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VIDHVATH IAS KAS ACADEMY
&
STUDY CENTRE

DAILY MCQ'S

FOR UPSC CIVIL SERVICE EXAMINATION

DATE: 24/02/2026 (TUESDAY)

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



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DAILY PRACTICE QUESTIONS FROM STATIC PART

Question 1. With reference to fiscal deficit management and public debt dynamics in India, consider the following statements:

1. A higher nominal GDP growth rate relative to the effective interest rate on government debt can stabilize the debt-to-GDP ratio even in the presence of a primary deficit.
2. Monetization of fiscal deficit by the central bank necessarily increases the public debt-to-GDP ratio in the short run.

How many of the above statements are correct?

- (a) Only one
- (b) Both
- (c) None
- (d) Cannot be determined

Answer: (a) Only one

Explanation:

- **Statement 1 is correct.** Debt sustainability depends on the relationship between nominal GDP growth (g) and the effective interest rate (r). If $g > r$, the GDP (denominator) grows faster than debt, stabilizing or even reducing the debt-GDP ratio despite a primary deficit. This is standard debt dynamics logic used in FRBM analyses.
- **Statement 2 is incorrect.** When the central bank monetizes the deficit, part of the government liability shifts within the public sector. Consolidated public sector debt does not necessarily rise in the short run; in fact, lower interest costs may improve debt dynamics. Hence, it does not *necessarily* increase the debt-GDP ratio.

Question 2. In the context of inflation measurement in India, which of the following best explains why food inflation shocks have a larger impact on CPI than on WPI?

- (a) CPI assigns higher weight to services and housing than WPI
- (b) CPI covers rural consumption basket whereas WPI excludes agricultural goods
- (c) CPI gives significantly higher weight to food items than WPI
- (d) WPI measures only manufactured goods

Answer: (c) CPI gives significantly higher weight to food items than WPI

Explanation:

Consumer Price Index (CPI-Combined) assigns roughly **45–50% weight** to food and beverages (even higher in rural CPI), whereas the weight of food in WPI is much lower (around **24% including primary articles**). Therefore, food price shocks transmit more strongly into CPI inflation. WPI does include agricultural goods and manufactured goods, making options (b) and (d) incorrect.



Question 3. Consider the following statements regarding capital account convertibility and exchange rate management in India:

1. Full capital account convertibility requires both residents and non-residents to be able to freely convert domestic financial assets into foreign assets and vice versa.
2. Sterilized foreign exchange intervention by the central bank can prevent appreciation of the domestic currency without altering domestic liquidity conditions.
3. Under a managed float regime, the central bank commits to maintain the exchange rate within a publicly announced band.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Answer: (b) Only two

Explanation:

- **Statement 1 is correct.** Full capital account convertibility implies freedom for both residents and non-residents to move financial capital across borders.
- **Statement 2 is correct.** Sterilization offsets the liquidity impact of forex intervention through open market operations, allowing exchange rate management without changing domestic liquidity.
- **Statement 3 is incorrect.** A publicly announced band is characteristic of a target zone or crawling band. India follows a **managed float without an explicit band**.

Question 4. With reference to banking regulation and monetary transmission in India, consider the following statements:

1. Under the External Benchmark-Linked Lending Rate (EBLR) system, banks must reset lending rates at least once every three months in line with benchmark changes.
2. Statutory Liquidity Ratio (SLR) securities held by banks are eligible for repo operations with the Reserve Bank of India.
3. A reduction in Cash Reserve Ratio (CRR) directly increases banks' Net Interest Margin (NIM), ceteris paribus.
4. Transmission of policy rate cuts is typically weaker in periods of high non-performing assets (NPAs).

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Answer: (c) Only three

**Explanation:**

- **Statement 1 is correct.** RBI mandates at least quarterly reset for floating loans linked to external benchmarks.
- **Statement 2 is correct.** SLR-eligible government securities are acceptable collateral in RBI repo/LAF operations.
- **Statement 3 is incorrect.** A CRR cut releases zero-interest reserves, which *may* improve margins, but the effect on NIM is not automatic and depends on deployment and funding costs.
- **Statement 4 is correct.** High NPAs weaken transmission because banks remain risk-averse and protect spreads to rebuild capital.

Question 5 (Assertion–Reason)

Assertion (A): In India, supply-side food shocks often lead to persistent core inflation rather than only transient headline inflation.

Reason (R1): Food price increases raise rural wages through indexation and bargaining effects, transmitting into services inflation.

Reason (R2): Monetary policy typically accommodates food inflation because it is outside the control of interest rate policy.

- (a) Both R1 and R2 are correct and both explain A
- (b) Both R1 and R2 are correct but only R1 explains A
- (c) Only one of R1 or R2 is correct
- (d) Neither R1 nor R2 is correct

Answer: (b) Both R1 and R2 are correct but only R1 explains A

Explanation:

- **Assertion is correct.** In India, food shocks often spill over into core inflation through wages, transport costs, and expectations.
- **R1 is correct and explains A.** Higher food prices raise the cost of living → wage pressures (especially in rural sectors) → higher service inflation → persistence in core inflation.
- **R2 is broadly correct but does not explain A.** Policy accommodation reflects tolerance, not the transmission mechanism causing persistence. Hence, only R1 explains the assertion.



DAILY PRACTICE QUESTIONS FROM CURRENT AFFAIRS

Question 6. With reference to the recent move to upgrade the Project Tiger scheme through expert groups, consider the following statements:

1. The proposed upgradation aims to merge Project Tiger and Project Elephant into a single statutory authority under the Wildlife (Protection) Act, 1972.
2. One of the key objectives under discussion is to shift from tiger population targets to landscape-level ecological carrying capacity and coexistence models.

How many of the above statements are correct?

- (a) Only one
- (b) Both
- (c) None
- (d) Cannot be determined

Answer: (a) Only one

Explanation:

- **Statement 1 is incorrect.** While greater coordination between Project Tiger and Project Elephant has been discussed, there is no proposal to merge them into a single statutory authority under the Wildlife (Protection) Act, 1972. The National Tiger Conservation Authority (NTCA) already has statutory status, whereas Project Elephant remains a Centrally Sponsored Scheme.
- **Statement 2 is correct.** Expert discussions emphasize moving beyond numerical tiger targets toward habitat connectivity, prey base, human–wildlife coexistence, and landscape-level carrying capacity, in line with modern conservation science.

Question 7. Mons Mouton, recently in news, is best described as:

- (a) The highest peak on the far side of the Moon
- (b) A massif near the lunar south pole identified as a potential Artemis landing region
- (c) A volcanic dome in Oceanus Procellarum formed by silicic eruptions
- (d) The central peak of Tycho crater

Answer: (b) A massif near the lunar south pole identified as a potential Artemis landing region

Explanation:

Mons Mouton is a lunar massif located near the Moon's south polar region. It has gained attention as a potential landing/mission site due to favorable illumination conditions, elevated terrain, and proximity to permanently shadowed craters that may contain water ice. It is neither the highest far-side peak nor associated with Tycho crater or Oceanus Procellarum domes.

Question 8. Consider the following statements regarding Kyasanur Forest Disease (KFD):

1. It is caused by a tick-borne flavivirus and is primarily maintained in a zoonotic cycle involving small mammals and ticks.



2. Monkeys act as amplifying hosts, and their deaths often serve as sentinel events for human outbreaks.
3. The disease is transmitted to humans mainly through mosquito bites in forest fringe villages.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Answer: (b) Only two

Explanation:

- **Statement 1 is correct.** KFD is a tick-borne viral hemorrhagic fever caused by the Kyasanur Forest Disease virus (family *Flaviviridae*), maintained in enzootic cycles involving ticks and small mammals.
- **Statement 2 is correct.** Monkeys (especially langurs and macaques) are highly susceptible; their die-offs often act as sentinel indicators of viral activity.
- **Statement 3 is incorrect.** Transmission to humans occurs through infected tick bites (mainly *Haemaphysalis* ticks), not mosquitoes.

Question 9. With reference to the United States–India Interim Trade Agreement discussions, consider the following statements:

1. The interim agreement is intended as a limited “early harvest” focusing on tariff reductions in selected sectors rather than a comprehensive FTA.
2. Digital trade and data localization commitments are expected to be fully liberalized under the interim arrangement itself.
3. Restoration of India’s GSP benefits in the US market has been discussed as a parallel but legally separate track from the interim agreement.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Answer: (b) Only two

Explanation:

- **Statement 1 is correct.** The proposed interim (“early harvest”) deal focuses on limited tariff concessions and market access before any comprehensive FTA.
- **Statement 2 is incorrect.** Sensitive issues such as digital trade, data localization, and e-commerce rules are complex and unlikely to be fully liberalized in a narrow interim agreement.



- **Statement 3 is correct.** Restoration of GSP benefits has been discussed politically alongside trade talks but remains a unilateral US preference program legally distinct from bilateral agreements.

Question 10. With reference to the India–Malaysia IMPACT framework, consider the following statements:

1. It is a bilateral initiative aimed at cooperation in semiconductors, digital public infrastructure, and emerging technologies.
2. The framework includes provisions for local currency trade settlement between the two countries.
3. It replaces the ASEAN–India Trade in Goods Agreement for Malaysia–India trade relations.
4. It emphasizes capacity building and talent mobility in high-technology sectors.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Answer: (c) Only three

Explanation:

- **Statement 1 is correct.** IMPACT focuses on collaboration in advanced technology areas including semiconductors and digital systems.
- **Statement 2 is correct.** Broader economic cooperation discussions include exploring local currency settlement mechanisms to reduce dollar dependence.
- **Statement 3 is incorrect.** IMPACT does not replace the ASEAN–India Trade in Goods Agreement; it is a complementary bilateral framework.
- **Statement 4 is correct.** Talent mobility, skilling, and capacity building in high-technology sectors are key pillars.

Question 11. On the outline map of Japan, consider the following pairs of location and island:

1. Hokkaido — Northernmost main island
2. Honshu — Largest island
3. Kyushu — Westernmost of the four main islands
4. Shikoku — Southernmost main island

How many of the above pairs are correctly matched?

- (a) Only two
- (b) Only three
- (c) All four
- (d) None



Answer: (b) Only three

Explanation:

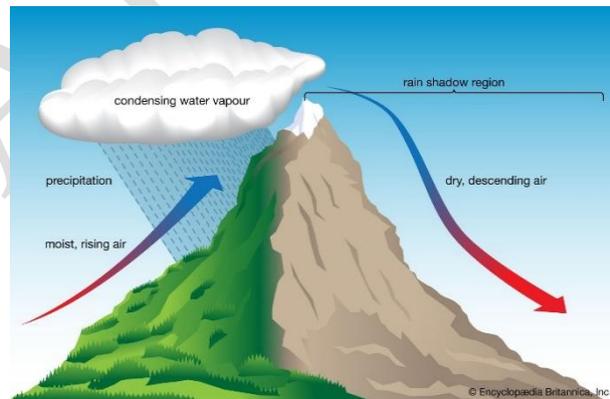
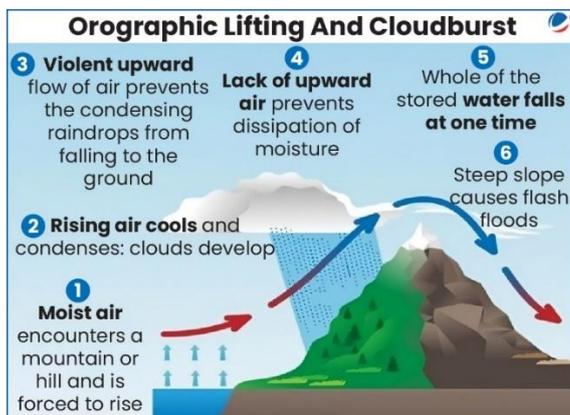
- **Pair 1 is correct.** Hokkaido is the northernmost of Japan's four main islands.
- **Pair 2 is correct.** Honshu is the largest island.
- **Pair 3 is correct.** Kyushu is the southwestern/westernmost of the four main islands.
- **Pair 4 is incorrect.** Shikoku is not the southernmost; Kyushu extends further south.

Thus, three pairs are correctly matched.

DAILY PRACTICE QUESTIONS FOR MAINS ANSWER WRITING PRACTICE

(GS-1: Geography)

Q1. Discuss the geomorphological and climatic factors responsible for the formation of cloudbursts in Himalayan regions. Examine their increasing frequency and suggest mitigation strategies.



Answer:

Cloudbursts are extreme precipitation events characterized by rainfall exceeding ~100 mm per hour over a localized area. The Himalayan region is highly prone due to unique geomorphological and climatic conditions.

Geomorphological factors:

1. **Orographic uplift:** Moist monsoon winds from the Bay of Bengal are forced upward by steep Himalayan slopes, causing rapid cooling and condensation.
2. **Deep valleys and funneling:** Narrow valleys concentrate moist air masses, enhancing vertical convection.
3. **Young, fragile geology:** Unconsolidated sediments and steep gradients accelerate runoff, producing flash floods after intense rainfall.



4. **High relief contrast:** Rapid altitude change intensifies atmospheric instability.

Climatic factors:

1. **Monsoon dynamics:** Interaction of monsoon currents with mid-latitude westerlies creates moisture convergence.
2. **Convective instability:** Strong surface heating in valleys generates cumulonimbus clouds.
3. **Western disturbances:** Pre-monsoon and post-monsoon moisture pulses amplify rainfall.
4. **Climate change:** Warmer air holds more moisture (Clausius-Clapeyron relation), increasing extreme rainfall intensity.

Increasing frequency:

Recent decades show more cloudbursts in Uttarakhand, Himachal, and J&K. Causes include warming temperatures, glacier retreat altering local circulation, deforestation reducing evapotranspiration balance, and infrastructure altering drainage patterns.

Impacts:

Flash floods, landslides, infrastructure destruction, sediment surges, and loss of life (e.g., Kedarnath 2013).

Mitigation strategies:

- **Early warning:** Doppler radar and satellite nowcasting in mountain valleys.
- **Land-use regulation:** Restrict construction in floodplains and debris-flow channels.
- **Watershed management:** Afforestation and slope stabilization.
- **Resilient infrastructure:** Elevated roads, flexible bridges, debris-flow barriers.
- **Community preparedness:** Local evacuation plans and awareness.
- **Glacial lake monitoring:** Prevent cascading disasters.

Conclusion:

Cloudbursts are natural Himalayan hazards intensified by climate change and anthropogenic pressure. Integrating geomorphology-based planning with climate adaptation is essential for sustainable mountain development.

(GS-2: Polity & Governance)

Q2. Judicial independence in India rests on institutional safeguards but faces emerging challenges. Analyze the strengths of constitutional protections and the contemporary threats to judicial autonomy.

Answer:

Judicial independence is a core feature of India's constitutional democracy ensuring rule of law and protection of fundamental rights.

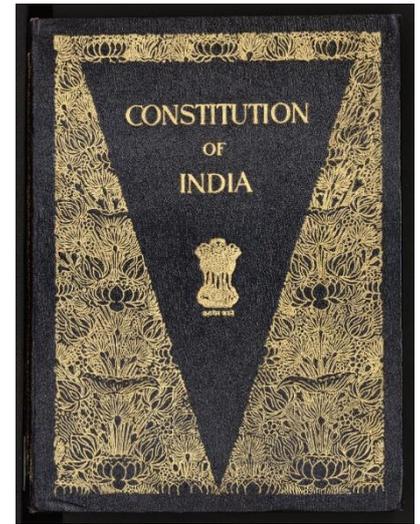
Constitutional safeguards:

1. **Security of tenure:** Supreme Court and High Court judges can be removed only via impeachment (Articles 124, 217).





2. **Fixed service conditions:** Salaries charged on Consolidated Fund; cannot be reduced except during financial emergency.
3. **Appointment mechanism:** Collegium system evolved through Supreme Court judgments to insulate appointments from executive control.
4. **Judicial review:** Courts can invalidate unconstitutional laws (Kesavananda Bharati).
5. **Separation of powers:** Basic structure doctrine protects autonomy.
6. **Contempt powers:** Enable courts to maintain authority.



Emerging challenges:

1. **Executive influence in appointments:** Delays in collegium recommendations and selective approvals create indirect pressure.
2. **Post-retirement appointments:** Tribunal or gubernatorial posts risk perception of quid-pro-quo.
3. **Docket explosion:** Pendency (~5 crore cases) strains independence via administrative burden.
4. **Media and public pressure:** Trial by media may affect impartiality.
5. **Financial dependence:** Judicial infrastructure relies on executive budget allocation.
6. **Internal opacity:** Collegium decisions lack transparency, affecting legitimacy.

Reform directions:

- **Transparent appointment criteria** and independent secretariat.
- **Cooling-off period** before post-retirement positions.
- **National judicial infrastructure authority.**
- **Technology integration:** e-Courts, AI-assisted case management.
- **Strengthening lower judiciary autonomy.**

Conclusion:

India's judiciary retains strong constitutional protection, but subtle executive leverage, institutional opacity, and structural weaknesses threaten autonomy. Strengthening independence requires both constitutional fidelity and institutional reforms enhancing transparency and capacity.

(GS-3: Economy & Environment)

Q3. India's energy transition aims to balance growth, climate commitments, and energy security. Evaluate the opportunities and constraints in achieving net-zero targets.

Answer:

India has pledged net-zero emissions by 2070 while pursuing rapid economic growth. The transition involves structural transformation of energy systems.



Opportunities:

1. **Renewable potential:** High solar irradiation and wind corridors enable large-scale deployment.
2. **Cost advantage:** Solar tariffs in India among world's lowest.
3. **Green hydrogen mission:** Decarbonizing steel, fertilizers, and heavy transport.
4. **Energy access co-benefits:** Distributed renewables for rural electrification.
5. **Job creation:** Manufacturing, installation, grid modernization.
6. **Global leadership:** International Solar Alliance diplomacy.



Constraints:

1. **Coal dependence:** ~70% electricity from coal; transition risks stranded assets and employment disruption.
2. **Grid integration:** Intermittency requires storage and flexible grids.
3. **Finance gap:** Trillions needed; high cost of capital.
4. **Critical minerals:** Lithium, cobalt import dependence.
5. **Industrial decarbonization:** Hard-to-abate sectors.
6. **Land acquisition & ecological conflicts.**

Policy pathways:

- **Phased coal transition** with just-transition funds.
- **Battery and storage ecosystem** under PLI schemes.
- **Green hydrogen subsidies and demand mandates.**
- **Carbon markets** and pricing signals.
- **Domestic mineral strategy and recycling.**
- **Transmission corridors and smart grids.**

Conclusion:

India's energy transition presents economic and geopolitical opportunity but requires balancing affordability, reliability, and sustainability. A calibrated pathway integrating technology, finance, and social justice is essential for credible net-zero achievement.

(GS-4: Ethics)

Q4. Public servants often face ethical dilemmas between procedural compliance and compassionate governance. Examine how civil servants can balance rule-based administration with empathy using ethical frameworks.



Answer:

Public administration requires adherence to rules to ensure fairness, yet rigid proceduralism may undermine humane governance. Ethical dilemmas arise in welfare delivery, disaster relief, or regulatory enforcement.

Nature of dilemma:

Example: A poor beneficiary lacks documentation for relief. Strict compliance denies aid; empathy supports inclusion but risks audit objection.

Ethical frameworks for balance:

1. **Deontological ethics (duty-based):**

Civil servants must follow law and procedures to ensure equality and prevent arbitrariness. However, rules themselves aim at justice; mechanical compliance without purpose violates ethical duty.

2. **Utilitarianism (consequence-based):**

Decisions should maximize welfare. Providing relief to vulnerable persons may yield greater social good than strict adherence.

3. **Virtue ethics:**

Compassion, integrity, prudence guide context-sensitive action. A virtuous officer interprets rules with humane intent.

4. **Constitutional morality:**

Values of dignity, equality, and justice should guide discretion, especially for marginalized groups.

5. **Care ethics:**

State actors must recognize vulnerability and relational responsibility toward citizens.

Administrative tools:

- **Reasoned discretion** documented transparently.
- **Use of exceptional provisions** or relaxation clauses.
- **Escalation to higher authority** for rule modification.
- **Innovative compliance:** alternative documentation.
- **Citizen-centric grievance redress.**

Risks:

Over-discretion may cause favoritism or corruption; hence accountability and transparency are vital.

Conclusion:

Ethical governance lies not in choosing between rules and empathy but harmonizing them. Civil servants must interpret procedures in light of constitutional values and public welfare, ensuring both legality and humanity in administration.





(Current Affairs: Social Issues)

Q5. Several countries are considering or implementing social media bans or restrictions for children. Critically examine the rationale, potential benefits, and risks of such policies in the Indian context.



Answer:

Rising concerns over mental health, addiction, cyberbullying, and exposure to harmful content have prompted debates on restricting social media use among minors. Some jurisdictions propose age verification or bans below certain ages.

Rationale:

1. **Neurodevelopmental vulnerability:** Children's impulse control and emotional regulation still evolving.
2. **Mental health impacts:** Links to anxiety, depression, body-image issues.
3. **Algorithmic exposure:** Engagement-driven platforms amplify extreme or harmful content.
4. **Privacy risks:** Data profiling and exploitation.
5. **Educational distraction:** Reduced attention and academic performance.

Potential benefits:

- Reduced screen addiction and cyberbullying.
- Improved sleep and psychological well-being.
- Protection from exploitation and misinformation.
- Encouragement of offline socialization and learning.

Risks and challenges:

1. **Freedom and autonomy:** Blanket bans may infringe expression rights.
2. **Digital divide:** Children need digital skills for future economy.
3. **Enforcement difficulty:** VPNs and false age declarations.
4. **Parental responsibility shift:** State overreach into family domain.
5. **Shadow internet use:** Driving activity underground.



Indian context:

India has vast youth population and high smartphone penetration. Exposure risks coexist with digital inclusion goals like Digital India. Socio-economic diversity means policy impacts vary widely.

Balanced policy approach:

- **Age-appropriate design codes** and content filtering.
- **Mandatory parental controls** and default privacy.
- **Time-use limits** rather than bans.
- **Digital literacy education** in schools.
- **Platform accountability** for harmful algorithms.
- **Child online safety regulator.**

Conclusion:

While protecting children online is essential, outright social media bans may be impractical and rights-sensitive. India needs a calibrated framework combining regulation, parental engagement, education, and platform responsibility to ensure safe digital participation for minors.
