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**VIDHVATH IAS KAS ACADEMY**  
&  
**STUDY CENTRE**

# DAILY MCQ'S

**FOR UPSC CIVIL SERVICE EXAMINATION**

**DATE: 16/09/2025 (TUESDAY)**

- **Static mcq's**
- **Current Affairs mcq's**
- **Mains Practice Questions**



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## DAILY PRACTICE QUESTIONS FROM STATIC PART

**Q1.** Consider the following statements:

1. The Mahasanghika school of Buddhism believed that the Buddha was a transcendental being beyond human limitations.
2. The Sthavira school emphasized the concept of Bodhisattva as a necessary stage for attaining Nirvana.

Which of the above statements is/are correct?

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

**Answer:** (a)

**Explanation:**

- The **Mahasanghikas** held a more theistic and transcendental view of the Buddha, considering him as supra-mundane, endowed with supernatural qualities. Hence, Statement 1 is correct.
- The **Sthavira school** was more conservative and emphasized personal salvation through Arhatship, not the Bodhisattva ideal (which was stressed in Mahayana). Hence, Statement 2 is incorrect.

**Q2.** Which one of the following best describes the ecological concept of *niche*?

- (a) The physical space occupied by a species in an ecosystem.
- (b) The functional role and position of a species within an ecosystem, including its interactions with biotic and abiotic factors.
- (c) The geographical distribution range of a species across ecosystems.
- (d) The environmental conditions where a species can potentially survive.

**Answer:** (b)

**Explanation:**

- **Habitat** = physical space/place where an organism lives.
- **Niche** = functional role of a species, including feeding habits, behavior, and interactions with surroundings.
- Options (a), (c), and (d) mix concepts of habitat and distribution but miss the essence of niche. Thus, (b) is the most accurate.

**Q3.** Consider the following statements with reference to Rabi crops in India:

1. Rabi crops are sown after the withdrawal of the Southwest monsoon and harvested before the onset of the Southwest monsoon.
2. Gram and mustard are among the major Rabi crops, while groundnut and jowar are not.



3. In the context of climate change, a warmer winter with reduced Western Disturbances could significantly affect wheat yields in northwestern India.

Which of the above statements are correct?

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

**Answer:** (d)

**Explanation:**

- Rabi crops are sown in winter (October–December) after the monsoon retreats and harvested in spring (March–April). Statement 1 is correct.
- Gram, mustard, peas, and wheat are classic Rabi crops, while groundnut (Kharif) and jowar (mostly Kharif) are not. Statement 2 is correct.
- Wheat in Punjab-Haryana is highly dependent on Western Disturbances; warming winters can reduce yields. Statement 3 is correct.

**Q4.** With reference to State Public Service Commissions in India, consider the following statements:

1. The Chairman of a State Public Service Commission is appointed by the Governor of the state.
2. The Chairman can be removed only by the President on the ground of proven misbehavior, after an inquiry conducted by the Supreme Court.
3. The conditions of service of the members of a State Public Service Commission cannot be varied to their disadvantage after appointment.
4. The reports of the State Public Service Commission are submitted to the Governor, who lays them before the state legislature along with an explanatory memorandum.

Which of the above statements are correct?

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

**Answer:** (d)

**Explanation:**

- Chairman and members are appointed by the Governor (Art. 316). Statement 1 is correct.
- Removal requires President's order after Supreme Court inquiry, similar to UPSC provisions. Statement 2 is correct.
- Service conditions are constitutionally protected (cannot be varied to disadvantage). Statement 3 is correct.
- Reports are submitted to Governor → laid before Legislature with explanatory memorandum. Statement 4 is correct.



**Q5. Assertion – Reason type -**

Assertion (A): The Thar Desert receives occasional winter rainfall that influences the cultivation of Rabi crops in Rajasthan.

Reason (R): Winter rainfall in northwestern India primarily occurs due to the retreat of the Northeast monsoon winds.

- (a) Both A and R are correct, and R is the correct explanation of A.
- (b) Both A and R are correct, but R is not the correct explanation of A.
- (c) A is correct, but R is incorrect.
- (d) A is incorrect, but R is correct.

**Answer:** (c)

**Explanation:**

- Assertion is correct: Thar Desert gets occasional winter showers from **Western Disturbances**, which influence wheat and mustard in Rajasthan.
- Reason is incorrect: Winter rainfall in northwestern India is NOT due to Northeast monsoon retreat but due to extratropical Western Disturbances originating from the Mediterranean.
- Hence, A is correct, but R is incorrect.

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## DAILY PRACTICE QUESTIONS FROM CURRENT AFFAIRS

**Q1.** Consider the following statements:

1. CEREBO is a handheld, non-invasive diagnostic device that applies near-infrared spectroscopy together with machine-learning algorithms to screen for intracranial bleeding and cerebral oedema within about one minute, intended chiefly as a rapid triage/screening tool for ambulances, peripheral clinics and trauma centres.
2. CEREBO has been approved as a replacement for CT scan as the primary diagnostic modality for traumatic brain injury in all tertiary hospitals in India.

Which of the above statements is/are correct?

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

**Answer:** (a)

**Explanation:**

- Statement 1 is correct: CEREBO is a portable non-invasive brain screening device using near-infrared spectroscopy and machine learning, mainly for rapid screening in emergency/field situations.



- Statement 2 is incorrect: It has not been approved as a replacement for CT scans in tertiary hospitals, but only as an adjunct screening tool to aid early detection and referral.

**Q2.** Which one of the following is correct regarding the World Liberty Financial token (\$WLFI)?

- (a) WLFI is a fully decentralised token whose smart contract prevents any centralised party from blacklisting wallet addresses.
- (b) WLFI tokens were reported to have had certain addresses frozen/blacklisted by World Liberty Financial, including a high-profile investor's holdings, causing market volatility.
- (c) WLFI is an officially-recognised stablecoin backed one-to-one by the US dollar and issued by a US federal agency.
- (d) WLFI is a central bank digital currency issued by the Federal Reserve.

**Answer:** (b)

**Explanation:**

- WLFI faced controversy when certain wallet addresses, including those of major investors, were frozen/blacklisted by the issuing entity.
- This led to sharp price fluctuations and questions over its centralisation.
- Options (c) and (d) are incorrect as WLFI is neither a stablecoin nor a CBDC, and (a) is incorrect since it does allow centralised blacklisting.

**Q3.** Consider the following statements about Exercise Yudh Abhyas (India–US):

1. Yudh Abhyas is an annual bilateral army exercise designed primarily to enhance interoperability, tactical cooperation and joint planning between the Indian Army and the US Army.
2. The 2025 edition was conducted at Fort Wainwright, Alaska and emphasised cold-weather operational drills and arctic/cold-region interoperability.
3. During the 2025 exercise, India assumed operational command of US artillery and carried out independent offensive air-strike missions under Indian command on US territory.

Which of the above statements are correct?

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

**Answer:** (c)

**Explanation:**

- Statement 1 is correct: The exercise's purpose is to improve tactical and operational interoperability between the armies.
- Statement 2 is correct: The 2025 edition was held in Alaska focusing on cold-weather training.
- Statement 3 is incorrect: While interoperability drills are conducted, one nation does not assume command of another's assets in such exercises.



**Q4.** With reference to the digital yen (DCJPY) and Japan's policy stance, consider the following statements:

1. The Bank of Japan has run structured pilot experiments (technical and operational) to test a digital yen's resilience, privacy safeguards and private-sector integration rather than immediately issuing legal-tender CBDC.
2. Japan has declared the digital yen to be legal tender and enacted laws to phase out physical cash by 2025.
3. Japan Post Bank has indicated plans to offer digital-yen services to its customers by the end of fiscal 2026, reflecting coordination between central-bank pilots and commercial rollout plans.

Which of the above statements are correct?

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

**Answer:** (c)

**Explanation:**

- Statement 1 is correct: The Bank of Japan has only conducted pilot projects, not launched legal-tender CBDC.
- Statement 2 is incorrect: Japan has not declared digital yen as legal tender or phased out cash.
- Statement 3 is correct: Japan Post Bank has signalled plans to integrate digital yen services by fiscal 2026.

**Q5.** Consider the following statements regarding the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY):

1. The Government extended PMGKAY for five years with effect from 1 January 2024, providing additional free foodgrains (5 kg per person/month) to NFSA beneficiaries.
2. Under PMGKAY, every household in India (irrespective of NFSA status) is entitled to 35 kg of free foodgrains per month for the duration of the scheme.
3. The Government has projected/allocated approximately ₹11.80 lakh crore towards PMGKAY for the period 2024–2028.
4. PMGKAY was launched in March 2020 as an emergency response to COVID-19 and was later harmonised/merged with NFSA provisions while continuing as a time-bound enhanced entitlement.

Which of the above statements are correct?

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

**Answer:** (c)

**Explanation:**



- Statement 1 is correct: PMGKAY was extended from Jan 2024 for five years to provide free foodgrains to NFSA beneficiaries.
- Statement 2 is incorrect: Only NFSA beneficiaries are covered, not all households, and entitlements vary (35 kg/month applies only to Antyodaya households).
- Statement 3 is correct: The projected cost for 2024–28 is around ₹11.80 lakh crore.
- Statement 4 is correct: Initially launched in 2020 as a COVID relief scheme, it was later merged with NFSA entitlements.

**Q6.** On the accompanying map, the shaded/marked region corresponds to which one of the following?

- (a) Seshachalam Hills (southern Eastern Ghats — parts of Tirupati/Chittoor and Kadapa districts, Andhra Pradesh)
- (b) Cardamom Hills (southern Western Ghats — Kerala)
- (c) Aravalli Range (northern India — Rajasthan/Gujarat)
- (d) Satpura Range (central India — Madhya Pradesh)

**Answer:** (a)

**Explanation:**

- The Seshachalam Hills are part of the southern Eastern Ghats, covering Tirupati/Chittoor and Kadapa districts in Andhra Pradesh.
- They host the Seshachalam Biosphere Reserve, known for endemic red sanders.
- Hence, the map-marked region corresponds to option (a).

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## DAILY PRACTICE QUESTIONS FOR MAINS ANSWER WRITING PRACTICE

### GS-1:

**Q1.** *Discuss the impact of El Niño and La Niña on the Indian monsoon system. How do these phenomena influence agriculture, water resources, and disaster patterns in India?*

**Answer:**

#### Introduction

The Indian monsoon is highly sensitive to global climatic oscillations. Among them, El Niño (warming of the central and eastern Pacific Ocean) and La Niña (cooling of the same region) play a decisive role in determining rainfall patterns, agricultural productivity, and disaster frequency in India.

#### Impact on Indian Monsoon



- **El Niño:** Weakens the southwest monsoon winds, leading to droughts in large parts of India. Historical droughts (e.g., 2002, 2009, 2015) were El Niño years.
- **La Niña:** Strengthens the monsoon winds, generally causing above-normal rainfall. It can, however, trigger floods in states like Assam, Bihar, and Kerala.

### Implications for Agriculture

- **Crop Sowing:** Deficient monsoon in El Niño years affects Kharif crops like paddy, maize, pulses.
- **Food Inflation:** Shortfall in production raises food prices and reduces rural incomes.
- **Water Availability:** Irrigation reservoirs face reduced inflows during El Niño.

### Impact on Water Resources

- **El Niño:** Depletion of groundwater due to over-dependence on tube wells.
- **La Niña:** Excessive rainfall leading to reservoir overflow, dam safety challenges, and flash floods.

### Disaster Patterns

- **El Niño:** Droughts, heatwaves, forest fires (especially in Central and Southern India).
- **La Niña:** Landslides, floods, and cyclones in the Bay of Bengal.

### Conclusion

El Niño and La Niña exemplify the vulnerability of India's monsoon-dependent economy to global climatic oscillations. Strengthening **seasonal forecasting, drought-resilient crop varieties, water harvesting, and climate-smart agriculture** are essential to reduce adverse impacts.

## GS-2:

**Q2.** *Examine the strategic and economic importance of Seychelles for India. Discuss the challenges and opportunities in strengthening bilateral ties in the Indian Ocean region.*

**Answer:**

### Introduction

Seychelles, a small island nation in the Western Indian Ocean, occupies a pivotal place in India's maritime diplomacy. Its geostrategic location near vital Sea Lanes of Communication (SLOCs) makes it significant for India's **Indian Ocean Region (IOR) strategy** and the vision of *Security and Growth for All in the Region (SAGAR)*.

### Strategic Importance

- **Maritime Security:** Proximity to African coast and shipping routes carrying Gulf oil makes Seychelles crucial in combating piracy and securing energy supply lines.
- **Military Cooperation:** India has supplied patrol vessels, aircraft, and coastal surveillance radar systems to Seychelles.
- **Assumption Island Project:** A proposed military facility to enhance India's surveillance, though facing local resistance.

### Economic Importance



- **Blue Economy Collaboration:** Seychelles' rich marine resources align with India's interest in sustainable fisheries, marine biotechnology, and ocean energy.
- **Tourism and Trade:** Indian investments in hospitality, IT, and healthcare sectors contribute to bilateral economic growth.

### Challenges

- **Local Opposition:** Concerns in Seychelles over militarisation (Assumption Island project stalled due to protests).
- **China's Presence:** Growing Chinese economic and naval influence in Seychelles complicates India's strategic depth.
- **Climate Vulnerability:** Rising sea levels threaten Seychelles' economy, requiring climate finance and adaptation support.

### Opportunities

- **Maritime Domain Awareness (MDA):** Expanding radar and satellite-based cooperation.
- **Climate Cooperation:** India's International Solar Alliance (ISA) and green energy projects in Seychelles.
- **Capacity Building:** Scholarships, healthcare partnerships, and digital connectivity.

### Conclusion

Seychelles offers India a strategic foothold in the Western Indian Ocean and a partner in blue economy and climate action. By balancing strategic cooperation with sensitivity to local aspirations, India can deepen its role as a reliable partner in the IOR.

## GS-3:

**Q3.** *Climate change is not just an environmental issue but also a developmental challenge for India. Critically analyze.*

**Answer:**

### Introduction

Climate change transcends environmental boundaries and poses socio-economic, developmental, and governance challenges. For a country like India, where **agriculture, water, and livelihoods** are highly climate-sensitive, the risks are multidimensional.

### Developmental Dimensions of Climate Change

- **Agriculture:** Erratic rainfall and rising temperatures threaten food security and farmer incomes.
- **Health:** Heatwaves, vector-borne diseases, and malnutrition increase healthcare burdens.
- **Water Security:** Melting glaciers and unpredictable monsoons impact both drinking water and irrigation.
- **Energy Sector:** Hydropower potential fluctuates, while higher cooling demand strains electricity grids.
- **Urban Development:** Rising sea levels threaten coastal cities like Mumbai and Chennai; urban flooding worsens due to extreme rainfall.



- **Employment:** Climate change disrupts rural livelihoods, pushing migration and creating urban stress.

### Policy & Economic Challenges

- **Green Transition Costs:** Shifting to renewable energy requires huge investments.
- **Equity Issues:** Vulnerable groups (farmers, fisherfolk, tribal communities) face disproportionate risks.
- **Global Politics:** Balancing development with international climate obligations.

### Way Forward

- **Climate-Smart Agriculture:** Drought-resistant crops, micro-irrigation.
- **Renewable Energy Push:** Solar, wind, green hydrogen initiatives.
- **Resilient Infrastructure:** Coastal protection, flood management, urban planning.
- **Climate Financing:** Leveraging global funds and private investments.

### Conclusion

Climate change must be viewed as a developmental challenge that affects growth, equity, and security. A holistic approach integrating environmental sustainability into development planning is essential for India's future.

## GS-4:

**Q4.** *“Ethical governance requires both strong institutions and virtuous individuals.” Discuss with suitable examples.*

**Answer:**

### Introduction

Ethical governance is the pursuit of justice, fairness, and public interest in administration. It rests not only on formal institutions but also on the integrity of individuals who operate them.

### Role of Institutions

- **Checks & Balances:** Institutions like Election Commission, CAG, and Lokpal uphold accountability.
- **Rule of Law:** Judiciary and laws ensure ethical conduct through enforceable norms.
- **Codes & Procedures:** Civil Services Conduct Rules guide ethical behavior.

### Role of Individuals

- **Integrity & Honesty:** A civil servant resisting corruption even when institutions are weak ensures ethical outcomes.
- **Moral Courage:** Whistleblowers like Ashok Khemka demonstrate the power of virtuous individuals.
- **Empathy & Compassion:** Ethical governance is not just rule-following but also delivering justice with humanity.

### Synergy between Institutions and Individuals



- **Institutional Gaps Filled by Ethics:** Where rules are ambiguous, individual virtue ensures fairness.
- **Individuals Drawing Strength from Institutions:** Whistleblower protection laws empower honest officers.

### Examples

- **Institutional Success:** RTI Act strengthened transparency.
- **Individual Ethics:** IAS officer Armstrong Pame mobilising community support to build roads without government funds.

### Conclusion

Institutions provide the framework, but virtuous individuals give life to ethical governance. A combination of both ensures that governance remains accountable, transparent, and oriented towards public welfare.

## Current Affairs:

**Q5.** *The rapid expansion of health insurance in India has created new opportunities and new risks. Critically examine.*

### Answer:

#### Introduction

India's health insurance market has grown rapidly due to schemes like Ayushman Bharat, employer-provided cover, and private insurance penetration. While it increases financial protection, challenges of equity, accessibility, and regulation persist.

#### Opportunities

- **Financial Risk Protection:** Reduces out-of-pocket expenditure, which is around 55% of total health spending in India.
- **Increased Access:** Schemes like PM-JAY cover millions of poor families.
- **Market Growth:** Rising middle-class demand boosts private insurance and health startups.
- **Digital Health Integration:** Linking insurance with telemedicine and e-health records.

#### Risks and Challenges

- **Exclusion:** Informal workers and vulnerable groups remain under-covered.
- **High Premiums:** Private insurance often unaffordable for the poor.
- **Fraud & Overbilling:** Moral hazard and inflated claims burden the system.
- **Hospital Bias:** Insurance may encourage over-treatment and focus on tertiary care over primary care.
- **Regulatory Gaps:** IRDAI faces challenges in ensuring fair practices and grievance redressal.

#### Way Forward

- **Strengthen Public Insurance:** Expand PM-JAY with robust monitoring.
- **Primary Healthcare Linkage:** Integrate insurance with preventive care, not just hospitalization.



- **Affordable Premiums:** Subsidized insurance for informal sector workers.
- **Regulatory Oversight:** Use digital monitoring to reduce fraud.

### Conclusion

Health insurance expansion in India holds potential to transform healthcare access but must avoid pitfalls of exclusion, over-medicalisation, and inequity. A balanced approach with strong regulation and emphasis on primary healthcare is key.

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