DAILY GENERAL AWARENESS QUIZ



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DIRECTOR SHRI MATI SANGAM SINGH | MANAGING DIRECTOR SRI ADITYA SINGH GAUTAM

Thursday, 24 September 2026

1. Renowned writer-filmmaker Gita Mehta passed away. In context to the same tell us, which of following book was written by her?
(A) The White Tiger **(B)** Karma Cola
(C) The Inheritance **(D)** AZADI: Freedom

2. Central Bank of India to host analyst meet on Sept 28 in Mumbai. In context to the same tell us, which among the following is the oldest joint stock bank in India?
(A) Allahabad Bank **(B)** Bank of Baroda
(C) Yes Bank **(D)** Punjab National Bank

3. DIPA Announces New Leadership with Munish Seth as Chairman. In context to the same tell us, Digital Infrastructure Providers Association was founded in which year?
(A) 2015 **(B)** 2018
(C) 2002 **(D)** 2010

4. India's Growth to Remain Resilient at 7.1% in FY27 Despite Geopolitical Tensions: S&P Global. In context to the same tell us, which among the following is not a factor of production?
(A) Land **(B)** Labour
(C) Capital **(D)** Wages

5. Dassault Aviation tests AI algorithms on Rafale fighter jet. In context to the same tell us, India got Rafale fighter aircraft from which country?
(A) Russia **(B)** France
(C) USA **(D)** Japan

6. The Ministry of Environment, Forest and Climate Change (MoEF&CC) recently marked the 29th World Ozone Day.
Consider the following statements regarding ozone:
(1) It is continuously being produced and destroyed
(2) It helps to sustain life on earth
(3) It is formed in the atmosphere through photochemical reaction
Which of the above is/are correct?
(A) Only (1) and (3) **(B)** Only (1) and (2)
(C) Only (2) and (3) **(D)** All of the above

7. Health Ministry to launch revised Anaemia Mukt Bharat guidelines.
Consider the following statements in the context interventions being undertaken under Anaemin Mukt Bharat Strategy -
(1) It provides prophylactic calcium supplementation for pre-school children, adolescents and pregnant women.
(2) It runs a campaign for delayed cord clamping at the time of child-birth.
(3) It provides for periodic deworming to children and adolescents.
Which of the above is/are correct?
(A) Only (1) and (3) **(B)** Only (1) and (2)
(C) Only (2) and (3) **(D)** None of the above

8. Puducherry LG K. Kailashnathan flags off Indian Coast Guard beach-cleaning drive.
Consider the following statements regarding Indian Coast Guard (ICG) -
(1) ICG was established in August 1978.
(2) It is an independent armed force of India.
(3) ICG is the second largest Coast Guard in the world.
Which of the above is/are correct?
(A) Only (1) and (3) **(B)** Only (1) and (2)
(C) Only (2) and (3) **(D)** None of the above

1-{B} - 2-{A} - 3-{D} - 4-{D} - 5-{B} - 6-{D} - 7-{C} 8-{B}



Thursday, 24 September 2026

HISTORY

1. Which inscription is regarded as the earliest extensive inscription composed in classical Sanskrit?
(A) Hathigumpha Inscription
(B) Junagadh Inscription of Rudradaman I
(C) Allahabad Pillar Inscription
(D) Aihole Inscription

2. The Hathigumpha inscription, an important source for early Indian history, is associated with which ruler?
(A) Kharavela
(B) Gautamiputra Satakarni
(C) Kanishka
(D) Pushyamitra Shunga

3. The Nasik inscription of Gautami Balashri provides important information about which ruler?
(A) Simuka
(B) Hala
(C) Gautamiputra Satakarni
(D) Yajna Sri Satakarni

4. Who composed the famous Prayaga Prashasti describing the achievements of Samudragupta?
(A) Banabhatta
(B) Harisena
(C) Vishakhadatta
(D) Kalidasa

5. The Aihole inscription composed by Ravikirti primarily celebrates the achievements of:
(A) Vikramaditya II
(B) Pulakeshin I
(C) Pulakeshin II
(D) Kirtivarman I

6. The Kudavolai system described in the Uttaramerur inscriptions was associated with:
(A) Collection of customs duties
(B) Selection of members of local committees
(C) Recruitment of soldiers
(D) Distribution of temple land among priests

7. Which Chola ruler launched a major naval expedition against the Srivijaya kingdom in Southeast Asia?
(A) Rajaraja I
(B) Rajendra I
(C) Kulottunga I
(D) Parantaka I

8. Which Delhi Sultan is especially associated with the introduction of the silver Tanka and copper Jital as standardized coins?
(A) Qutb-ud-din Aibak
(B) Iltutmish
(C) Balban
(D) Alauddin Khalji

9. The Diwan-i-Kohi was created primarily to promote agriculture during the reign of:
(A) Alauddin Khalji
(B) Muhammad bin Tughlaq
(C) Firoz Shah Tughlaq
(D) Sikandar Lodi

10. The practices known as 'Dagh' and 'Chehra' in the Delhi Sultanate were intended primarily to improve:
(A) Judicial administration
(B) Military administration
(C) Revenue assessment
(D) Provincial governance

1-{B}-2-{A}-3-{C}-4-{B}-5-{C}-6-{B}-7-{B}-8-{B}-9-{B}-10-{B}

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Thursday, 24 September 2026

Fiscal Policy

Using Government Taxation and Expenditure to Stabilise and Manage the Economy

STRONG ECONOMY STRONGER INDIA

1 Concept and Objectives

- Fiscal policy is the government's policy related to **taxation** (Taxation) and expenditure (**Expenditure**).
- It is used to stabilise and manage the economy.



Key Objectives

- Accelerate economic growth
- Control inflation
- Create employment
- Reduce income inequality



A Stable Economy for a Stronger India

2 Fiscal Responsibility and Budget Management (FRBM) Act

- Enacted by the Indian Parliament to ensure financial discipline and to control the fiscal deficit.
- Aims to eliminate the revenue deficit and bring the fiscal deficit to **3%** of **GDP** by **March 2009**.



Note: Due to economic cycles and the COVID-19 pandemic, the timeline has been extended several times.

3 Current Fiscal Position – Budget 2026-27

Fiscal Deficit	**4.3% of GDP** (₹16.96 lakh crore)	Lower than 2025-26 Revised Estimate (4.4%).
Revenue Deficit	**1.5% of GDP**	Kept unchanged.
Deficit till July 2026	**26.8%**	of the annual target already achieved.
Total Expenditure	**32.9%**	of the budget estimate (till July 2026).

4 Debt-GDP Ratio – New Target Framework

- Government is shifting towards **"Debt-to-GDP Ratio"** as the key indicator of fiscal policy from 2026-27.
- **Current debt-GDP ratio: 55.6%.**
- **Target:** Reduce to **50%** by **March 2031**.
- This is a long-term strategic shift towards fiscal **consolidation**.



5 Expenditure Structure – Focus on Capital Expenditure

- Total expenditure for 2026-27: **₹53.47 lakh crore** (record), **8.8%** higher than last year's revised estimate.
- **Capital expenditure: ₹12.2 lakh crore.**
- **Interest payment: ₹14.04 lakh crore.**
- Interest payment is the largest component **(26.3%)** of total expenditure, which puts pressure on the government's fiscal flexibility.



6 Sources of Financing and Transfer to States

- Fiscal deficit is mainly financed through market borrowings **(65–75%** of total deficit).
- Gross market borrowing for 2026-27: **₹14.82 – 17.2 lakh crore** (estimated).



Transfer to States

- In 2026-27, the Central Government will transfer a total of **₹26.20 lakh crore** to States.
- This is **12.2% higher** than the 2025-26 revised estimate.
- It includes both tax devolution and grants.



Responsible Fiscal Management | Inclusive Development | A Stronger and Self-Reliant India

Viksit Bharat
Towards a Brighter Tomorrow



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Thursday, 24 September 2026

Dermatophytes

Why in News?

Dermatophytosis refers to fungal infections causing **itchy skin, discoloured nails and sometimes hair loss**. These infections are caused by a group of fungi called **dermatophytes**, which primarily affect keratin-containing tissues.

Expository: -

About Dermatophytes

- Dermatophytes are fungi that use **keratin as a carbon source** and colonise the **skin, hair and nails**.
- They generally do **not infect living tissue**, but can cause skin lesions in humans and animals.
- Infections caused by dermatophytes are collectively called **dermatophytosis**.

Major Genera

- The three major genera are **Trichophyton, Microsporum and Epidermophyton**.
- They mainly infect **keratinised tissues**, including skin, hair and nails.

Modes of Transmission

- **Anthropophilic** species spread from **person to person** and cause most fungal skin infections.
- **Geophilic** species are transmitted from **soil**, while **zoophilic** species spread from **animals to humans**.
- Indirect transmission can occur through **fomites**, such as upholstery, hairbrushes and hats.

Why Do They Cause Different Diseases?

- Dermatophytes infect **keratin-containing surfaces**, so the same organism can affect the **foot, nails, body or scalp**.
- The affected site determines the type of dermatophyte infection, such as **Tinea pedis** or **onychomycosis**.

Factors Increasing Prevalence

- **Tropical climates and overcrowding** increase the risk of dermatophyte infections.
- **Urbanisation, occlusive footwear, community showers and sports participation** are associated with higher prevalence.
- These factors particularly increase **Tinea pedis (athlete's foot)** and **onychomycosis (nail infection)**.

Severity and Invasive Infection

- Dermatophyte infections are usually **superficial**, affecting keratinised tissues rather than living tissue.
- **Invasive or disseminated infections are very rare**, but have been reported, particularly in **immunocompromised patients**.
- Disease severity is associated with the **ecological niche of the infecting dermatophyte**.



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MAP OF THE DAY BHARAT

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Thursday, 24 September 2026

Jelep La Pass : UPSC Facts

Strategic Pass in the Eastern Himalayas



1 Location and Geography

Location: On the Sikkim–Tibet (China) border, in the Eastern Himalayas.

Elevation: Approximately **4,270 metres** (14,000 feet).

Connects: Sikkim (Gangtok) with Tibet's Chumbi Valley; the valley lies between Sikkim and Bhutan and is strategically important.

Nearby Passes: Nathu La (North), Cho La, Batang La.

Nearby Lakes: Menmecho Lake and Somo/Changu (Tsomgo) Lake.

Meaning of Name: "**Jelep La**" means "beautiful/level pass" ('La' means pass in Tibetan).

Location Map



2 Historical Background

Ancient Period: Part of the trade route between India and Tibet, carrying wool, salt, tea, silk and spices. It was also a branch of the Silk Route.

1903–04: British forces entered Tibet through this route during the Younghusband Expedition. This led to the Treaty of Lhasa (1904).

1962: Closed after the India–China War and remains closed for regular trade.

1967: India–China clashes at Nathu La and Cho La.

1975: Sikkim became the 22nd state of India, increasing the region's strategic importance.

3 Geopolitical and Strategic Importance

1. **Tri-Junction Region:** Near the India–China–Bhutan tri-junction, close to the Doklam/Batang La area. The 2017 Doklam standoff highlighted the sensitivity of this region.
2. **Siliguri Corridor (Chicken's Neck):** Chinese presence in the Chumbi Valley increases the strategic vulnerability of this narrow corridor connecting Northeast India with the rest of India.
3. **Border Dispute:** India recognises the Sikkim–Tibet boundary on the basis of the 1890 Anglo-Chinese Convention, while China raises issues concerning certain boundary areas.
4. **Infrastructure Competition:** India is strengthening border roads and tunnels through the BRO, while China has expanded its rail and road infrastructure in the Chumbi Valley.
5. **Trade vs Security:** Nathu La reopened for trade in 2006, whereas **Jelep La** remains closed, reflecting the balance between economic connectivity and security concerns.

Why Is Jelep La Important?

- Northern security of India
- Monitoring Chinese military activities
- Regional stability with Bhutan
- Protection of the Siliguri Corridor
- Strategic significance of the India–China–Bhutan border region.

Related Facts

- **Elevation:** 4,270 metres
- **Connects with:** Tibet's Chumbi Valley
- **Nearby passes:** Nathu La, Jelep La, Cho La, Batang La
- **Tri-junction:** India–China–Bhutan
- **Doklam Standoff:** 2017
- **Nathu La:** Reopened for trade in 2006
- **Jelep La:** Remains closed since 1962.

Key Passes and Lakes in the Area

- **Jelep La Pass** – 4,270 m (Sikkim–Tibet)
- **Nathu La Pass** – (reopened for trade in 2006)
- **Cho La Pass** – (nearby)
- **Batang La Pass** – (nearby)
- **Menmecho Lake** – (nearby)
- **Tsomgo (Changu) Lake** – (nearby)

Quick Exam Takeaways

- Jelep La → 4,270 m → Sikkim–Tibet border
- **Chumbi Valley** → strategic importance
- **India–China–Bhutan tri-junction** → Doklam region
- **Siliguri Corridor** → strategic vulnerability
- Jelep La closed after 1962; Nathu La reopened in 2006.

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MAP OF THE DAY WORLD

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Thursday, 24 September 2026

Cook Islands
— Key Facts for UPSC —

A group of 15 islands in the South Pacific Ocean

1. About the Cook Islands

- The Cook Islands are a group of **15 small islands** spread over **2 million sq. km** in the **South Pacific Ocean**.
- They are geographically positioned in both the **Southern** and **Eastern Hemispheres** of the Earth.
- The islands are situated in the center of the **Polynesian Triangle** – about halfway between **Hawaii** and **New Zealand**.
- Named after **Captain Cook**, who explored them in **1773**, the islands were once autonomous, home to tribes of mixed Polynesian ancestry.



2. Islands and Groups

Northern Group (6 islands)

- Mostly low-lying and sparsely populated coral atolls.
- **Islands:** Manihiki, Nassau, Penrhyn, Pukapuka, Rakahanga, Suwarrow.
- Covered with light vegetation and stunning white sand beaches.

Southern Group (9 islands)

- Larger, higher islands of volcanic origin and more densely populated.
- **Islands:** Rarotonga, Aitutaki, Atiu, Mangaia, Manuae, Mauke, Mitiaro, Palmerston, Takutea.

The distance between the two island groups is enormous.

3. Location and Extent

- Spread over **2 million sq. km** in the **South Pacific Ocean**.
- To the **east** of **Niue**, **Tonga** and **Samoa**.
- To the **northeast** of **New Zealand**.
- To the **south** of **Kiribati**.
- To the **west** of **French Polynesia**.
- **Total land area: 240 sq. km.**

4. Highest Point

- **Te Manga** rises to **652 m** on **Rarotonga** Island.

5. Population and Capital

- Most of the population is found on the island of **Rarotonga**.
- **Capital: Avarua** (on Rarotonga island).


Rarotonga Island – Capital: Avarua

6. Self-Governance and Association

- A self-governing island country in **free association with New Zealand**, an arrangement dating from **August 1965**.
- Under the terms of the free association, Cook Islanders hold **New Zealand citizenship** and enjoy the right of **free access to New Zealand** and, by extension, **Australia**.

7. System of Government

- **Parliamentary democracy** under a **constitutional monarchy**.

8. Currency

- **NZ dollars (NZD).**

Key Takeaways for Exam

- ✓ 15 islands | 2 million sq. km | 240 sq. km (land area)
- ✓ Northern (6) & Southern (9) islands
- ✓ Capital: Avarua | Highest point: Te Manga (652 m)
- ✓ Free association | with New Zealand (since 1965)
- ✓ Currency: NZD | Parliamentary democracy + constitutional monarchy

DAILY CURRENT AFFAIRS QUIZ



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1. Who launched the 7th edition of the National Formulary of India (NFI) 2026?
(A) Mansukh Mandaviya (B) Anupriya Patel
(C) J. P. Nadda (D) Bharati Pawar

2. Which team won the women's cricket gold medal at the 2026 Asian Games?
(A) India (B) Sri Lanka
(C) Pakistan (D) Bangladesh

3. Under which Article of the Constitution was the Inter-State Council (Amendment) Order, 2026 issued?
(A) Article 262 (B) Article 263
(C) Article 264 (D) Article 265

4. The multinational air exercise Tarang Shakti scheduled at Jodhpur from 26 September to 12 October 2026 will be which edition?
(A) First Edition (B) Second Edition
(C) Third Edition (D) Fourth Edition

5. What is the theme of World Rhino Day 2026?
(A) Save the Rhino Future
(B) Protect the Rhino Five
(C) Five Rhinos, One Planet
(D) Keep the Five Alive

6. India conducted the 18th edition of Exercise Nomadic Elephant 2026 as a bilateral military exercise with which country?
(A) Mongolia (B) Kazakhstan
(C) Uzbekistan (D) Kyrgyzstan

7. Who assumed additional charge as Chairperson of the Insolvency and Bankruptcy Board of India in September 2026?
(A) Jayanti Prasad (B) Ravi Mital
(C) Sudhaker Shukla (D) Sandip Garg

8. ONGC's natural gas discovery in deep waters off the Odisha coast in September 2026 was made in which offshore basin?
(A) Krishna-Godavari Basin
(B) Cauvery Basin
(C) Mahanadi Basin
(D) Mumbai Offshore Basin

9. Which organisation is developing the 30 kW-class directed-energy weapon for countering drone threats?
(A) Hindustan Aeronautics Limited
(B) Electronics and Radar Development Establishment
(C) Bharat Electronics Limited
(D) Defence Research and Development Organisation

10. Which Indian Navy warship completed a three-day port call at Alexandria, Egypt, in September 2026?
(A) INS Talwar (B) INS Tarkash
(C) INS Trishul (D) INS Teg

1-{B} - 2-{A} - 3-{B} - 4-{B} - 5-{D} - 6-{A} - 7-{A} - 8-{C} - 9-{D} -10-{C}