khan

**Exponents** - Ghulam Mustafa Khan, Ustad Nissar Hussain Khan, Ustad Rashid Khan, Sulochana and Brihaspati.

14. Which of the following temples has/have a Nagara-style *shikhara* ?

1. Malegitti Shivalaya, Badami
2. Huchimalligudi Temple, Aihole
3. Dashavatara Temple, Deogarh
4. Virupaksha Temple, Pattadakal

Select the answer using the code given below :

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

Q 100. (B)

### Virupaksha Temple

A portion of the Virupaksha temple in Karnataka collapsed following torrential rains recently.

- Virupaksha Temple is the 7th century Shiva temple in Hampi, Central Karnataka.
- It is a nationally protected monument and a UNESCO World Heritage Site.
- Lord Virupaksha, also referred to as Pampapathi is the main deity in Virupaksha Temple.
- The Virupaksha temple gained prominence and underwent extensive expansion in the 14th century during the Vijayanagara Empire (1336 to 1646).
- It is a prime example of Dravidian temple architecture.
- It is characterised by its grand gopurams (towering gateways), the shikhara towering over the sanctum sanctorum, its intricate carvings and pillared halls.

Q 100. Consider the following statements with respect to

### Virupaksha Temple:

1. The temple is situated in Andhra Pradesh, constructed by Lakkana Dandesha.
2. It is a nationally protected monument and a UNESCO World Heritage Site.
3. It is an example of Dravidian temple architecture.

How many of the statements given above are correct?

(A) Only one

Q 78. Which of the following statements is incorrect about the Gupta age temples?

(A) It is marked the beginning of the Free Standing temple Architecture.

(B) The basic, characteristic elements of the Indian temple consisting of a square sanctum sanctorum and a pillared porch had emerged in the Gupta age.

(C) Nagara style and Dravida style began from the Gupta era.

(D) Dasavatar Temple at Deogarh which is entirely made up of Bricks belongs to Gupta age.

- In the Gupta period, the basic, characteristic elements of the Indian temple consisting of a square sanctum sanctorum and a pillared porch had emerged.
- The Shikhara was not much prominent in the early Gupta temples but was prominent in later Gupta era.
- There was a single entrance or mandapa or Porch.
- Gupta style temple was modeled on the architectural norms of the Mathura school.
- Some Other Notes about Gupta Temples Sanchi temple at Tigawa has a flat roof.
- Dasavatar Temple at Deogarh , Bhitargaon temple and Mahadev Temple at Nachna Kuthar have a square tower of Shikhara.
- Maniyar Math at Rajgriha is a circular temple of Gupta Era.
- Main style of temple architecture in i.e. Nagara style and Dravida style actually began from the Gupta era.
- The earliest stone temple with Shikhara is Dasavatar Temple at Deogarh.
- The Bhitargaon temple at Kanpur is entirely made up of Bricks.
- Some other gupta era temples
- Vishnu Temple of Tigawa Jabalpur.
- Shiva Temple of Bhumara.
- Mukund Darra Temple of Kota.
- Lakshaman Temple of Raipur.

**UPSC Set-D Q-15 / Our 2026 Test Series T-12 Q-24**

15. Among the four main forms of existence of life recognized in Jainism, which one of the following is *not* included ?

- (a) *Deva* (gods)
- (b) *Yaksha* (demi-gods)
- (c) *Manushya* (humans)
- (d) *Tiryancha* (animals and plants)

**Q 24. Consider the following statements regarding Jainism:**

1. The principle of Brahmacharya (Celibacy) was added by Mahavira.
2. According to Jainism, man is the creator of his destiny and can attain moksha
3. Jainism did not believe in any supreme creator
4. Mahavira rejected the Upanishadic idea of the soul and emphasized that there is no life after death.

Select the correct answer:

(A) 1,2 and 4 only

**Q 24. (C)**

**EXPLANATION:**

Parsvanatha advocated the four principles of truth, non-violence, non-possession, and not to receive anything which was not voluntarily given. Mahavira is the successor of Parsvanatha, who lived in the ninth century BC and accepted most of the religious doctrines of Parsvanatha. Mahavira added one more principle of celibacy (brahmacharya). **So, Statement 1 is correct.**

According to Jainism, man is the creator of his own destiny and could attain 'moksha' by pursuing a life of purity, virtue and renunciation. Moksha (nirvana) can be attained by observing the following three principles (ratnatraya): Right belief, Right knowledge, and Right action. He advocated a life of severe asceticism and extreme penance to attain 'nirvana' or the highest spiritual state. **So, Statement 2 is correct.**

**Mahavira believed that any supreme creator did not create the world. The world functions according to an eternal law of decay and development. So, Statement 3 is correct.**

He thought that all objects, animate and inanimate, had a soul. He believed that they felt pain or the influence of injury. Mahavira did not reject the Upanishad's ideas of the soul. **So, Statement 4 is not correct.**

18. Consider the following statements about the archaeological findings in Harappan towns :

- I. There is wide occurrence of spindle-whorls in the houses but absence of spinning wheels.
- II. Weights and measurement scales, complete with graduations have been discovered.
- III. There are houses built in large part with baked bricks, around relatively spacious courtyards, with their own wells, bathing platforms, and large rooms.

Which of the following inferences can be drawn from the above statements ?

1. Statement I suggests that spinning was a laborious activity done at home.
2. Statement II suggests the extent of the scientific knowledge that the Harappans possessed.
3. Statement III suggests the emergence of a common property system.

Select the answer using the code given below :

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

**Q 21. Consider the following statements:**

1. There is a strict correlation between the level of planning and the size of a settlement in the Harappan civilization.
2. Dholavira featured unique and distinctive stone fortification walls with a dressed stone veneer, a feature unparalleled at other Harappan sites
3. In the Harappan civilization, large cities favoured burnt bricks, while small towns relied on sun-dried bricks, marking a significant contrast in building materials.

Which of the statements given above are correct?

- (A) 1 and 2 only  
(B) 2 and 3 only

**Q 14. Which of the following statements is/are correct about architecture of "Harappan Civilization"?**

1. Residential buildings were located in the lower town.
2. A distinct feature of houses was presence of double storey marked with absence of "Courtyard".
3. Privacy was of the highest concern, while building house.
4. Every house has it's own bathroom and drainage link.

Identify the correct answer:

**Q 21. (B)**

**Statement 1 is incorrect:** There is no strict correlation between the level of planning and the size of a settlement. It points out that the relatively small site of Lothal demonstrates a much higher level of planning than Kalibangan, even though Kalibangan is twice the size of Lothal. This means that planning in Harappan cities could vary independently of settlement size. In some cases, smaller settlements may exhibit better planning than larger ones.

**Statement 2 is correct:** Dholavira is known for its exceptional fortification walls, which were constructed using stone with a dressed stone veneer. This distinctive architectural element sets Dholavira apart from all other Harappan sites. The use of dressed stone veneer in the construction of these fortification walls is a remarkable and unparalleled feature within the Harappan civilization. These walls served as protective structures around the city, and their construction with stone is a notable aspect of Dholavira's architecture.

**Statement 3 is correct:** Notable difference can be observed in the choice of building materials between large cities and smaller towns in the Harappan civilization. It emphasizes that large cities within the **Harappan civilization predominantly used burnt bricks for construction**, while smaller towns and settlements relied on sun-dried bricks. This marked a significant contrast in building materials, with the quality and durability of burnt bricks making them a preferred choice for the construction of structures in larger urban centres. In contrast, smaller towns and villages typically used sun-dried bricks, which were more readily available and suitable for their needs. This choice of building materials reflected variations in construction practices based on settlement size within the Harappan civilization.

### **HARAPPAN WEIGHTS AND MEASURES**

The knowledge of a script must have helped in recording private property and the maintenance of accounts. The urban people of the Indus region also needed and used weights and measures for trade and other transactions. Numerous articles used as weights have been found. They show that in weighing, largely 16 or its multiples were used: for instance, 16, 64, 160, 320, and 640. Interestingly, the tradition of 16 has continued in India up to modern times and till recently, 16 annas constituted one rupee. The Harappans also knew the art of measurement. Sticks inscribed with measure marks have been found, and one of these is made of bronze.

**UPSC Set-D Q-19 / Our 2026 Test Series T-40 Q-77**

19. Which one of the following statements about the Eka Movement and Bardoli Satyagraha is correct ?
- (a) The Eka Movement was throughout supported and organized by the Congress while Bardoli Satyagraha was initially independent of Congress influence and was only in the last stages supported by the Congress.
  - (b) The Eka Movement was provided leadership by the *taluqdars* of Awadh, whereas the Bardoli Satyagraha was a movement of the landless labourers.
  - (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.
  - (d) The Eka Movement was located in the Varanasi and Mirzapur districts of the present-day U.P., while the Bardoli

**Q 77. Consider the following statements about the Eka Movement:**

1. It was a peasant revolt that started towards the end of 1921 in the Awadh region against the oppressive Taluqdars and Zamindars.
2. The Eka (Unity) meetings involved many symbolic religious rituals.
3. It demanded the abolishment of the Taluqdari and Zamindari systems.

Which of the above statement is/are correct?

- (A) 1 and 2 only  
(B) 2 and 3 only

**Q 77. (A)**

**EXPLANATION:**

The Eka movement formed a part of the series of peasant revolts that broke out in colonial India after the First World War. In UP, the revolt began under the leadership of the Fiji-returned indentured labourer Baba Ramachandra, who operated independently but against the backdrop of the Non-Cooperation and the Khilafat Movement. The Eka movement formed a part of the series of peasant revolts that broke out in colonial India after the First World War. In UP, the revolt began under the leadership of the Fiji-returned indentured labourer Baba Ramachandra, who operated independently but against the backdrop of the Non-Cooperation and the Khilafat Movement. The reasons for the revolt were embedded in the deeply exploitative agrarian structure of the Awadh region, which was dominated by the Taluqdars (aristocratic hereditary owners of large tracts of land and villages) and zamindars, who were usually 'upper' caste Hindus or Muslims. **So, Statement 1 is correct.**

The most innovative aspect of the Eka Movement was its method of mobilization and how it forged unity among peasants cutting across the lines of caste and religion. The Eka movement did not reject or brush over the religious identity of the peasants. Instead, it used the ethics and morality of religion to forge a form of class-based unity amongst the exploited poor peasants, middle peasants, and petty landlords against the Big Landlord-Taluqdar-British Raj combined. Though even Baba Ramchandra used religious symbols and practices to mobilize and politicize peasants, Madari Pasi put them to a more dramatic effect. **So, Statement 2 is correct.**

It did not demand the abolishment of Zamindari and Taluqdari as a system or redistribution of land, as it mainly represented the interest of tenants and petty landlords. In the hands of the Eka organizers, this traditionalism began to break as Taluqdars and Zamindars were attacked not only economically but also socially. One of the pledges of the Eka demanded that the peasantry resist any form of oppression from both, as any hope of justice from them had disappeared. Despite this, they did not demand the abolishment of the Zamindari and taluqdari system. **So, Statement 3 is not correct.**

**UPSC Set-D Q-22 / Our 2026 Test Series T-9 Q-44 | T-14 Q-64**

22. 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

**Q 64. Consider the following statements regarding Madhav National Park:**

1. It is situated in the Upper Vindhyan Hills.
2. It has been designated as the 9th Tiger Reserve of Madhya Pradesh.

### Madhav national park

- It is situated in the **central highlands** of India, intersecting with the upper parts of the **Vindhya hills**.
- It is interspersed with valleys, hills, plateaus, lakes and forest ecosystems.
- **Sakhya Sagar and Madhav Sagar** are the two crucial lakes in the national park.
- Sakhya Sagar lake has an abundant population of **marsh crocodiles**.

Test: 09 (Environment - III) (2026) | Test Code: 12609 / upscwithnikhil@gmail.com

**Q 64. (A)**

### Madhav National Park

- It is located in the Upper Vindhyan Hills in Shivpuri district, Madhya Pradesh.
- The Vindhyan Hills are a major geological formation in central India.

Test: 14 (Current Affairs - 01) (2024) | Test Code: 12614 upscwithnikhil@gmail.com

- Madhav National Park was notified as **India's 58th Tiger Reserve in 2024**.
- **Madhav National Park is in Central India, part of the Vindhyan range, and not the Western Ghats.**

**UPSC Set-D Q-23 / Our 2026 Test Series T-54 Q-60**

23. With reference to the climate of Andaman and Nicobar Islands, which of the following statements is/are correct ?

1. The climate can be defined as a humid, tropical coastal climate.
2. It receives rainfall from both South-west monsoon and North-east monsoon.
3. Maximum precipitation is between December and May.

Select the answer using the code given below :

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

- Districts - 2.
- Climate - Tropical.
- Temperature - 31° C (maximum) and 23° C (minimum).
- Forest area - 92%
- Demography - 280,661 (1991 census).
- Ethnic races - Onge, Sentinelese, Jarawa and Andamanes of the Negroid origin, and Shompen and Nicobarese of Mongoloid descent.
- Languages - Nicobarese, Malayalam, Telegu, Tamil, Hindi, Bengali, etc.

history of Andaman and Nicobar Islands suggests that the island was a covered with a tribal population

tropical monsoon

Andaman and Nicobar Islands experiences a tropical climate, without any extremes except for the rains and thunder storms. Rainfall is common in the Islands, and is generally divided into two phases: May to mid September and November to mid December. Thus, the climate of Andaman and Nicobar Islands is highly favorable for the evergreen forest.

**Q 60.** Consider the following statements regarding Andaman and Nicobar Islands:

1. The Andaman and Nicobar Islands is the continuation of the Arakan Yoma Range.
2. Saddle peak in North Andaman is the highest peak in the island.
3. Among the Nicobar Islands the Car Nicobar Island is the largest and the Great Nicobar Island is the South most.
4. The Barren Island is the only dormant volcanic island of India and

**UPSC Set-D Q-24 / Our 2026 Test Series T-06 Q-75**

24

Which of the following geographical features or phenomena is/are associated with the Peninsular Block of India ?

1. Submergence of parts of the western coast due to tectonic activity
2. Presence of residual mountain ranges such as the Veliconda hills and Mahendragiri hills
3. Deep, V-shaped river valleys formed by fast-flowing rivers

Select the answer using the code given below :

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

The rift valleys of the Narmada, the Tapi, the Mahanadi and the Satpura block mountains are some examples of it.

● **Option (b) is correct:** The Peninsula is formed essentially by a great complex of very ancient gneisses and granites, which constitutes a major part of it.

The Peninsula mostly consists of relict and residual mountains like the Aravali Hills, the Nallamala Hills, the Javadi Hills, the Veliconda Hills, the Palkonda Range and the Mahendragiri Hills, etc.

● **Option (c) is not correct:** The river valleys of the peninsular block are shallow with low gradients.

As a part of the Indo-Australian Plate, it has been subjected to various vertical movements and block faulting.

The rift valleys of the Narmada, the Tapi, the Mahanadi and the Satpura block mountains are some examples of it.

● **Option (d) is correct:** The northeastern parts are separated by the Malda fault in West Bengal from the Chotanagpur plateau.

The northern boundary of the Peninsular Block runs from Kachchh along the western flank of the Aravali Range near Delhi.

The Karbi Anglong and the Meghalaya Plateau are also extensions of this block.

**Q 75. Which of the following statements is not correct with reference to the Peninsular block of India?**

(A) It has undergone block faulting processes.

(B) It is formed by a complex of very ancient gneisses and granites.

(C) It generally has deep river valleys with high gradients.

(D) Its northeastern part is separated from the Chotanagpur Plateau by the Malda fault.

**UPSC Set-D Q-25 / Our 2026 Test Series T-18 Q-73**

25.

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

The **Sagarmala Programme** is a major initiative by the Ministry of Ports, Shipping and Waterways to transform India's maritime sector.

With a 7,500 km coastline, 14,500 km of navigable waterways, and a strategic location on global trade routes, India has huge potential for **port-led growth and coastal development.**

**Sagarmala aims to:**

- Improve logistics and reduce transport costs
- Boost international trade competitiveness
- Modernize ports, support industry growth, create jobs, and promote sustainable development

The **Sagarmala Programme** is designed to transform India's maritime sector through five main focus areas:

- Port Modernization & New Port Development
- Upgrades existing ports and builds new ones
- Improves efficiency with better technology and operations

		maritime leader
2	Maritime India Vision (MIV) 2030	To promote port-led development in India
3	<b>Sagarmala Programme</b>	To promote coastal community development
4	Green Tug Transition Program	To reduce carbon emissions in maritime operations

How many of the pairs is/are correct?

a. Only one

**UPSC Set-D Q-32 / Our 2026 Test Series T-58 Q-22**

32. With respect to the Western Hoolock Gibbons, which of the following statements is/are correct? (3)

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

Q 22. Consider the following statements with respect to **Western Hoolock Gibbons**;

1. Western Hoolock Gibbons are confined only to Western Ghats.
2. They are arboreal and only come to the ground in exceptional circumstances.
3. The IUCN red list category of the Western Hoolock Gibbons is endangered.

How many of the statements given above are correct?

- a. Only one
- b. Only two

**Q 22. (A)**

Western Hoolock Gibbons A recent report from Wildlife Institute of India suggested that rerouted railway track of 1.65 km has divided the eastern Assam sanctuary disrupting the movements of the Hoolock ~~hoolock~~

Major classification of Gibbons	Species of Hoolock Gibbon
<ul style="list-style-type: none"> <li>• Crested Gibbons</li> <li>• Hoolock Gibbons</li> <li>• Siamang</li> <li>• Dwarf Gibbons</li> </ul>	<ul style="list-style-type: none"> <li>• Western hoolock gibbon</li> <li>• Eastern hoolock gibbon</li> <li>• Skywalker hoolock gibbon</li> </ul>

- They are also known as White-Browed Gibbons, are the **only apes that** live in the Indian subcontinent.
- Hoolock ~~hoolock~~ is the scientific name of it.
- They thrive in the dense forests that extend from east of the Brahmaputra River in **northeast India**, through Bangladesh and into western Myanmar.
- The landscape in the region is a mosaic of dense tropical evergreen rainforests, subtropical broadleaf hill or mountain forests, and subtropical monsoon evergreen broadleaf forests.
- These gibbons **are arboreal** and only come to the ground in exceptional circumstances.
- They form small, monogamous family groups and usually give birth to a single offspring.
- Healthy forests are critical to the survival of Western Hoolock Gibbons as they rely entirely on uninterrupted canopy.
- The IUCN red list category of the Western Hoolock Gibbons is **endangered**

33. 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

**Q 10. Consider the following statements in relation to the mangrove ecosystem:**

1. Mangroves use viviparity as an adaptive technique to solve the challenge of germination in saline water.

2. Mangrove pneumatophores serve to stabilize coastal beaches by promoting silt deposition.

3. Only the state of Gujarat has dense mangroves.

Which of the statements given above are correct?

(A) 1 only

. So, Statement 1 is correct.

Mangroves are emergent trees with sturdy submerged roots, stiff stems, and trunks to reduce wave forces. Mangroves are the best examples of natural bio-shields against extreme ocean disasters. The mangroves present at Bhitarkanika, Odisha, have safeguarded the coastal regions against cyclones that attack almost every year. So, Statement 2 is correct.

49. Answer: C

- Statements i, ii and iii are correct.
- Statement iv is incorrect because mangroves thrive in saline and brackish coastal conditions.

» Mangroves support biodiversity and protect coastal communities.

» India's major mangrove regions include Sundarbans, Bhitarkanika and Gulf of Kachchh.

Mangroves are trees and bushes growing below the high-water level of spring tides which exhibit the remarkable capacity for saltwater tolerance. They require high solar radiation and have the ability to absorb fresh water from saline/brackish water.

**Statement 1 is correct:** Mangroves exhibit a viviparity mode of reproduction. i.e., seeds germinate in the tree itself (before falling to the ground). This is an adaptive mechanism to overcome the problem of germination in saline water.

**Statement 2 is correct:** Mangrove plants have special roots such as prop roots, and pneumatophores (to overcome respiratory problems in the anaerobic soil conditions) which help to impede water flow and thereby enhance the deposition of sediment. This enables the stabilization of the coastal shores.

**UPSC Set-D Q-35 / Our 2026 Test Series T-05 Q-27**

35

Identify the river of the Indian sub-continent on the basis of the following information :

1. It has an antecedent drainage system.
2. It flows through three countries.
3. It originates in the Tibetan Plateau and is an important river for irrigation.
4. It does not form distributaries.

Select the answer from the following :

- (a) Brahmaputra
- (b) Indus
- (c) Sutlej

**Q 27. (D)**

**Statement 1 is correct:** The Ravi is an important tributary of the Indus. It rises west of the Rohtang Pass in the Kullu hills of Himachal Pradesh and flows through the Chamba valley of the state. Before entering Pakistan and joining the Chenab near Sarai Sidhu, it drains the area lying between the southeastern part of the Pir Panjal and the Dhauladhar ranges.

**Statement 2 is correct:** The Beas is also an important tributary of the Indus, originating from the Beas Kund near the Rohtang Pass at an elevation of 4,000 m above mean sea level. The river flows through the Kullu valley, and forms gorges at Kati and Largi in the Dhauladhar range. It enters the Punjab plains, where it meets the Satluj near Harike.

**Statement 3 is correct:** The Satluj originates in the 'Raksas tal' near Mansarovar at an altitude of 4,555 m in Tibet, where it is known as Langchen Khambab. It flows almost parallel to the Indus for about 400 km before entering India and comes out of a gorge at Rupar. It passes through Shipki La on the Himalayan ranges and enters the Punjab plains. It is an antecedent river. It is a very important tributary as it feeds the canal system of the Bhakra Nangal project.

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**Q 27. Consider the following statements with reference to the tributaries of the Indus River:**

1. Ravi flows through the Chamba Valley of Himachal Pradesh.
2. Beas flows through the Kullu Valley, and forms gorges in the Dhauladhar range.
3. Satluj is an antecedent river known as Langchen Khambab in Tibet.

Which of the statements given above are correct?

- (A) 1 and 2 only  
(B) 1 and 3 only  
(C) 2 and 3 only

36. Which of the following with reference to Indian States is/are not correct ?

1. Uttar Pradesh shares its boundary with the highest number of other Indian States.
2. Rajasthan shares the longest international border among all Indian States.
3. Sikkim is the only State that shares its boundary with just one other Indian State.

Select the answer using the code given below :

(a) 1 only

(b) 1 and 2

**Q 56. Which of the following statements are correct?**

1. Six Indian states including Uttarakhand, Uttar Pradesh, Bihar, West Bengal, Sikkim and Jharkhand share a land border with Nepal.
2. Only five Indian states (Assam, Tripura, Mizoram, Meghalaya, and West Bengal) share land boundary with Bangladesh.
3. India shares the largest land boundary with Bangladesh among its neighbours.

**Q 56. (B)**

Jharkhand doesn't share land boundary with Nepal. **Hence, statement 1 is wrong.** The length of our land borders (in km) with neighbouring countries is as under:

- Bangladesh: 4,096.7
- China: 3,488
- Pakistan: 3,323
- Nepal: 1,751
- Myanmar: 1,643
- Bhutan: 699
- Afghanistan: 106

**Q 74. (D)**

**Pair 1 is correctly matched:** The states sharing borders with Nepal are Uttarakhand, Uttar Pradesh, Sikkim, West Bengal and Bihar.

**Pair 2 is incorrectly matched:** The states of Assam, Meghalaya, Tripura, West Bengal, and Mizoram share their borders with Bangladesh. **Manipur doesn't share its borders with Bangladesh.**

**Pair 3 is correctly matched:** Bhutan shares its borders with 4 states of India i.e. Arunachal Pradesh, Sikkim, Assam and West Bengal.

**Pair 4 is incorrectly matched:** The state of Uttar Pradesh doesn't share its border with China. The states sharing their borders with China are Uttarakhand, Himachal Pradesh, Arunachal Pradesh, and Sikkim.

**Q 74. Consider the following pairs:**

**Countries - Bordering States**

1. Nepal : Sikkim and West Bengal
2. Bangladesh : Tripura and Manipur
3. Bhutan : Assam and Arunachal Pradesh
4. China : Uttar Pradesh and Himachal Pradesh.

**UPSC Set-D Q-37 / Our 2026 Test Series T-33 Q-07**

37. Which of the following statements with regard to the arrival of Amur Falcons at Doyang Lake in Nagaland each year from Mongolia is/are correct ?

1. It showcases how sustained local conservation efforts can contribute to the arrival and protection of international migratory birds.
2. It reflects the global success of advanced tracking technologies that guide migratory birds back to their stopover sites.
3. It confirms that Amur Falcons have adapted to permanent residency in India due to favourable habitat changes.

Select the answer using the code given below :

(a) 1 only

(b) 1 and 2

All statements are correct.

### Amur falcon

The Amur falcon is a small raptor of the falcon family. It breeds in south-eastern Siberia and Northern China before migrating in large flocks across India and over the Arabian Sea to winter in Southern and East African.

Amur falcons, the world's longest travelling raptors, began to arrive in Manipur's Tameng long district as part of its annual routine migration.

#### Migration Journey:

Locally known as Akhuipuna, the bird arrives mainly in Manipur and Nagaland on its southbound migration from breeding grounds in North China, Eastern Mongolia and far-east Russia en-route to its wintering grounds in South Africa.

The one-way journey via India is about 20,000 km long and the birds do this twice a year.

#### Conservation efforts:

Amur falcon is protected under the Wildlife Protection Act 1972 and included under Schedule IV.

Hunting of the birds or possessing its meat is punishable with imprisonment up to three years or a fine up to Rs 5,000.

In 2018, the forest department started a conservation programme by radio-tagging the birds to study their migratory route.

These species of birds come under the category of Least Concern under the International Union for Conservation of Nature (IUCN) Red List.

### Q 7. Consider the following statements regarding Amur falcons:

1. The Amur falcon is a small raptor of the falcon family.
2. It breeds in south-eastern Siberia and Northern China.
3. The raptor is protected under the Wildlife Protection Act 1972 and included under Schedule IV.
4. These species of birds come under the category of Least Concern under the International Union for Conservation of Nature (IUCN) Red List.

Which of the above given statements

**UPSC Set-D Q-40 / Our 2026 Test Series T-70 Q-35 | T-54 Q-33**

40. 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

Q 35. With reference to the **Strait of Hormuz**, consider the following statements:

- i. The Strait of Hormuz connects the Persian Gulf with the Gulf of Oman.
- ii. It is among the world's most strategically important oil transit chokepoints.
- iii. Iran lies along the northern coast of the Strait.
- iv. Disruptions in the Strait can affect global energy prices and supply chains.

Which of the statements given above are correct?

A. i and ii only

Q 33. Consider the following:

1. Bahrain
2. Jordan
3. Israel
4. Iraq

Which of the above given countries are part of the **Arabian Peninsula land**?

a. 1 and 4 only

### Q 35. Strait of Hormuz

**Correct Answer: D**

✓ Statement i is correct:

Connects:

- Persian Gulf
- Gulf of Oman

✓ Statement ii is correct:

One of world's key oil chokepoints

✓ Statement iii is correct:

Iran lies on northern coast.

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✓ Statement iv is correct:

Any disruption affects:

- Oil prices
- Shipping
- Global trade

### Strategic Geography:

Nearby states:

- Oman
- UAE
- Iran

.....

- The peninsula is more or less the surface area of the not very much larger Arabian continental plate, which was some 25 million years ago, part of the African Plate. Geologic movements caused the entire mass to tilt eastward and the western and southern edges to tilt upward, forming the Hejaz mountains in the west and the western and eastern highlands in Yemen.

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- In the current definition, Arabia consists of seven 'independent' nations. Saudi Arabia occupies about fourfifths of the peninsula. The rest of the land is shared by Kuwait, Oman, Qatar, the United Arab Emirates (U.A.E.), and Yemen; and there is the archipelago of Bahrain in the Persian Gulf. Geographically the Arabian Peninsula also includes small sections of southern Iraq and the southern parts of Jordan. Hence, options 1, 2, and 4 are correct.



**UPSC Set-D Q-41 / Our 2026 Test Series T-80 Q-03**

answer using the code given below the Lists :

*List I*

*List II*

(*INTERPOL  
Notice*)

(*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  |

**Q3. Answer: D**

**Explanation:**

Statement i is correct. Yellow Notice helps locate missing persons.

Statement ii is correct. Blue Notice seeks information regarding a person's identity, activities or location.

Statement iii is correct. Orange Notice warns of public safety threats.

Statement iv is correct. The Macolin Convention targets manipulation of sports competitions and match-fixing.

**Additional Notices:**

- Black Notice → unidentified bodies
- Green Notice → warnings about dangerous individuals
- Purple Notice → modus operandi information
- INTERPOL-UNSC Special Notice → linked to UN sanctions

---

Q3.

Consider the following statements regarding INTERPOL notices and related initiatives:

- Yellow Notice is issued to help locate missing persons.
- Blue Notice seeks additional information about a person's identity or activities.
- Orange Notice warns about potential threats to public safety from events, objects or persons.
- The Macolin Convention is associated with efforts to tackle sports match-fixing.

**UPSC Set-D Q-49 / Our 2026 Test Series T-19 Q-50**

19. 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

- It is a basic scheme saturation package that brings housing, healthcare, nutrition, road connectivity, power, and drinking water interventions to 75 PVTG communities across 19 States and Union Territories across the country.
- The Ministry added that, under the package, 4.35 lakh houses had been sanctioned, of which 1.04 lakh houses had been completed.

### **Bharat Forecast System**

- It is India's first indigenously built high-resolution deterministic weather model.
- Deterministic models provide a single forecast for a given set of initial conditions, for a specific location and time.
- Developed By - The Indian Institute of Tropical Meteorology (IITM), Pune under Ministry of Earth Sciences (MoES).

### **7) PVI-JANMAN PROGRAMME**

- It focuses on 11 critical interventions, including safe housing, clean drinking water, and sustainable livelihoods for PVTG communities.

### **8) Bharat Forecast System (BFS)**

- It was developed by the Indian Institute of Tropical Meteorology (IITM), Pune, under the Ministry of Earth Sciences.

Select the correct answer using the code given below:

- a. Only Pairs 5 and 6 are incorrect
- b. Only Pairs 6 and 7 are incorrect
- c. Only Pairs 1 and 2 are correct

**UPSC Set-D Q-51 / Our 2026 Test Series T-54 Q-24**

51. 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

**Q 24.** Arrange the following in the sequence of 'order of events' with respect to the **Crypto currency transaction process:**

1. New Transaction entered.
2. Transaction is clustered into blocks.
3. Transaction transmitted to network of peer to peer computers.
4. Validation of the transaction.
5. Blocks are chained to form long history of transactions.

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2. Transaction is then transmitted to network of peer-to-peer computers scattered across the world.

3. Network of computers then **solve the equation to confirm the validation of the transaction.**

4. Once confirmed as legitimate transactions, they are **clustered into blocks.**

5. These blocks are then chained together creating a long history of all transactions that are permanent.

6. Transaction is complete.

### How Bitcoin Works?

Bitcoin is more than a cryptocurrency used for payments or as an investment. There is an entire ecosystem at work behind a cryptocurrency. In fact, many such ecosystems are at work on the internet today, but because Bitcoin was the first, it's useful to understand how it functions.

So how does Bitcoin work? Bitcoin is a decentralized digital currency that operates without the need of financial system or government authorities. **It utilizes peer-to-peer transfers on a digital network that records all cryptocurrency transactions. This network is powered by the blockchain, an open source code that pairs (or chains) blocks of transaction histories to prevent manipulation.**

**Because these transfers are confirmed directly between users and are located on a shared public ledger,** Bitcoin eliminates the need for central facilitators, like governments and banks, to verify currency transactions.

Learn what's going on behind the scenes in the Bitcoin network to help you further your understanding of this digital phenomenon and how it influences the world's finances.

### KEY TAKEAWAYS

**A blockchain is a secured distributed ledger, a database disseminated between multiple users who can make changes.**

Mining is the process of validating transactions, which requires miners who are rewarded in bitcoin.

**You access your bitcoin using a wallet, a public key, and private keys.**

Bitcoin users pay small transaction fees in bitcoin to miners for processing the transactions.

Bitcoin's weakness is in storage methods. The blockchain has reportedly never been compromised.

### The Bitcoin Blockchain

The Bitcoin blockchain is a database of transactions secured by encryption and validated by peers. Here's how it works. **The blockchain is not stored in one place; it is distributed across multiple computers and systems within the network.** These systems are called nodes. Every node has a copy of the blockchain, and

**UPSC Set-D Q-53 / Our 2026 Test Series T-13 Q-96**

53. 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

TDMN-A-ASO

( 27 -

**Q 96. (C)**

**Explanation:**

**Statement 1 is correct:** The FI-Index is a comprehensive index that incorporates details of various financial sectors, including banking, investments, insurance, postal, and pension sectors. It was developed by the RBI in consultation with the government and sectoral regulators to provide a holistic view of financial inclusion.

**Statement 2 is correct:** The primary aim of the FI-Index is to measure and capture the extent of financial inclusion in India.

It evaluates financial inclusion through three main parameters: Access, Usage, and Quality of financial services. These parameters reflect the ease of access to financial services, the extent of their usage, and the quality of services provided.

**Statement 3 is correct:** Pradhan Mantri Jan-Dhan Yojana (PMJDY) aimed to enhance financial inclusion by providing every household access to basic banking services, insurance, credit, and pension facilities, fostering economic empowerment.

**Q 96. Consider the following statements about the Reserve Bank of India's Composite Financial Inclusion Index (FI-Index):**

1. The FI-Index is a comprehensive index that includes details of banking, investments, insurance, postal, and pension sectors.
2. The FI-Index captures the extent of Financial Inclusion in India through parameters such as Access, Usage, and Quality of financial services.
3. Pradhan Mantri Jan-Dhan Yojana (PMJDY) scheme was introduced with the main aim to increase the level of financial inclusion in the country.

How many of the statements given above are correct?

(A) Only one

(B) Only two

**UPSC Set-D Q-59 / Our 2026 Test Series T-48 Q-66**

59. 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

TDMN

**Q 66. (B)**

**EXPLANATION:**

Quantitative easing (QE) is a form of monetary policy used by central banks as a way to quickly increase the domestic money supply in hopes of spurring economic activity. Quantitative easing involves a country's central bank purchasing longer-term government bonds, as well as other types of assets, such as mortgage-backed securities (MBS). So, Option (a) is not correct.

The **crowding out effect** is an economic theory that argues that rising public sector spending drives down or even eliminates private sector spending. To spend more, the government needs added revenue. It obtains it by raising taxes or by borrowing through the sale of Treasury securities. This refers to a phenomenon where increased borrowing by the government to meet its spending needs causes a decrease in the quantity of funds that is available to meet the investment needs of the private sector. Thus, crowding out effect is observed when the government reduces private spending by borrowing from the loanable funds from the market. So, **Option (b) is correct.**



**Q 66.** When the government increases its spending by borrowing from the loanable funds from the market, the demand for loans increases, leading to high interest rates, which, in turn, reduces private investments.

Which of the following best describes the above situation?

- a. Quantitative easing
- b. **Crowding out**
- c. Crowding in
- d. Deflationary spiral

60.

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

**Q 31. With reference to the Rare Earth Elements (REE), consider the following statements**

1. REE group of 17 minerals essential to make powerful magnets, camera, telescope lenses, catalytic converters in cars, making control rods in nuclear reactors.
2. Australia ranks as the world's largest producer of rare earths.
3. Minerals Security Partnership (MSP) is a EU-led international alliance of 14 countries, including India, to secure critical mineral supply chains.

Choose the correct statements using the code given below:

- a. 1 only
- b. 1 and 2 only

**Q36. Rare earth shortages in the United States have strategic implications. In this context, consider the following statements:**

- i. Rare earth elements are critical for electronics, defence systems and renewable technologies.
- ii. China dominates global rare earth processing capacity.
- iii. Rare earth elements are actually abundant in Earth's crust but often difficult to economically extract.
- iv. Lithium and cobalt are officially classified as rare earth elements.

Which of the statements given above are correct?

- A. i and ii only

**Q36. Answer: B**

**Explanation:**

Statement i is correct. Rare earths are vital for:

- EVs
- Wind turbines
- Missiles
- Electronics

Statement ii is correct. China dominates refining and processing.

Statement iii is correct. Rare earths are geologically widespread but economically concentrated.

Statement iv is incorrect. Lithium and cobalt are critical minerals, not rare earth elements.

**Q 31. (A)**

**Explanation**

- ☑ Statement 1 is correct – It is a group of 17 minerals essential to modern technology.
- ☑ These are relatively abundant but costly and complex to extract particularly heavy rare earths such as terbium, fetch high prices.
- ☑ Statement 2 is incorrect – China is the largest currently accounts for over 60% of global rare earth mining and nearly 90% of processing output.
- ☑ Australia ranks as the world's fourth-largest producer of rare earths.
- ☑ India holds third-largest reserves globally about 6.9 million tonnes in monazite-rich sands along the coasts of Andhra Pradesh, Odisha, Kerala and Rajasthan's Jalore & Barmer districts.
- ☑ Statement 3 is incorrect – MSP is US-led alliance of 14 countries, established in 2022 to secure critical mineral supply chains.

**UPSC Set-D Q-61 / Our 2026 Test Series T-01 Q-24 | T-62 Q-91**

**61.** Which of the following statements about insurance in aviation sector is/are correct ?

1. 'Aviation Hull Insurance' covers the physical aircraft, including the body, engine, and on-board equipment.
2. Under the Montreal Convention, adopted in 1999 by over 130 countries, including India, airlines are strictly liable to pay compensation to the family/nominee of every deceased passenger without requiring the family to prove fault.

Select the answer using the code given below :

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2

**Q91. Answer: (a) 1 and 2 only**

Explanation:

- Statement 1: Correct — Aviation insurance is typically divided into hull insurance (damage to aircraft) and liability insurance (passenger injury, cargo loss, third-party damage). Given the high value of aircraft and risk exposure, these policies are complex and highly specialised.

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- Statement 2: Correct — Risks arising from war, terrorism, hijacking, and geopolitical conflicts are usually excluded from standard policies and require separate “war-risk” coverage, often at significantly higher premiums due to unpredictability.
- Statement 3: Incorrect — Insurance does not eliminate risk, it only provides financial compensation after loss. Operational, safety, and regulatory risks still remain.
- Broader understanding: Aviation insurance markets are sensitive to global conflicts, accidents, and geopolitical tensions, often leading to sudden spikes in premiums (e.g., during wars or airspace closures).

Q91. With reference to aviation insurance, consider the following statements:

1. It includes hull insurance and liability insurance.
2. War risks require separate coverage.
3. It eliminates all financial risks associated with aviation accidents.

Which of the statements given above is/are correct?

- (a) 1 and 2 only

**Q 24. Which convention deals with hijacking of aircraft?**

- (a) The Chicago Convention  
(b) The Tokyo Convention  
(c) The Hague Convention  
(d) The Montreal Convention

**UPSC Set-D Q-62 / Our 2026 Test Series T-52 Q-80**

62) Which of the following statements about Crowdfunding is/are correct ?

1. Crowdfunding is solicitation of funds (small amount) from multiple investors through a web-based platform or social networking site for a specific project.
2. Small and Medium Enterprises (SMEs) are able to raise funds at lower cost of capital without undergoing rigorous procedures.

Select the answer using the code given below :

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2

Q 80. (A)

**Crowdfunding**

- Crowdfunding is the use of small amounts of capital from a large number of individuals to finance a new business venture.
- It is a popular concept in the West and is seeing traction in India too for raising funds for medical, professional, personal, educational, and creative causes/projects.
- Under Crowdfunding, projects or a venture is financed by a group of individuals instead of professional parties like banks, venture capitalists, or business angels.
- The term "Crowdfunding" is not defined in the Companies Act 2013 (Indian company law). |

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**Q 80.** Consider the following statements regarding crowdfunding:

1. Crowdfunding is the use of small amounts of capital from a large number of individuals to finance a new business venture.
2. Crowdfunding in India is monitored under the ambit of the Companies Act, 2013.
3. According to the Act, the Ministry of Corporate Affairs should keep a record of the total financing conducted through crowdfunding for private and non-listed companies in India.

Which of the above statement(s) is/are correct?

- a. 1 only

... Committees in India, consider the following details :

Sl. No.	Committee	Objective	Organization 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

3) Afrikaners

– They are white South African citizens who have descended from predominantly Dutch cc who had first arrived in the mid-17th century.

4) Global Malaria Programme's operational strategy 2024-2030

– World Health Organization (WHO)

5) Malegam Committee (2013)

– To increase surplus transfers to support the government's fiscal deficit reduction efforts.

**Q 1. With reference to 'Standing Deposit Facility', consider the following statements:**

1. It was first recommended by the Urjit Patel committee report in 2014.
2. The objective of the facility is to considerably increase the money supply.
3. Standing Deposit Facility is a collateral free arrangement.

**Q 31. With respect to Insurance Regulatory and Development Authority of India (IRDAI), consider the following**

1. It was constituted on the recommendations of Malhotra Committee report, in 1999.
2. Its objective is to promote fair competition as well as enhance financial security of the insurance market.

) 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

**Q 17. With reference to Non-Banking Financial Companies (NBFCs), consider the following statements:**

1. NBFCs form part of the Payment and Settlement system.
2. They can engage in the acquisition of securities issued by the Government.
3. The NBFCs cannot accept demand deposits.
4. All NBFCs must be registered with the Reserve Bank of India.

Which of the statements given above are correct?

- (A) 1, 2 and 4 only  
(B) 2 and 3 only

**Q 87. Which of the following statements about Non-Banking Financial Companies (NBFCs) is/are correct?**

1. They can accept only demand deposits.
2. A deposit insurance facility is not available to depositors of NBFCs.
3. They can issue Cheques drawn on themselves.

Select the correct answer using the code given below:

(A) 1 and 2

**UPSC Set-D Q-65 / Our 2026 Test Series T-19 Q-68**

65.

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 and 3 only

Thus, all the above schemes have significantly reduced multidimensional poverty in India. So, Option (d) is correct.

ADDITIONAL INFORMATION:



MULTIDIMENSIONAL POVERTY INDEX (MPI)	
Recently in News	24.82 crore people escaped multidimensional poverty in the last nine years. Findings of NITI Aayog's Discussion Paper 'Multidimensional Poverty in India since 2005-06' give credit for this remarkable achievement to significant initiatives of the government to address all dimensions of poverty between 2013-14 to 2022-23.
About	➤ The Multidimensional Poverty Index (MPI) is a globally recognized comprehensive measure that captures poverty in multiple dimensions beyond monetary aspects. MPI's global methodology is based on the robust <b>Alkire and Foster (AF) method</b> that identifies people as poor based on a universally acknowledged metric designed to

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	<p>assess acute poverty, providing a complementary perspective to conventional monetary poverty measures.</p> <p>➤ The National MPI measures simultaneous deprivations across the three equally weighted dimensions of health, education, and standard of living that are represented by <b>12 SDG-aligned indicators</b>. These include nutrition, child and adolescent mortality, <b>maternal health</b>, years of schooling, school attendance, cooking fuel, sanitation, drinking water, electricity, housing, assets, and <b>bank accounts</b>.</p>
--	--

**Q 68. "The multidimensional poverty in India has declined over a last decade". In this regard, which of the following schemes has significantly reduced the multidimensional poverty in India?**

1. Saubhagya scheme
2. PM Surakshit Matritva Abhiyan
3. PM POSHAN
4. PM Karib Kalyan Anna Yojana

Select the correct answer using the

67. 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

44. Answer: (A) i and ii only

» Core Concept: AI Chatbots

- Grok is developed by xAI.
- Uses large language models (LLMs) to generate human-like responses.

» Limitations

- Can reflect biases present in training data.
- Raises concerns: misinformation, ethics.

» Key Trap

- Statement iii incorrect → AI is NOT bias-free.

Q6. Large Language Models (LLMs) have raised concerns regarding cybersecurity and digital governance. In this context, consider the following statements:

- LLMs can generate human-like text and automate information-processing tasks.
- AI systems may be misused for phishing, misinformation or cyber manipulation.
- AI governance debates involve security, ethics and privacy considerations.
- Artificial intelligence has no relationship with cybersecurity or information integrity.

Which of the statements given above are correct?

- i and ii only
- i, ii and iii only

44.

With reference to AI chatbots, consider the following statements:

- Grok chatbot is associated with xAI.
- AI chatbots can generate human-like responses using large language models.
- They are completely free from biases.

Which of the statements given above is/are correct?

- i and ii only
- ii only

68. Which of the following statements with regard to stealth technology is/are correct ?

1. Stealth objects have a very small radar cross-section and are coated with Radar Absorbing Material.
2. Stealth objects can be detected using specific frequencies.
3. Stealth objects are coated with metamaterials to increase the scattering of electromagnetic radiation.

Select the answer using the code given below :

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

### Q.47

With reference to metamaterials, consider the following statements:

- i. Metamaterials derive their properties primarily from engineered structure rather than chemical composition alone.
- ii. They can manipulate electromagnetic waves in unusual ways.
- iii. Metamaterials have applications in **stealth** technology and advanced optics.

Q 91. Which of the following statements is/are correct about the **stealth** technology in defence?

1. The radar cross-section of an aircraft depends on its size.
2. Different types of paints can be used to hide aircraft from radars.
3. Aircraft exhausts are made circular to reduce their visibility in the infrared band.

Select the correct answer using the following code:

- a. 1 and 2 only

**Q 91. (A)**

**Explanation:**

• **Statement 3 is incorrect:** Non-circular (or slit-shaped) exhaust provides more surface area for cooling the hot exhaust gases, providing better hiding in the infrared band than circular exhaust.

**Stealth technologies**

**Radar cross-section (RCS)**

• An aircraft's RCS depends on its size, reflectivity of its surface, and the directivity of the radar reflection caused by the target's geometric shape.

**Size**

• As a rule, the larger an object, the stronger its radar reflection and thus the greater its RCS. Also, the radar of one band may not even detect particular size objects.

• For example, 10 cm (S-band radar) can detect raindrops but not clouds whose droplets are too tiny.

**Material**

• Materials such as metal are strongly radar-reflective and tend to produce strong signals. Wood and cloth (such as portions of planes and balloons commonly made) or plastic and fibre glass are less reflective or transparent to radar, making them suitable for radomes. Even a skinny metal layer can make an object strongly radar reflective.

• Chaff is often made from metalized plastic or glass (similar to metalized foils on foodstuffs) with microscopically thin layers of metal.

• Also, some devices are designed to be Radar active, such as radar antennas, increasing RCS.

**Radar absorbent paint**

• The SR-71 Blackbird and other planes were painted with a special "iron ball paint" that consisted of small metallic-coated balls. Radar energy received is converted to heat rather than being reflected.

**Shape, directivity and orientation**

• The surfaces of the F-117A are designed to be flat and much angled. This has the effect that radar will be incident at a large angle (to the normal ray) that will bounce off at a similarly high reflected angle; it is forward scattered. The edges are sharp to prevent there being rounded surfaces. Rounded surfaces will often have some surface normal to the radar source. Any ray incident along the normal will reflect along the normal, making for a strong reflected signal.

• From the side, a fighter plane will present a much larger area than the same plane when viewed from the front. All other factors being equal, the aircraft will have a stronger signal from the side than from the front, so the orientation between the radar station and the target is important.

**Smooth surfaces**

• The relief of a surface could contain indentations that act as corner reflectors, increasing RCS from many orientations. This could arise from open bomb-bays, engine intakes, ordnance pylons, joints between constructed sections, etc. Also, it can be impractical to coat these surfaces with radar-absorbent materials.

**Infrared stealth**

• An exhaust plume contributes a significant infrared signature. One means to reduce IR signature is to have

69.

Which of the following statements with regard to Black Boxes used in modern aircrafts is/are correct ?

1. They carry a beacon emitting red light pulses to facilitate underwater detection.
2. They record both the cockpit voice and flight data.
3. Their memory units are made using either stainless steel or titanium.

Select the answer using the code given below :

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

### **Black Box**

- Two devices, cockpit voice recorder (CVR) and flight data recorder (FDR), are combined in a single unit, the **black box**, both of which are compulsory in commercial flights.
- FDR records things like airspeed, altitude, vertical acceleration, and fuel flow and has about 25 hours of recording storage.
- CVR records the conversation between the pilots as well as with the air traffic control tower only for two hours.
- The **black box** is equipped with an underwater locator beacon (ULB), it sends ultrasonic pulse only underwater, that is detectable by sonar and audio equipment.
- ULB does not send pulses when the flight crashes on land.

Q50. With reference to the '**black box** in aviation', consider the following statements:

1. It records flight data and cockpit voice recordings.
2. It is designed to withstand extreme impact and fire conditions.
3. It transmits real-time data continuously to ground stations in all aircraft.

70. 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



**The Strategic Interventions for Green Hydrogen Transition (SIGHT) Programme**

The Union Ministry of New and Renewable Energy (MNRE) has launched the SIGHT Programme for inciting the manufacturing of electrolyzers and production of green hydrogen.

- SIGHT Programme aims to bolster domestic electrolyser manufacturing and green hydrogen production.
- It is a major financial measure with two distinct financial incentive mechanisms to support domestic manufacturing of electrolyzers and production of Green Hydrogen.
- It includes incentives for manufacturing of electrolyzers and production of green hydrogen.
- It is a sub-component of the National Green Hydrogen Mission.
- The scheme offers a direct incentive over 3 years from the beginning of production and supply.
- A scheme monitoring committee is co-chaired by the secretary of the Union Ministry of Petroleum and Natural Gas (MoPNG), secretary of the Ministry of New and Renewable Energy, mission director of the National Green Hydrogen Mission and other experts.
- The committee will review the implementation status and performance of capacities awarded or established under the scheme.

**Q 4. Consider the following statements about the National Green Hydrogen Mission:**

1. It will promote the development of a green hydrogen production capacity of 5 MMT per annum.
2. It also aims to add a renewable energy capacity of about 125 GW.
3. All the targets are aimed to be achieved by 2025.

Which of the above statements is/are **not** correct?

- (A) 1 and 2 only
- (B) 2 only
- (C) 1 and 3 only

**Q 4.** Consider the following pairs: Types of Hydrogen – Source

1. Blue Hydrogen – a. Water
2. Green Hydrogen – b. Natural Gas
3. Brown Hydrogen – c. Coal

Which of the pair(s) given above is/are correctly matched?

- a. 1 and 3 only
- b. 3 only
- c. 1, 2 and 3

Q 4. (B)

	Terminology	Technology	Feedstock/ Electricity source	GHG footprint*
PRODUCTION VIA ELECTRICITY	Green Hydrogen	Electrolysis	Wind   Solar   Hydro Geothermal   Tidal	Minimal
	Purple/Pink Hydrogen		Nuclear	
	Yellow Hydrogen		Mixed-origin grid energy	Medium
PRODUCTION VIA FOSSIL FUELS	Blue Hydrogen	Natural gas reforming + CCUS Gasification + CCUS	Natural gas   coal	Low
	Turquoise Hydrogen	Pyrolysis	Natural gas	Solid carbon (by-product)
	Grey Hydrogen	Natural gas reforming		Medium
	Brown Hydrogen	Gasification	Brown coal (lignite)	High
	Black Hydrogen		Black coal	

\*GHG footprint given as a general guide but it is accepted that each category can be higher in some cases

**Q 4. (D)**

**EXPLANATION:**

The **National Green Hydrogen Mission** aims to provide a comprehensive action plan for establishing a Green Hydrogen ecosystem and catalyzing a systemic response to the opportunities and challenges of this sunrise sector.

The Mission will result in the following likely outcomes by 2030:

- Development of green hydrogen production capacity of at least 5 MMT (Million Metric Tonnes) per annum with an associated renewable energy capacity addition of about 125 GW in the country.
- Over Rs. Eight lakh Crore in total investments.
- Creation of over six lakh jobs.
- The cumulative reduction in fossil fuel imports is over Rs. One lakh Crore.
- Abatement of nearly 50 MMT of annual greenhouse gas emissions.

The targets by 2030 will likely bring in over Rs. 8 lakh Crore investments and create over 6 lakh jobs. Nearly 50 MMT per annum of CO2 emissions are expected to be averted by 2030. **So, Option (d) is correct.**

**ADDITIONAL INFORMATION:**

**NATIONAL GREEN HYDROGEN MISSION**

<b>Objectives</b>	<ul style="list-style-type: none"><li>▪ Making India a leading producer and supplier of Green Hydrogen in the world.</li><li>▪ Creation of export opportunities for Green Hydrogen and its derivatives.</li><li>▪ Reduction in dependence on imported fossil fuels and feedstock.</li><li>▪ Development of indigenous manufacturing capabilities</li><li>▪ Attracting investment and business opportunities for the industry.</li><li>▪ Creating opportunities for employment and economic development.</li><li>▪ Supporting R&amp;D projects.</li></ul>
<b>Types of Hydrogen Based on</b>	Depending on the nature of the method of its extraction, hydrogen is categorized into three categories: Grey, Blue and Green.

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71. 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

## VIKRAM-S

Mission Prarambh's Vikram-S, lifts off from ISRO's Launchpad in Sriharikota.

- It is India's first private rocket (sub-orbital launch vehicle).
- Vikram-suborbital (VKS) is the first of the Vikram series of launch vehicle developed by Hyderabad-based start-up Skyroot Aerospace Private Limited.
- The solid fuelled rocket is single-staged.
- Vikram series of orbital class space launch vehicles includes Vikram I, Vikram II and Vikram III.

## Agnikul Cosmos

- Agnikul became the first Indian company to sign an agreement with ISRO.
- Agnibaan is Agnikul's highly customizable, two-stage launch vehicle.
- It is capable of taking up to 100 kg payload to orbits around 700 km high (Low Earth Orbits) and enables plug-and-play configuration.
- Agnilet which was successfully test-fired in early 2021, is the world's first single-piece 3-D printed engine fully designed and manufactured in India by Agnikul.

## CE20 CRYOGENIC ENGINE

The Indian Space Research Organisation (ISRO) has successfully conducted the hot test of CE20 cryogenic

Q57. With reference to ISRO and private participation in the space sector, consider the following statements:

- India has opened its space sector to private players.
- IN-SPACE acts as a facilitator for private sector participation.
- Private entities cannot launch satellites in India.
- The reforms aim to boost innovation and investment.

Which of the statements given above are correct?

Q 71. SCOT (Space Camera for Object Tracking) Mission, sometimes seen in the news recently, is an initiative of?

- Digantara
- Agnikul Cosmos
- Skyroot Aerospace
- Aadyah Aerospace Private Limited

**UPSC Set-D Q-73 / Our 2026 Test Series T-44 Q-40**

73. 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

**Q 40. With reference to Genome India Project, consider the following statement:**

1. It is a national initiative of Ministry of Health and Family Welfare to map the genetic diversity of India's population.
2. It is aimed to design genome-wide arrays for research and diagnostics at an affordable cost.
3. It established a biobank for DNA and plasma collected for future use in research.

How many of the above statements is/are correct?

- (a) Only one
- (b) Only two

**Q 40. (B)**

**Explanation:**

- Statement 1 is incorrect: It is a national initiative supported and funded by the Department of Biotechnology to map the genetic diversity of India's population.

**Supplementary notes:**

**Genome India Project (GIP):**

■ **Overview and Objectives**

- The Genome India Project (GIP), initiated in January 2020, is a national-level endeavor aimed at mapping the genetic diversity of India's vast and heterogeneous population. With support from the Department of Biotechnology (DBT), Government of India, the project emphasizes the role of genomics in advancing public health, personalized medicine, and research in genetic disorders.

■ **Key goals include:**

- Understanding the genetic diversity across India's numerous ethnic groups.
- Creating a reference haplotype structure to facilitate future research.

74.

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

6. With reference to India's **National Quantum Mission (NQM)**, consider the following statements:

1. It aims to build quantum computers with up to 1000 physical qubits by 2030.
2. The mission is being implemented by the Department of Science and Technology (DST).

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3. NQM has international collaboration as a core component from inception.

Which of the statements given above is/are correct?

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

**Q 45. Consider the following statements with respect to the **National Quantum Mission**:**

1. To develop atomic clocks for precision timing, communications and navigation.
2. To secure satellite-based quantum communications within India.
3. To develop quantum computers in various platforms like superconducting and photonic technology.

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4. To scale up scientific and industrial R&D in Quantum Technology.

5. To develop multi-node quantum repeater networks for entanglement distribution-based quantum communication.

How many of the above are the objectives of the **National Quantum Mission**?

Q 45. (D)

EXPLANATION:

The National Quantum Mission (NQM) was approved by the Union Cabinet on April 19, 2023. The Mission is led by the Department of Science and Technology (DST). The Union Cabinet approved the Mission at a cost of Rs 6,000 crore. It will be implemented from 2023 to 2031.

> This Mission is a comprehensive effort to advance quantum technology in various critical areas. It aims to seed, nurture, and scale up scientific and industrial R&D and create a vibrant and innovative Quantum Technology (QT) ecosystem.

> This will accelerate Quantum Technology-led economic growth, nurture the country's ecosystem, and make India one of the leading nations in developing Quantum Technologies and applications (QTA).

> The Mission objectives include developing intermediate-scale quantum computers with 50-1000 physical qubits in 8 years in various platforms like superconducting and photonic technology.

> To secure Satellite-based quantum communications between ground stations over a range of 2000 kilometres within India, long-distance secure quantum communications with other countries, inter-city quantum key distribution over 2000 km, as well as multi-node Quantum networks with quantum memories, are also some of the deliverables of the Mission.

> It will focus on developing magnetometers with high sensitivity in atomic systems and Atomic Clocks for precision timing, communications, and navigation. It will also support the design and synthesis of quantum materials such as superconductors, novel semiconductor structures, and topological materials to fabricate quantum devices. Single photon sources/detectors and entangled photon sources will also be developed for quantum communications, sensing, and metrological applications. So, Option (d) is correct.

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ADDITIONAL INFORMATION:

THE NATIONAL QUANTUM MISSION

Recently in news	In a recent press release, India's National Quantum Mission announced the formation of four quantum Thematic Hubs (T-Hubs) that will drive the country's leadership in quantum technology. India celebrated World Quantum Day 2024 on April 14, 2024, with aspirations to
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**UPSC Set-D Q-82 / Our 2026 Test Series T-03 Q-43 | T-02 Q-96**

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.
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

**Q 43. With reference to the 73rd Amendment Act, consider the following statements:**

1. The Act unveiled three-tier rural institutions - Gram Panchayats, Panchayat Samitis, and Zilla Parishad.
2. The Act mandated one-third of the seats at all levels of panchayats are reserved for women.
3. It mandated the formation of state finance commissions and provision for grants-in-aid from state governments to PRIs.

How many of the above statements are correct?

(A) Only One

**Q 96. The Constitution, under Sixth Schedule, contains special provisions for the administration of tribal areas in which of the following states?**

1. Tripura
2. Manipur
3. Assam
4. Meghalaya
5. Nagaland
6. Mizoram

Select the correct answer:

- (A) 1, 2, 3 and 4 only  
(B) 3, 4, 5 and 6 only

**Q 43. (C)**

**Explanation:**

**All statements are correct**

**Supplementary Notes:**

**73rd Amendment Act**

■ After decades of struggles and half starts, finally, the Congress-led coalition government in 1992 passed the 73rd and 74th Constitution (Amendments) to lay the legal and constitutional foundation for genuine self-governance in India.

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■ The 73rd Amendment Act echoed the recommendations of the Balwant Rai Mehta Committee. **The 73rd Amendment unveiled three-tier rural institutions: Gram Panchayats at the village level, Panchayat Samitis, and Zilla Parishad at the district level.**

■ Further, the act mandated direct and regular elections every five years and a mandatory quota for the SCs and STs.

■ **Importantly, the Act mandated one-third of the seats at all levels of panchayats are reserved for women.**

■ Apart from recommending the devolution of 29 functions to panchayats, **the 73rd Amendment mandated the formation of state finance commissions and provision for grants-in-aid from state governments to PRIs.**

**Q 96. (C)**

**Explanation:**

■ **Option (c) is correct:** The Constitution, under **Sixth Schedule**, contains special provisions for the administration of tribal areas in the **four north-eastern states of Assam, Meghalaya, Tripura and Mizoram.**

**Supplementary notes:**

**Administrative features of Sixth Schedule Areas**

■ **Autonomy within state executive authority:** The tribal areas in Assam, Meghalaya, Tripura, and Mizoram have been established as autonomous districts. However, these districts remain under the executive authority of the respective states.

**UPSC Set-D Q-87 / Our 2026 Test Series T-55 Q-37**

87. 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

**37. Consider the following statements:**

**Statement-I:**

e-Zero FIR is an initiative under the National Cybersecurity Coordination Centre (NCCC).

**Statement-II:**

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e-Zero FIR allows auto-registration of FIRs for cyber financial frauds reported via the helpline number and the cybercrime portal.

Which one of the following is correct?

- (a) Both Statement-I and Statement-II are correct and Statement-II explains Statement-I  
(b) Both Statement-I and Statement-II are correct, but Statement-II does not explain Statement-I

- Jurisdiction-neutral: victims can report crimes from anywhere in India.
- Operates under Section 173(1)(ii) of the Bharatiya Nagrik Suraksha Sanhita (BNSS), ensuring auto-registration.
- Initially launched as a pilot in Delhi. National Cybersecurity Coordination Centre (NCCC):
- Functions under Ministry of Electronics and IT (MeitY)

Associated Institutions:

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- CERT-In: Handles cybersecurity threats.
- Digital Police Portal: Maintains criminal and FIR databases.

Fact Box – Zero FIR:

- Zero FIR allows complaints to be lodged at any police station, irrespective of jurisdiction.
- e-Zero FIR applies this concept digitally to cyber financial frauds.



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

Sl. No.	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 <i>MCA</i>
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 Pension

**Q 21. Consider the following statements with respect to Central Economic Intelligence Bureau (CEIB):**

1. It is the apex forum for inter-agency coordination being headed by the Union Finance Minister.
2. It act as the nodal agency on economic intelligence.
3. It works under the aegis of Ministry of Home Affairs.

How many of the statements given above are correct?

- (A) Only one  
(B) Only two

**Q 37. With reference to the Central Bureau of Investigation (CBI), consider the following statements:**

1. CBI was established based on the recommendations of the Santhanam Committee.
2. CBI is a statutory body formed under the Delhi Special Police Establishment Act, 1946.
3. CBI requires the state's consent to register an FIR against Central government employees working in a particular state.

How many of the above statements is/are correct?

- a. Only one

**Q 9. Consider the following statements with respect to the Serious Fraud Investigation Office (SFIO):**

1. They can detect, prosecute and recommend for prosecution on white-collar crimes.
2. It is a multi-disciplinary organization that works under aegis of the Ministry of Home Affairs.
3. It is headed by a Director as Head of Department in the rank of Joint Secretary to the Government of India.

How many of the statements given above are correct?

- a. Only one  
b. Only two

**UPSC Set-D Q-100 / Our 2026 Test Series T-72 Q-31**

100. Which of the following countries are members of the European Union ?

1. Belarus
2. Poland
3. Germany
4. Switzerland

Select the answer using the code given below :

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

- i. Germany is one of China's largest trading partners in Europe.
- ii. The European Union has increasingly discussed "de-risking" from excessive dependence on China.
- iii. NATO is primarily an economic organisation focused on trade integration.
- iv. Germany is a member of both the European Union and NATO.

Which of the statements given above are correct?

- A. i and ii only
- B. i, ii and iv only
- C. ii, iii and iv only

**Q31. Answer: B**

**Explanation:**

Statement i is correct. Germany is among China's largest European economic partners.

Statement ii is correct. EU has increasingly promoted "de-risking" rather than complete "decoupling" from China.

Statement iii is incorrect. NATO is primarily a military-security alliance, not an economic organisation.

Statement iv is correct. Germany belongs to both EU and NATO.

**Strategic Context:**

Germany faces balancing pressures involving:

- Economic dependence on Chinese markets
- Security concerns
- Supply chain resilience
- US-EU strategic alignment