

DAILY CURRENT AFFAIRS

By



SOURCES



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Important News Articles

GS II

1. Panel recommends simultaneous polls- The Hindu

Relevance: Structure, organization and functioning of the Executive and the Judiciary—Ministries and Departments of the Government; pressure groups and formal/informal associations and their role in the Polity.

News:

- The **high-level committee headed by former President** has recommended **simultaneous elections** to the Lok Sabha and State Assemblies as the first step

Prelims Takeaway

- Election Commission of India
- Article 172

Key Highlights

- Committee also recommended **holding municipal and panchayat polls within 100 days** of the **general election** in the next phase.
- The 22nd Law Commission**, which is examining the simultaneous polls issue, is also expected to submit its report to the Law Ministry anytime now and recommend the same from the 2029 general election cycle.
- The Kovind panel report will **not have any bearing on the upcoming Lok Sabha election**.
- The panel recommended that fresh elections could be held to constitute a new Lok Sabha in the event of a hung House or a no-confidence motion
 - or any such event but the tenure of the House will be only for the unexpired [remaining] term of the immediately preceding full term of the House
- When fresh elections are held for Legislative Assemblies, then such new Assemblies — unless sooner dissolved — shall continue up to the end of the full term of the Lok Sabha.
- To effect these changes, the panel has recommended amendments to **Article 83 (duration of Houses of Parliament) and Article 172 (duration of State legislatures)** of the Constitution.

Ratification by States

- The panel recommended suitable amendments to Article 324A of the Constitution to allow simultaneous elections in panchayats and municipalities;
- Article 325 to allow the Election Commission of India (EC), in consultation with State election authorities, to prepare a common electoral roll and voter ID cards.
- Both these constitutional amendments would require ratification by the States, the report said.
- Presently, the EC is responsible for Lok Sabha and Assembly polls, while local body polls for municipalities and panchayats are managed by State election commissions.

2. Study flags mixed implementation of Forest Rights Act -The Hindu

Relevance: Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

News:

- A **fact-finding committee formed by Call for Justice**, a Delhi-based organisation, has found **“mixed” implementation of the Forest Rights Act (FRA) of 2006** in five States across the country.

Prelims Takeaway

- Community Forest Rights
- Forest right act

Key Highlights

- The States studied by an eight-member committee, led by Justice S.N. Dhingra (retired), over eight months are Assam, Chhattisgarh, Maharashtra, Odisha, and Karnataka.
- The FRA in its current form **does not address the unique situation** existing in the northeastern States concerning shifting or jhum cultivation.

- This form of cultivation involving slashing and burning plants on hill slopes needs to be recognised as a practice adapted to the ecological and cultural needs of the forest-dwelling communities
- The FRA implementation in Maharashtra's Gadchiroli was found to be satisfactory while the process was not completed in Nashik.
- The team found "substantial advancement" in the implementation of FRA in Kandhamal and Sundargarh districts of Odisha.
- However, it was observed that a **significant gap existed in the districts between individual forest rights (IFR) and community forest rights (CFR) claims** submitted and recognised.

Forest Rights Act, 2006

- The **Act recognizes and vests the forest rights and occupation** in Forest land in Forest Dwelling Scheduled Tribes (**FDST**) and Other Traditional Forest Dwellers (**OTFD**) who have been residing in such forests for generations.
- Forest rights can also be claimed by any member or community who has for at least three generations (75 years) prior to the 13th day of December, 2005
 - primarily resided in forest land for bona fide livelihood needs.
- It strengthens the conservation regime of the forests while **ensuring livelihood and food security of the FDST and OTFD.**
- The Gram Sabha is the authority to initiate the process for determining the nature
- and extent of Individual Forest Rights (IFR) or Community Forest Rights (CFR) or both that may be given to FDST and OTFD.

3. Modi will travel to Bhutan next week -The Hindu

Relevance: Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context:

- The Prime Minister will visit Bhutan next week, announced the visiting Bhutanese Prime Minister after the two leaders met in New Delhi on Thursday night.

Key Highlights

- He is expected to discuss strengthening bilateral trade, raising investment levels in infrastructure projects,
- Bhutan's plans for a mega "**Gelephu Mindfulness City [GMC] on Bhutan's southern border with Assam.**
- India is watching Bhutan-China talks on boundary demarcation closely as well, and talks on the new Bhutanese government's strategy on the issue are understood to have been part of the agenda.

India Bhutan bilateral relation

- **Bhutan King recalled Operation All Clear** which was a military operation conducted by the Royal Bhutan Army in 2003 **against Assam separatist insurgent groups in the southern regions of Bhutan.**
- India and Bhutan have agreed to discuss new routes of regional connectivity, which includes the development of a cross-border rail link between Gelephu in Bhutan and Kokrajhar in Assam, spanning 58 km.
- Additionally, there is a **plan to explore a second rail link of approximately 18 km between Samtse in Bhutan and Banarhat** in the tea gardens area of West Bengal.
- Progress on the construction of the 1020 MW **Punatsangchhu-II hydropower project was noted with satisfaction**, with its early commissioning expected in 2024.

Prelims Takeaway

- Gelephu Mindfulness City
- Punatsangchhu-II hydropower project

GS III

4. Govt. blocks 18 OTT platforms for streaming obscene content -The Hindu

Relevance: Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology and issues relating to intellectual property rights.

News:

- **The Information & Broadcasting Ministry has blocked 18 OTT platforms** for streaming obscene and vulgar content.
- Nineteen websites, 10 apps, and 57 social media handles associated with these platforms have also been blocked.

Key Highlights

- The action has been taken in coordination with various intermediaries **for violations of the Information Technology Act, the Indian Penal Code, and the Indecent Representation of Women (Prohibition) Act.**
- While seven of the blocked apps were hosted on Google Play Store, three were on Apple App Store, the Ministry said.
- Union Minister for Information & Broadcasting has repeatedly emphasised the responsibility of the platforms to not propagate obscenity, vulgarity, and abuse under the guise of 'creative expression'.
- The Ministry said a significant portion of the content was found to be obscene and portrayed women in a demeaning manner.

Information Technology Amendment Rules, 2023

- No platform can allow harmful **unapproved online games and their advertisements.**
- They should **not share false information about the Indian government**, as confirmed by a fact-checking unit.
- Platforms providing online gaming will have to **register with a Self-Regulatory Body (SRB)** that will determine whether or not the game is "permissible.
- if any piece of information is marked as fake by the upcoming fact check unit,
 - intermediaries will be required to take it down, failing which they would risk losing their safe harbor, which protects them from litigation against third-party content.

Prelims Takeaway

- Information Technology Amendment Rules, 2023
- The Indian Penal Code

5. Centre unveils project for cashless treatment of road crash victims -The Hindu

Relevance: Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

News:

- The Road Transport and Highways Ministry announced a **pilot project to provide cashless treatment of up to ₹1.5 lakh to all victims of road accidents.**

Key Highlights

- The pilot project will be undertaken in Chandigarh to establish an "ecosystem for providing timely medical care to the victims of road accidents including during the golden hour
- Victims will be entitled to cashless treatment of up to ₹1.5 lakh per person for a maximum period of seven days from the date of the accident.
- The scheme will be applicable to all victims of road accidents involving a motor vehicle which occurred on any category of road.
- The packages for trauma and polytrauma **offered under the Pradhan Mantri Jan Arogya Yojana** will also be co-opted under the scheme.

Prelims Takeaway

- The National Health Authority
- Motor Vehicle Accident Fund

- Claims raised by hospitals for providing treatment will be **reimbursed from the Motor Vehicle Accident Fund**.
- **The golden hour** is the period following an injury during which there is the highest likelihood of preventing death by providing prompt medical care, according to **the Motor Vehicles Amendment Act, 2019**.
- The amendment also provided for “a scheme for **cashless treatment of road accident victims**” as well as a Motor Vehicle Accident Fund.
- **The National Health Authority will be the implementing agency** for the programme, and will coordinate with the police, hospitals and the State Health Agency.

the Motor Vehicles Amendment Act, 2019

- The Act provides for **grant of licenses and permits related to motor vehicles, standards for motor vehicles**, and penalties for violation of these provisions.
- The central government will develop a **scheme for cashless treatment of road accident victims during golden hour**.
- It requires the **central government to constitute a Motor Vehicle Accident Fund**, to provide compulsory insurance cover to all road users in India.
- the act **defines a good samaritan as a person who renders emergency medical or non-medical assistance to a victim** at the scene of an accident.
- It allows the central government to order for recall of motor vehicles if a defect in the vehicle may cause damage to the environment, or the driver, or other road users

6. Why govts. are seeing red on Rhodamine B in street food -The Hindu

Relevance: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

News:

- **Tamil Nadu banned the sale of cotton candy or candy floss** after analysis confirmed **the presence of Rhodamine-B**, an industrial dye, in samples lifted from stalls in Chennai.

Key Highlights

- **Rhodamine-B is a textile dye**, and its use in food has a huge impact on health.
- Rhodamine-B is a fluorescent dye **used in cosmetics, textile and leather industries**.
- It gives **brilliant pinks, greens and blues**.
- Unfortunately, it is used as a food coloring agent not only in cotton candy but also in the preparation of sweets, various manchurian items and pakodas and in the preparation of sauces for Chinese food.
- **Long-term consumption can cause allergies** that can manifest in the form of irritation of the lip, tongue as well as eyes and also cause upper respiratory allergies
- Studies have shown that Rhodamine-B can cause cell death.
- It is not a food colour but **is toxic to the human body and is a carcinogen**.
- **FSSAI has approved certain food colours** and flavors as safe for consumption.
- These include: Caramel, Riboflavin (Lactoflavin), Saffron, Annatto, Curcumin (Turmeric), Carotene and carotenoids etc

Food Safety and Standards Authority of India (FSSAI)

- It is an **autonomous statutory body established under the Food Safety and Standards Act, 2006 (FSS Act)**.
- **The Ministry of Health & Family Welfare**, Government of India is the administrative Ministry of FSSAI.

Function:

- Framing of regulations to lay down the standards and guidelines of food safety.
- Granting FSSAI food safety license and certification for food businesses.
- Laying down procedure and guidelines for laboratories in food businesses.

Prelims Takeaway

- Food Safety and Standards Act, 2006 (FSS Act)
- Saffron

7. RBI likely to 'upgrade' some NBFCs to top layer this year- The Hindu

Relevance: Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

Prelims Takeaway

- NBFC
- RBI

News:

- Nearly two years after introducing a revised regulatory framework for non-banking finance companies (NBFCs), **the Reserve Bank of India is set to review the categorisation of NBFCs in 2024.**

Key Highlights

- the review has become imminent given how **NBFCs have exploded in terms of growth**
- Some NBFCs **backed by large corporate houses** and conglomerates could be in focus for the purpose of this review

'Top layer NBFCs'

- "Based on specific parameters, some **NBFCs could be moved to the top layer from the upper layers, and depending on how they perform in the top layer**
- Currently, **16 non-banks are placed in the upper layer** of which nine NBFCs, including Tata Sons Private Ltd., are led by large business houses.

Basis of upgradation

- It is learnt that merely scale and size of an NBFC may not be a determining factor for upgradation in scale.
- **Scale based regulations came into effect** in October 2021 and was implemented a year later.
- There are four layers namely base layer, middle layer, upper layer and top layer.
- As on September 30, 2023, NBFCs in the base, middle and upper layers constituted 6%, 71% and 23% of the total assets of NBFCs respectively.
- Presently, **no NBFC is listed in the top layer.**

NBFC

- it is a company **registered under the Companies Act 1956** engaged in the business of loans and advances
 - acquisition of shares/stocks/bonds/debentures/securities issued by the Government or local authority or other marketable securities of a like nature.
- They offer various banking services but **do not have a banking license.**
- They provide banking **services like loans, credit facilities, TFCs, retirement planning**, investing and stocking in the money market.
- Generally, these institutions are **not allowed to take traditional demand deposits**
- NBFCs also provide a wide range of **monetary advice like chit-reserves and advances.**

8. Paytm gets NPCI approval to become third-party application provider- Indian Express

Relevance: Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

Prelims Takeaway

- NPCI
- UPI

News:

- The National Payments Corporation of India (NPCI) said recently, it has granted One97 Communications Ltd (OCL) **to participate in Unified Payments Interface (UPI)** as Third-Party Application Provider (TPAP) under multi-bank model.

Key Highlights

- NPCI said four banks – **Axis Bank, HDFC Bank, State Bank of India and YES Bank** – will act as **PSP (Payment System Provider)** banks to OCL, which is the parent company of Paytm.
- Last month, the Reserve Bank of India (RBI) directed NPCI, which owns and operates the UPI platform, to consider a request by OCL to become a TPAP.
- **A Third-Party Application Provider** is an entity that **provides the UPI compliant app(s) to the end-user customers** to facilitate UPI-based payment transactions.
- These applications could be mobile wallets, merchant apps, or any other platform that utilises UPI for payments.

- Currently, all UPI transactions on the Paytm app are being routed through Paytm Payments Bank (PPBL), an associate company of OCL, which is now registered as TPAP.

Unified Payments Interface (UPI)

- It is an advanced version of Immediate Payment Service (**IMPS**)- **round-the-clock funds transfer service to make cashless payments** faster, easier and smoother.
- UPI is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.
- UPI is currently the **biggest among the National Payments Corporation of India** (NPCI) operated systems including
 - National Automated Clearing House (NACH), Immediate Payment Service (IMPS), Aadhaar enabled Payment System (AePS), Bharat Bill Payment System (BBPS), RuPay etc.
- The top UPI apps today include PhonePe, Paytm, Google Pay, Amazon Pay and BHIM, the latter being the Government offering.

Editorials, Gists and Explainers

9. CAA and status of judicial proceedings -The Hindu

Relevance: important aspects of governance, transparency and accountability, e-governance applications, models, successes, limitations, and potential; citizens charters, transparency & accountability and institutional and other measures.

Context:

- Four years after Parliament passed the Citizenship Amendment Act (CAA), 2019, **the Ministry of Home Affairs (MHA) notified the rules to implement the law.**
- The **CAA is also under challenge before the Supreme Court**, with several petitioners moving fresh pleas seeking a stay on the implementation of the rules.
- It fast-tracks citizenship for undocumented immigrants from **six non-Muslim communities — Hindu, Sikh, Buddhist, Parsi, Christian and Jain** — from Pakistan, Afghanistan and Bangladesh.

<p>What are the implications of CAA?</p> <ul style="list-style-type: none"> • In December 2019, Parliament passed an amendment to The Citizenship Act, 1955 (1955 Act) introducing a new proviso to Section 2(1)(b) which defines “illegal migrants.” • Accordingly, undocumented immigrants who entered India on or before December 31, 2014, <ul style="list-style-type: none"> ◦ whom the Central government has exempted under the Passport (Entry into India) Act, 1920, or the Foreigners Act, 1946 ◦ would be eligible for citizenship under the 1955 Act. • However, certain tribal areas in Assam, Meghalaya, Mizoram, and Tripura were exempted from the legislation’s ambit. • To access these protected areas, an Inner Line Permit (ILP) is needed from the concerned State governments. • On May 28, 2021, the Union government issued an order under Section 16 of the 1955 Act <ul style="list-style-type: none"> ◦ granting District Collectors in five States with high migrant populations the power to grant citizenship to groups identified in the 2019 amendment. • The CAA has also been dubbed as a move to subvert the Assam Accord of 1985 that deems any person who cannot prove his ancestry beyond March 24, 1971, as an alien and does not differentiate on grounds of religion. 	<p>What is the significance of the challenge to Section 6A?</p> <ul style="list-style-type: none"> • The proceedings against the CAA are also dependent on the outcome of the challenge to Section 6A of the 1955 Act <ul style="list-style-type: none"> ◦ which was introduced in furtherance of a Memorandum of Settlement called the “Assam Accord” signed on August 15, 1985. • Section 6A determines who is a foreigner in Assam by establishing March 24, 1971, as the cut-off date for entry <ul style="list-style-type: none"> ◦ those who came to the State on or after January 1, 1966, but before March 25, 1971, were to be declared as “foreigners” ◦ would have all the rights and obligations of Indian citizens except that they would not be able to vote for 10 years. • If March 24, 1971, is upheld as a valid cut-off date for entry into the State, then CAA can be held to be violative of the Assam Accord since it establishes a different timeline.
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10. In issuing AI advisory, MEITY becomes a deity - The Hindu

Relevance: Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology and issues relating to intellectual property rights

Context:

- The **Indian government's attempt to regulate AI through an advisory** has been met with criticism.
- the Ministry of Electronics and Information Technology (MEITY/MeitY) was called the Department of Electronics and IT, or DEITY

Key Highlights	Concerns over Increased Regulation and Lack of Clarity:
<ul style="list-style-type: none"> • Unclear Legal Basis: Critics point out that the advisory lacks a strong legal foundation and enforcement mechanism. • Limited Authority: Unlike established regulators, the ministry issuing the advisory (MEITY) might not have the power to enforce its recommendations. • Confusing Terminology: The use of the term "advisory" creates ambiguity regarding its binding nature and compliance expectations. • These terms escape definition under the IT Act, the IT Rules or even the advisory itself. Glaring errors and phrases such as "Indian internet" increase uncertainty. 	<ul style="list-style-type: none"> • Shifting Landscape: This advisory signifies a stricter approach to regulating AI, potentially requiring licenses for AI models. • Undefined Requirements: Key terms like "bias prevention" and "unreliable AI" are not clearly defined in existing laws, causing confusion for those involved. • Mixed Messages: Public statements by the ministry haven't provided proper clarification, raising concerns about the overall effectiveness and transparency of the regulations.



Mentorship
India

Quick Look

1. Snow Leopard

- India has an estimated 718 snow leopards in the wild, according to a first-of-its kind, four-year long estimation exercise.
- The maximum number of cats were estimated to be in Ladakh (477), followed by Uttarakhand (124), Himachal Pradesh (51), Arunachal Pradesh (36), Sikkim (21), and Jammu and Kashmir (9).
- The Snow Leopard Population Assessment in India (SPAII) began in 2019.
- It involves the World Wide Fund for Nature-India and the Nature Conservation Foundation, Mysuru, along with the Wildlife Institute of India (WII).
- Snow Leopard is found in the mountainous regions of central and southern Asia.
- In India, it is seen in Jammu and Kashmir, Himachal Pradesh, Uttarakhand and Sikkim and Arunachal Pradesh.
- The Hemis National Park has a good presence of Snow Leopard.
- They play a key role as a top predator, an indicator of the health of their high-altitude habitat, and impacts of climate change on mountain environments.
- Threats: free ranging dogs, human wildlife conflicts and poaching.
- Conservation Status
 - IUCN Red List: Vulnerable
 - CITES: Appendix I
 - Wildlife (Protection) Act 1972: Schedule I

2. Agasthyagama edge

- Recently, researchers discovered a new species of tiny lizards in the biodiverse forests of Western Ghats, describing them as a "diminutive dragon."
- The lizard, named Agasthyagama edge or the northern kangaroo lizard, belongs to the Agamidae family.
 - It is the second one of the Agasthyagama genus after *A. beddomii* or Indian kangaroo lizard that was previously reported from Sivagiri hills in Tamil Nadu.
- It is found in the southern Western Ghats at Kulamavu in Idukki.
- Characteristics
 - Maximum snout-vent length of 4.3 cm.
 - Poor climbers due to a reduced fifth toe, making them terrestrial
 - Feeds on small insects, runs fast, and hides within dry leaves to evade predators.
 - Found in areas with dense leaf litter cover.
 - Uniform dull olive-brown body with a slightly darker head.
 - White throat with a broad dark brown stripe on its dewlap and brick yellow scales on the outside.

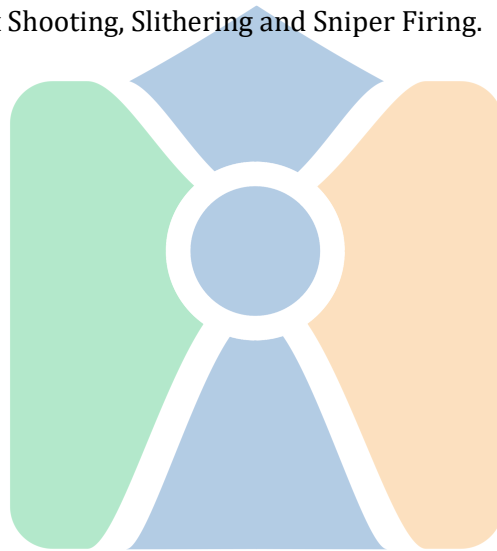
3. Mitochondrial coxiella effector F (MceF)

- Recently, researchers discovered a previously unidentified protein named mitochondrial coxiella effector F (MceF) with antioxidant properties.
- It is a bacterial protein capable of keeping human cells healthy even when the cells have a heavy bacterial burden.
- It is produced by *Coxiella burnetii*, a Gram-negative intracellular bacterium.
- After invading host cells, *Coxiella burnetii* releases MceF into cells.

- MceF interacts with glutathione peroxidase 4 (GPX4) to improve mitochondrial function by promoting an anti-oxidizing effect that averts cell damage and death.
 - GPX4 is an antioxidant enzyme located in the mitochondria.

4. Exercise -Sada Tanseeq

- Recently, the militaries of India and Saudi Arabia are conducting their first Joint Military Exercise named as Sada Tanseeq at Mahajan, Rajasthan.
- Objective: To train troops of both sides for Joint Operations in Semi Desert terrain under Chapter VII of the United Nations Charter.
- It will enable both sides to share their best practices in the tactics, techniques and procedures of conducting operations in sub-conventional domains.
- It will facilitate developing interoperability, bonhomie and camaraderie between troops from both sides.
- It will involve Establishment of Mobile Vehicle Check Post, Cordon & Search Operation, House Intervention Drill, Reflex Shooting, Slithering and Sniper Firing.



Mentorship
India

Prelims Track Question

Q1. Consider the following statements:

1. A bill amending the Constitution except article 324, requires a prior recommendation of the President of India.
2. Amendment in Article 324A of the Constitution to allow simultaneous elections in panchayats and municipalities would require ratification by the States.
3. Election Commission of India is only responsible to prepare a common electoral roll and voter ID cards for simultaneous poll

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q2. With reference to Forest Rights Act, 2006, consider the following statements

1. The Act expands the mandate of the Fifth and the Sixth Schedules of the Constitution to protect the claims of indigenous communities over forest land.
2. The act defines Critical Wildlife Habitat as such areas of National Parks and Sanctuaries that are required to be kept as inviolate for the purpose of wildlife conservation
3. Union Ministry of Environment, Forest and Climate Change is the authority to initiate the process for determining the nature and extent of Individual Forest Rights that may be given to Forest Dwelling Scheduled Tribes

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q3. Consider the following pairs:

Geographical feature : Country it belongs to

1. Agalega Island : Mauritius
2. Anatolia Peninsula : Turkey
3. Lake Malawi : Mozambique

How many pairs given above are correctly matched?

- A. Only one pair
- B. Only two pairs
- C. All three pairs
- D. None

Q4. Consider the following statements

1. Minister for Information & Broadcasting notify the The Information Technology Amendment Rules, 2023 rule to remove any online content pertaining to its business that it deems to be false or misleading
2. the rules grant authority to a fact check unit of the Central Government to remove such content it find misleading from the internet

Which one of the following statements is correct?

- A. Statement I is correct but statement II is incorrect
- B. Statement I is incorrect but Statement II is correct
- C. Both Statement I and Statement II are correct and Statement II is the correct explanation for Statement I
- D. Both Statement I and Statement II are correct and Statement II is not the correct explanation for Statement I

Q5. Consider the following statements

1. Motor vehicle laws fall under provisions of union List giving authority to Parliament to frame the rule
2. Motor Vehicle Accident Fund to be constituted by the government to provide compulsory insurance cover to all road users in India.
3. The law defines a good samaritan as a person who renders emergency medical or non-medical assistance to a victim at the scene of an accident.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q6. Consider the following statements about Rhodamine-B:

1. It is completely banned in India.
2. It is an eco-friendly dye used in various industries.
3. Its presence in food products is not a health concern.

How many of the statements given above is/are INcorrect?

- A. Only one
- B. Only two
- C. All three
- D. None

Q7. Consider the following statements about Non-Banking Financial Companies (NBFCs) in India:

1. NBFCs are registered under the Reserve Bank of India (RBI) Act, 1934.
2. NBFCs can accept demand deposits similar to banks.
3. NBFCs do not form part of the Payment and Settlement System of RBI.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q8. Consider the following statements about the Unified Payments Interface (UPI) in India:

1. UPI is a real-time inter-bank transaction system regulated by the Reserve Bank of India (RBI).
2. UPI requires users to share their bank account details with the merchant during the transaction.
3. UPI transactions are limited to small-value payments only.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q9. Consider the following statements about the Citizenship Amendment Act (CAA), 2019:

1. CAA grants automatic citizenship to all Hindu immigrants from neighboring countries.
2. The Act applies uniformly throughout India.
3. CAA has been challenged in the Supreme Court due to alleged violation of the Constitution.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q10. Consider the following statements about the recent government advisory on Artificial Intelligence (AI) in India:

1. The advisory has the force of law and mandates licensing for all AI models.
2. The advisory clearly defines the terms "bias prevention" and "unreliable AI".
3. The advisory provides a comprehensive framework for regulating AI in India.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Prelims Track Answer

Answer 1 Option A is correct

Explanation

- The panel recommended suitable amendments to Article 324A of the Constitution to allow simultaneous elections in panchayats and municipalities;
- Article 325 to allow the Election Commission of India (EC), in consultation with State election authorities, to prepare a common electoral roll and voter ID cards.
- Both these constitutional amendments would require ratification by the States, the report said. **Hence, statement 2 is correct**
- Article 325 to allow the Election Commission of India (EC), in consultation with State election authorities, to prepare a common electoral roll and voter ID cards. **Hence, statement 3 is INcorrect**
- Presently, the EC is responsible for Lok Sabha and Assembly polls, while local body polls for municipalities and panchayats are managed by State election commissions.
- A bill amending the Constitution Does not requires a prior recommendation of the President of India. **Hence, statement 1 is INcorrect**

Answer 2 Option B is correct

Explanation

- It expands the mandate of the 5th & 6th Schedules of the Constitution that protect the claims of indigenous communities over tracts of land or forests they inhabit **Hence, statement 1 is correct**
- Critical Wildlife Habitat" has been defined in the Forest Rights Act, 2006 as such areas of National Parks and Sanctuaries that are required to be kept as inviolate for the purpose of wildlife conservation as may be determined and notified by the Central Government. **Hence, statement 2 is correct**
- It recognizes and vest the forest rights and occupation in Forest land in Forest Dwelling Scheduled Tribes (FDST) and Other Traditional Forest Dwellers (OTFD) who have been residing in such forests for generations.
- It strengthens the conservation regime of the forests while ensuring livelihood and food security of the FDST and OTFD.

- The Gram Sabha is the authority to initiate the process for determining the nature and extent of Individual Forest Rights (IFR) or Community Forest Rights (CFR) or both that may be given to FDST and OTFD. **Hence, statement 3 is INcorrect**

Answer 3 Option C is correct.

Explanations

- India in collaboration with his Mauritian counterpart Pravind Jugnauth, inaugurated a series of projects on Mauritius' Agalega Island.
- Agaléga are two outer islands of Mauritius located in the Indian Ocean, about 1,000 kilometers north of Mauritius island. **Hence pair 1 is correctly matched**
- Anatolia is the peninsula of land that today constitutes the Asian portion of Turkey. Because of its location at the point where the continents of Asia and Europe meet, Anatolia was, from the beginnings of civilization, a crossroads for numerous peoples migrating or conquering from either continent. **Hence pair 2 is correctly matched**
- Lake Malawi is an African Great Lake, located on the Tanzania - Mozambique - Malawi border and known as Nyasa in Tanzania and Lago Niassa in Mozambique. **Hence pair 3 is correctly matched**

Answer 4 Option B is correct

Explanation

- The Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Amendment Rules, 2023 were notified by the Ministry of Electronics and Information Technology on 6 April 2023. **Hence, statement 1 is INcorrect**
- Apart from provisions related to online gaming, the rules also grant authority to a fact check unit of the Central Government to label internet content concerning any business of the Central Government as fake, false or misleading and mandate its removal from the internet. This implies that the union government now possesses the

authority to remove any information it considers false, and there is more to it. The amendment includes a provision revoking the legal protection granted to social media platforms and intermediaries under Section 79 of the Information Technology (IT) Act, 2000, if they fail to comply with the union government's orders. **Hence, statement 2 is correct**

Answer 5 Option B is correct

Explanation

- Motor vehicle laws fall under provisions of Concurrent List and thus constitutionally Parliament can define the power available to the state. **Hence, statement 1 is INcorrect**
- the Motor Vehicles Amendment Act, 2019
- The Act provides for grant of licenses and permits related to motor vehicles, standards for motor vehicles, and penalties for violation of these provisions.
- The central government will develop a scheme for cashless treatment of road accident victims during golden hour.
- It requires the central government to constitute a Motor Vehicle Accident Fund, to provide compulsory insurance cover to all road users in India. **Hence, statement 2 is correct**
- the act defines a good samaritan as a person who renders emergency medical or non-medical assistance to a victim at the scene of an accident.
- It allows the central government to order for recall of motor vehicles if a defect in the vehicle may cause damage to the environment, or the driver, or other road users **Hence, statement 3 is correct**

Answer 6 Option C is correct

Explanation

- Rhodamine-B is not entirely banned in India.
- Its industrial use is strictly regulated by the Central Pollution Control Board (CPCB). **Hence, statement 1 is INcorrect**
- Manufacturing, import, and sale for industrial purposes (like dyeing clothes) are prohibited (CPCB Notification No. 115/2009).
- Rhodamine-B is a toxic and carcinogenic dye.
- International agencies like the International Agency for Research on Cancer (IARC) classify it as a potential carcinogen.

- Exposure can cause skin irritation, respiratory problems, and potentially cancer. **Hence, statement 2 is INcorrect**
- The presence of Rhodamine-B in food products is a major public health concern.
- Due to its vibrant color, it was illegally used as an additive in food items like chili powder, sweets, and beverages.
- This poses a significant health risk to consumers. **Hence, statement 3 is INcorrect**

Answer 7 Option A is correct

Explanation

- NBFCs are registered under the Companies Act, 1956. They are not directly governed by the RBI Act. **Hence, statement 1 is INcorrect**
- NBFCs cannot accept demand deposits like savings accounts. They can only raise funds through issuing bonds, debentures, or accepting fixed deposits. **Hence, statement 2 is INcorrect**
- NBFCs are not part of the Payment and Settlement System of RBI. This system facilitates the transfer of money between banks and other financial institutions. **Hence, statement 3 is correct**
- RBI regulates NBFCs through various guidelines and prudential norms.
- NBFCs play a significant role in providing financial services, particularly in areas where banks are less prevalent.
- Examples of NBFCs include housing finance companies, microfinance institutions, and investment companies.

Answer 8 Option A is correct

Explanation

- UPI is a real-time inter-bank transaction system developed by the National Payments Corporation of India (NPCI) regulated by the RBI. It facilitates instant fund transfer between bank accounts. **Hence, statement 1 is correct**
- UPI functions on a two-factor authentication system. Users do not need to share their bank account details with the merchant. Instead, a unique payment address (similar to an alias) is used. **Hence, statement 2 is INcorrect**

- UPI transactions are not limited to small-value payments. While there might be individual transaction limits set by banks, UPI can handle a wide range of transactions. **Hence, statement 3 is INcorrect**

Answer 9 Option B is correct

Explanation

- CAA provides a pathway to citizenship for specific religious minorities (Hindu, Sikh, Buddhist, Jain, Parsi, and Christian) who have entered India illegally from Pakistan, Afghanistan, and Bangladesh before December 31, 2014. It does not automatically grant citizenship to all Hindu immigrants. **Hence, statement 1 is INcorrect**
- CAA applies throughout India, excluding the tribal areas of Assam, Meghalaya, Mizoram, and Tripura as mentioned in the Sixth Schedule of the Constitution.
- CAA has been challenged in the Supreme Court on various grounds, including:
- Violation of Article 14 (Equality before Law) as it differentiates based on religion. **Hence, statement 2 and 3 are correct**

- Contradiction with the secular principles enshrined in the Constitution.
- CAA amends the Citizenship Act of 1955.
- The Act has been a subject of debate due to concerns about potential discrimination and its implications for the secular fabric of India.

Answer 10 Option D is correct

Explanation

- The advisory issued by the Ministry of Electronics and Information Technology (MEITY) is not a law. It lacks a strong legal foundation and enforcement mechanism. Therefore, it does not mandate licensing for AI models. **Hence, statement 1 is INcorrect**
- The terms "bias prevention" and "unreliable AI" are not clearly defined in the advisory. This ambiguity creates confusion regarding the specific requirements and how to achieve them. **Hence, statement 2 is INcorrect**
- The advisory is a first step towards regulating AI in India. However, it lacks the comprehensiveness of a well-defined legal framework. **Hence, statement 3 is INcorrect**



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