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Date: 21 Nov. 2023

Important News Articles

- 1. Women accorded top priority under PM Mudra Yojana scheme: FM Sitharaman- Business standard
- 2. 'China is the biggest security anxiety for India and Australia'- The Hindu
- 3. Centre's selective transfers, appointments may trigger 'embarrassing' outcomes: SC- The Hindu
- 4. More finance needed to wean India's electricity grids off coal- The Hindu
- 5. Subsidies to spur growth for now, investment to take off post 2024 polls'- The Hindu
- 6. The Emissions Gap Report is UNEP's spotlight report launched annually in advance of the annual Climate negotiations. The Hindu
- 7. Freemartins: black sheep among the cattle- The Hindu
- 8. Cancellation of notification for DST scheme worries researchers- The Hindu
- 9. Yemen's Houthis release video showing armed men seizing India-bound' Israeli-linked ship'; owner says vessel in Yemen's Hodeidah port area-The Hindu

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Important News Articles

GS II

1. Women accorded top priority under PM Mudra Yojana scheme: FM **Sitharaman-Business standard**

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:

Recently, Union Finance and Corporate Affairs Minister said women **entrepreneurs are accorded first priority u**nder the Centre's flagship Pradhan Mantri Mudra Yojana scheme

Prelims Takeaway

Pradhan Mantri Mudra Yoiana (PMMY)

Pradhan Mantri Mudra Yojana (PMMY)

- It is a flagship scheme of the Government of India to extend affordable credit to micro and small enterprises.
- It is designed to bring **enterprises into the formal financial system** or to "fund the unfunded".
- It enables a small borrower to borrow from:
 - all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks
 - **Private Sector Banks**
 - Foreign Banks
 - Micro Finance Institutions (MFI),
 - Non-Banking Finance Companies (NBFC) for loans upto Rs 10 lakhs for non-farm incomegenerating activities.

Eligibility:

- Any Indian citizen who has a business plan for a non-farm sector income-generating activity such as manufacturing, processing,
- credit need is less than Rs 10 lakh can approach either a bank, MFI, or NBFC for availing of Micro Units Development & Refinance Agency Ltd. (MUDRA) loans under PMMY.

Types of loans provided:

- Shishu: covering loans up to 50,000/-
- Kishor: covering loans above 50,000/- and up to 5 lakh
- Tarun: covering loans above 5 lakh and up to 10 lakh
- There is **no subsidy for the loan** given under PMMY.

2. 'China is the biggest security anxiety for India and Australia'- The Hindu

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

News:

Australian Deputy Prime Minister and Defence Minister and Australian • 2+2 dialogue. Foreign Minister emphasized the significance of the Australia-China-India relationship during the 2+2 dialogue.

Prelims Takeaway

China holds a pivotal role as both countries' largest trading partner and a major security concern.

Defense as a Pillar

- Indian Defence Minister highlighted the consensus on the importance of a robust India-Australia partnership.
- Defense has become a key pillar in their strategic partnership, contributing to overall peace, security, and prosperity in the Indo-Pacific.

Regional Implications

External Affairs Minister emphasized that the bilateral relationship has broader implications for **the region,** acting as a factor of stability and security.



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• Amid increasing global uncertainty, the **partnership aims to ensure routine stability in the Indo- Pacific region.**

High-Level Engagements:

- the frequent **high-level engagements between the two countries,** with the two Prime Ministers meeting five times in the current year
- a total of 19 ministerial visits to India by the Australian government since their election.

3. Centre's selective transfers, appointments may trigger 'embarrassing' outcomes: SC- 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 Supreme Court expressed concern over the government's interference in judicial seniority through selective appointments and transfers of High Court judges.

Prelims Takeaway

Collegium

Key Points

• The court warned that such **actions could lead to embarrassing outcomes,** including deferring the swearing-in of new judges or withdrawing judicial work.

Gauhati High Court Case

- The Bench referred to a recent incident in the Gauhati High Court where the swearing-in of a senior advocate was deferred.
- The government had cleared only Mr. Goswami, while advocate N. Unni Krishnan Nair's appointment was delayed.
- The Collegium's stand and the subsequent government action were appreciated by the court.

Judicial Independence and Government Caution

- The Supreme Court had earlier cautioned the government against selectively **bypassing Collegium** recommendations for judicial appointments,
 - o emphasizing that such actions risked an "unpalatable" reaction from the Collegium.
- The court warned against the government's pick-and-choose policy in both appointment and transfers of High Court judges, stating it was a matter of great concern.

4. More finance needed to wean India's electricity grids off coal- The Hindu

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

News:

- India is **not demanding adequate finance** from the international community for its green energy transition.
- **Discussion held at** a seminar outlining the roadmap for the upcoming 28th United Nations Conference of Parties (COP-28) in Dubai.

Prelims Takeaway

- G-20 Summit
- COP-28

Finance as a Thorny Issue in COP Negotiations

- The developed countries **yet to fulfill commitments** to provide funds for emissions mitigation in developing countries.
- The **environment pledges fall short** of the required 43% reduction in carbon emissions by 2030, risking breaching the 1.5 degrees Celsius safety mark.

India's Green Energy Commitment and Challenges

- India has a **commitment to source** nearly 500 GW of renewable energy by 2030 as a significant global contribution.
- India has **recognized challenges** in transitioning entirely to renewable energy, particularly in providing 'peaking power' to handle demand spikes during exceptional circumstances.

Dependency on Coal for Peaking Power

• Acknowledgment that, currently, only **coal can reliably meet** the demand for 'peaking power.'









Emphasis on the need for **international finance** to support India in ensuring its electric grid can handle large loads of renewable power to avoid blackouts.

Current Energy Landscape in India

- As of 2023. India met 70% of its peak demand of 234 GW with coal.
- India's installed capacity is **425 GW** as of October 2023.

Focus on Global Stocktake at COP-28

- There is an anticipation that COP-28 discussions will heavily focus on the Global Stocktake, evaluating actual progress in cutting emissions globally.
- Emphasis on pushing countries to declare more ambitious targets to avoid breaching the 1.5 degrees Celsius limit.

G-20 Summit Commitment and COP Negotiations

- Reference to the G-20 summit's commitment to **triple renewable energy** capacity by 2030.
- Emphasis on ensuring that this commitment is **reflected in** the final text of **COP negotiations**.

5. Subsidies to spur growth for now, investment to take off post 2024 polls'-The Hindu

Relevance: Government policies and interventions for development in various sectors and issues arising out of their design and implementation

News:

India's is spending on **subsidies** and the **rural employment** • India Outlook Report guarantee scheme

Prelims Takeaway

- They are **expected to rise** ahead of the Lok Sabha elections possibly at the expense of public capex outlavs.
- The **private investments** are likely to rebound after the 2024 ballot.

Reserve Bank of India's Interest Rate Projection

- Goldman Sachs' India 2024 Outlook suggests that the Reserve Bank of India may cut interest rates in two tranches
 - with **25 basis points** each, towards the end of 2024 and early 2025.
- **Inflation** is expected to remain elevated at around 5.1%, limiting room for monetary easing.

Fiscal Policy and Constraints

- Projection of a continued pivot towards subsidies and welfare spending leading up to the elections.
- Despite **fiscal constraints**, the government is not expected to increase the fiscal deficit, leading to a potential decline in public capital expenditure.

Growth Outlook for India

- **Anticipation** of a slight easing in growth from 6.4% in the current year to 6.3% in 2024.
- **Subsidies** and **transfer payments** expected to be the primary drivers of consumption and growth in the initial half,
 - aligning with the general elections in Q2 2024 (April to June).
- **Post-election**, a re-acceleration of investment growth, particularly from the private sector, is anticipated.

GDP Growth Projections and Govt. Spending

- Anticipation of **6.2% real GDP growth** in 2023-24, rising to 6.5% in 2024-25.
- Ahead of the general elections in Q2 2024, the government has increased allocations towards rural employment programs.
- **Higher subsidies** for cooking gas and an extension of the food subsidy program from the Central government noted, along with fiscal outlays from State governments before State elections in November-December.

Political Uncertainty and Election Impact

- There is the acknowledgment of **increased political uncertainty** with elections approaching in Q2 2024.
- The **notable fact** is that fiscal measures and subsidies align with election cycles highlighted as potential factors influencing economic dynamics.







GS III

6. The Emissions Gap Report is UNEP's spotlight report launched annually in advance of the annual Climate negotiations.- The Hindu

Relevance: Conservation, environmental pollution and degradation, environmental impact assessment. **News:**

 Ahead of COP28, the United Nations Environment Programme (UNEP) released a report titled 'Emissions Gap Report 2023

Prelims Takeaway

United Nations Environment Programme

Emissions Gap Report

- The Report (EGR) series tracks world progress in **limiting global warming well below 2°C** and pursuing 1.5°C in line with the Paris Agreement.
- Since 2010, it has provided an annual science-based assessment of the gap between estimated future global greenhouse gas (GHG) emissions
 - o if countries implement their climate mitigation pledges, and where they should be to avoid the worst impacts of climate change.
- Each year, the **report also highlights key opportunities to bridge the emissions gap**, tackling a specific issue of interest.
- With the **aim to inform the climate negotiations among UN Member States**, the EGR is launched every year ahead of the UN Climate Change Conference of the Parties (COP).

United Nations Environment Programme

- The United Nations Environment Programme is responsible for coordinating responses to environmental issues within the United Nations system.
- It was established by Maurice Strong, its first director, after the United Nations Conference on the Human Environment in Stockholm in June 1972.

7. Freemartins: black sheep among the cattle- The Hindu

Relevance: science and Technology- developments and their applications and effects in everyday life. **News:**

In agricultural settings, freemartins can't reproduce, farmers often identify them through physical and/or behavioural traits

Prelims Takeaway

Freemartins

Freemartins

- In animal husbandry, cattle that are born exhibiting characteristics of both sexes
- These are **sterile female cattle** that result from the twinning of a male and a female within the same uterus.
- This phenomenon occurs in approximately 90% of such twin pregnancies in cattle.
- Reason
- the exchange of blood between the male and female foetuses during gestation.

Mechanism

- Genetically, **freemartinism is attributed to the sharing of cells** carrying the Y chromosome from the male twin with the female twin.
 - o This chromosome triggers the development of male reproductive organs in the male foetus
 - o the female foetus, affected by the presence of male hormones, experiences incomplete development of its reproductive system.
- t the freemartin has an underdeveloped or non-functional reproductive tract.







Prelims Takeaway

Sophisticated Analytical &

Technical Help Institutes



8. Cancellation of notification for DST scheme worries researchers- The Hindu

Relevance: Achievements of Indians in science & technology; indigenization of technology and developing new technology.

- The Centre's move to cancel a call for proposals under the (SATHI) Department of Science and Technology (DST)'s SATHI programme has sparked fears among higher education institutions
- shrinking funding sources to procure sophisticated, high-end equipment that are vital for research and development.

Sophisticated Analytical & Technical Help Institutes (SATHI) Objective:

- It is an initiative by the **Department of Science and Technology** to boost access to research and testing facilities
- To address problems of accessibility, maintenance, and expensive equipment in Institutions.
- to set up a shared, professionally managed Science and Technology (S&T) infrastructure facility which can be readily accessible to academia, start-ups, manufacturing units, industries, and R&D labs.
- Such S&T infrastructure will be known as the Sophisticated Analytical & Technical Help Institute
- These Centres will be equipped with major analytical instruments and advanced manufacturing facilities which are usually not available at Institutes / Organisations.
- It would encourage and ensure the establishment of a National Network of Laboratories and testing facilities tightly linked to global standards.

Funding:

- Proposals from well-established, internationally competitive S&T host institutes / R&D Centres / Organizations irrespective of their status as Government / NonGovernment, from State / Central Universities, are invited through networking and a cluster approach.
- A not-for-profit Section-8 company as well as a Governing Body (GB) formation are compulsory in consortium mode with the support of the granting agency.
- **Duration**: The duration of support for the SATHI Project will be for a period not exceeding 4 years.
- 9. Yemen's Houthis release video showing armed men seizing India-bound' Israeli-linked ship'; owner says vessel in Yemen's Hodeidah port area-The Hindu

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

News:

Yemen's Iran-backed Houthis released video footage

Prelims Takeaway

Houthi Rebels

showing armed men dropping from a helicopter and seizing a cargo ship in the southern Red Sea.

Ship Seizure and Denunciation by the United States

- The United States **strongly denounces** the seizure of the motor vessel Galaxy Leader in the Red Sea.
- The U.S. considers the seizure **a blatant violation o**f international law.
- The U.S. State Department demands **the immediate release** of the ship and its crew.
- The US **emphasized** the vessels and crew's release.





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Crew Composition and Charter Information

- The **Bahamas-flagged** Galaxy Leader's crew consists of nationals from Bulgaria, Ukraine, the Philippines, Mexico, and Romania.
- The vessel is chartered by Japan's Nippon Yusen.

Violation of Freedom of Passage and Threat to Trade

- Owners and managers of the Galaxy Leader assert that the ship's seizure represents **a gross violation** of freedom of passage for the global fleet.
- The incident is deemed a serious threat to international trade.

International Consultations and Next Steps

- The U.S. **pledges to consult** with allies and U.N. partners regarding appropriate next steps.
- Indicates a **commitment to address** the situation through diplomatic and international channels.









Editorials, Gists and Explainers

1. A renewed focus on emerging technologies

Relevance: Science and Technology- developments and their applications and effects in everyday life. **Context:**

• Emerging technologies, an euphemism for capabilities that rely on a combination of cyber technology, Artificial Intelligence (AI), unmanned systems, is in vogue among most militaries.

Emerging technologies for Indian armed forces:

- Recently, the Chief of the Army Staff said that the Army had identified 45 niche technologies in the field of military applications.
- Similarly, under 'UDAAN', the Indian Air Force (IAF) is using AI, cyber and virtual reality to address its operational, logistical, and training needs.

A long way to go

- For these initiatives to be successful, the military must be cognisant that technology is not a silver bullet and should not be imagined as a 'plug and play' — readily adjusted to existing practices.
- Instead, it needs to be accompanied by organisational and doctrinal changes and a willingness to share data with the civilian environment.
- To some, emerging technologies is just the latest fad. Indeed, most accounts of the Russia-Ukraine war attest to the old fashioned dominance of the artillery, manoeuvre warfare, and infantry tactics.
- But emerging technologies represent a dilemma that militaries have faced since time immemorial
- Effectively integrating emerging technologies requires the military to work more closely with civilians than ever before.
- To be fair, the Indian military's focus on these emerging technologies is not new.
- India's first drone platforms were inducted in the late 1990s by the Army followed by more procurements in the 2000s by the IAF and Navy.
- Military leaders have recognised the cyber threat for some time, pointing to issues such as 'information warfare'.
- Through its indigenous space programme, India has launched communication satellites to improve its military communications capabilities.

Way forward: Change in approach

- First, jointness, defined as interoperability between the three services, remains problematic. Chief of Defence Staff (CDS) has an explicit mandate to create joint theatre commands (JTCs).
- While the strategic community waits for such a development, the need for interoperability is essential especially among the host of emerging technologies.
- Second, there is a need to revisit existing human resources practices in armed forces.
- For the most part, the Indian military prioritises generalisation over specialisation.
- The services should therefore give extended tenures and create promotion pathways for officers intellectually inclined towards this domain.
- Third, both civilian defence organisations and the military needs to be more open with sharing data, especially to fully realise the promise of Al.
- Traditionally, secrecy concerns have stymied data availability. However, one can create a structure with adequate safeguards, which allows civilians to work alongside the military to overcome such concerns.
- Fully realising the potential of emerging technologies requires altering existing organisations and approaches.

Conclusion

- The current efforts in defence reforms in India has put the military on the road to perhaps its biggest transformation yet.
- Realising the promise of this vision would require greater willingness to engage with the talent that resides outside existing defence organisations.

2. Leap in the dark: On the election of Javier Milei, in Argentina

Relevance: Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.

Context

- Javier Milei, a self-declared anarcho-capitalist, is elected as the President of Argentina
- This signals a significant shift to the right in Argentina
- This is a notable departure from the decades-long dominance of the centre-left Peronist movement.

Argentina's Economic Challenges

- The state of Argentina's economy is dire, marked by annual inflation exceeding 140%. Its over 40% of the population in poverty
- It has a historical low for the peso against the U.S. dollar.

Views and Promises of President-elect

- The President -elect is an admirer of Donald Trump and Jair Bolsonaro, advocating views that align with the far-right in the Americas.
- His proposals include
 - o Replacing Argentina's currency with the U.S. dollar
 - o Banning abortion
 - o Dismantling the public health-care system
 - o Transitioning public education into a voucher system.

Unsettled Economic and Political Landscape

- The economic miseries in Argentina drive voters to seek political change, contributing to the appeal of President elect's promises.
- Uncertainty surrounds the President elect's untested libertarianism and its ability to address the country's chronic economic challenges.
- There are questions about the feasibility of implementing radical proposals.









Quick Look

1. E prime layer

- It was believed that a material exchange between the core and mantle is small.
- But the experiments revealed that when water reaches the core-mantle boundary, it reacts with silicon in the core, forming silica.

How did this layer develop?

- This latest research suggests that tectonic plates carrying surface water have transported it deep into the Earth over billions of years.
- Upon reaching the core-mantle boundary about 1,800 miles below the surface, this water initiates significant chemical changes, influencing the core's structure.
- Scientists have observed that subducted water reacts chemically with core materials under high pressure.
- This reaction leads to the formation of a hydrogen-rich, silicon-depleted layer at the outer core, resembling a film-like structure.
- Silica crystals generated by this process ascend and blend into the mantle, impacting the overall composition.
- These modifications in the liquid metallic layer could potentially result in reduced density and altered seismic characteristics, aligning with anomalies detected by seismologists.

Significance

- This discovery enhances researchers' comprehension of Earth's internal mechanisms, indicating a broader and more intricate global water cycle than previously acknowledged.
- The transformed layer in the core holds significant implications for the interconnected geochemical processes linking surface water cycles with the deep metallic core.

2. Chimaeras

- A genetic chimaera is a single organism composed of cells of more than one distinct genotype (or genetic makeup).
- The animal kingdom has several examples of varying degrees of chimerism.
 - o The **half-sider budgerigar**, a type of common parakeet widely adopted as pets, has different colours on either side of its body due to chimerism.
 - Anglerfish: The male fish fuses with and is eventually absorbed into the female fish, mixing their genetic makeups into a single animal.
 - o Marine sponges are known to have up to four distinct genotypes in a single organism.

3. Technology Development Board:

- It is a statutory body constituted under the Technology Development Board Act, 1995.
- It aims to promote the development and commercialization of indigenous technology and the adaptation of imported technology for wider application.
- The board consists of 11 Board members.
- It provides equity capital or loans to industrial concerns and financial assistance to research and development institutions.
- The Fund has been receiving grants from the Government of India out of the cess collections from the industrial concerns under the provisions of the Research and Development Cess Act, 1986, as amended in 1995.









4. Nitrogen-9 nucleus

- It is characterised by seven protons and two neutrons which is an unusually high proton-to-neutron ratio.
- This disparity has a critical effect on the isotope's stability, influencing its decay processes as well as overall behaviour.
- For one, the high proton content places nitrogen-9 atoms beyond the conventional stability thresholds.
- Most nitrogen comes as the isotope nitrogen-14, with seven protons and seven neutrons. But physicists say they have glimpsed a far more elusive variant with just two neutrons.

5. Anticipatory Bail

- It is the bail granted to a person in anticipation and apprehending arrest.
- Under Section 438 of CrPC, any individual who discerns that he may be tried for a non-bailable offence can apply for anticipatory bail.
- The application shall be made to the High Court or Sessions Court, where the crime is alleged to be committed.
- Anticipatory Bail is bail before the arrest, and the police can't arrest an individual if the Court has granted anticipatory Bail.
- It is meant to be a safeguard for a person who has false accusations or charges made against him/her, most commonly due to professional or personal enmity, as it ensures the release of the falsely accused person even before he/she is arrested.









Prelims Track Question

Q1. With reference to Pradhan Mantri Mudra Yojana consider the following statements

- 1. Shishu: Covering loans up to Rs. 50,000.
- 2. Kishore: Covering loans above Rs. 50,000 and up to Rs. 5 lakh.
- 3. Tarun: Covering loans above Rs. 5 lakh and up to Rs. 15 lakh.

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 QUAD, consider the following statements

- 1. The grouping consists of five countries.
- 2. The grouping targets the Indo-Pacific.
- 3. The grouping works on infrastructure development, and supply chain resilience.

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

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

Q3. With reference to evolution of Collegium System, consider the following statements

- 1. The First Judges Case maintained the primacy of the opinion of the Chief Justice of India.
- 2. The Second Judges case expanded the Collegium to a five-member body.
- 3. The Third Judges case it was interpreted by the Supreme Court that holding that "consultation" really meant "concurrence".

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

- A. Only one
- B. Only two
- C. All three
- D. None
- Q4. With reference to evolution of The Green Climate Fund , consider the following statements

- 1. It is a global fund within the UNFCCC framework
- 2. GCF launched its initial resource mobilization in 2020.
- 3. The Fund's investments can be in the form of grants, loans, equity or guarantees.
- 4. The Fund is headquartered in Songdo, South Korea.

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

- A. Only one
- B. Only two
- C. Only three
- D. All four

Q5. Consider the following pairs

Organization : Report

- 1. World Wildlife Fund: The Energy Report
- 2. IMF : World Economic Outlook
- 3. World Economic Forum : Global

Competitiveness

Report

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

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

Q6. Consider the following statements regarding the United Nations Environment Programme (UNEP):

- 1. It is a specialized agency of the United Nations.
- 2. Its primary goal is to promote global economic development.
- 3. It facilitates international trade agreements related to environmental issues

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

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

Q7. Consider the following statements about Freemartins

1. In animal husbandry, cattle that are born exhibiting characteristics of both sexes



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2. These are sterile female cattle that result from the twinning of a male and a female within the same uterus.

Which of the statements given above is/are correct?

- A. Only 1
- B. Only 2
- C. Both 1 and 2
- D. Neither 1 nor 2

08. Consider the following statements Sophisticated Analytical & Technical **Help Institutes (SATHI)**

- 1. It is an initiative by the Department of Science and Technology to boost access to research and testing facilities
- 2. To address problems of accessibility, maintenance, and expensive equipment in Institutions.

Which of the statements given above is/are incorrect?

- A. Only 1
- B. Only 2
- C. Both 1 and 2
- D. Neither 1 nor 2

09. Consider the following statements regarding the Middle East

- 1. The Middle East is a geographically defined region that includes countries in Southwest Asia and parts of North Africa.
- 2. Persian is the predominant language spoken across the Middle East.
- 3. The majority of the population in the Middle East follows the Hindu religion.

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 regarding "UDAAN":

- 1. UDAAN is a government scheme aimed at promoting financial inclusion in rural areas.
- 2. It focuses providing skill on employment development and opportunities for youth in Jammu and Kashmir.
- 3. The UDAAN initiative primarily targets urban infrastructure development in metropolitan cities.

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

- A. Only one
- B. Only two







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Prelims Track Answer

Ans. 1 Option B is correct **Explanation**

PM Mudra Yojana

- It was launched by the government in 2015 for providing loans up to Rs. 10 lakh to the non-corporate. non-farm small/microenterprises.
- Three Products:
- MUDRA has created three products i.e. 'Shishu', 'Kishore' and 'Tarun' as per the stage of growth and funding needs of the beneficiary micro unit.
 - o Shishu: Covering loans up to Rs. 50,000.Hence, Statement 1 is correct.
 - Kishore: Covering loans above Rs. 50,000 and up to Rs. 5 lakh. Hence, Statement 2 is correct.
 - o Tarun: Covering loans above Rs. 5 lakh and up to Rs. 10 lakh. Hence, Statement 3 is incorrect.
- · Loans under this scheme are collateral-free loans.

Ans. 2 Option B is correct **Explanation**

- QUAD, also known as the Quadrilateral Security Dialogue or simply the Quad, is a strategic forum comprising four countries: the United States, Japan, India, and Australia. Hence, Statement 1 is incorrect.
- The Quad is aimed at promoting regional security and economic cooperation in the Indo-Pacific region. Hence, Statement 2 is correct.
- The four countries share a common interest in maintaining a free and open Indo-Pacific, promoting democracy, human rights, and the rule of law, and countering China's expanding influence in the region.
- The Quad has held several meetings at the ministerial and leaders' level to discuss such as maritime security, infrastructure development, and supply chain resilience. Hence, Statement 3 is correct.

The Quad is seen as a mechanism for balancing China's influence in the region, although its members have stressed that it is not a military alliance and is open to other countries who share their values and interests.

Ans.3 Option A is correct **Explanation**

Collegium System

- First Judges Case (1981):
 - o It declared that the "primacy" of the CII's (Chief Justice of India) recommendation on judicial appointments and transfers can be refused for "cogent reasons." Hence, Statement 1 is correct.
 - The ruling gave the Executive primacy over the Judiciary in judicial appointments for the next 12 years.
- Second Judges Case (1993):
 - SC introduced the Collegium system, holding that "consultation" really meant "concurrence". Hence. Statement 2 is incorrect.
 - It added that it was not the CJI's individual opinion, but an institutional opinion formed in consultation with the two senior-most judges in the SC.
- Third Judges Case (1998):
 - o SC on the President's reference (Article 143) expanded the Collegium to a fivemember body, comprising the CJI and four of his senior-most colleagues. Hence, Statement 3 is incorrect.

Ans. 4 Option C is correct **Explanation**

The Green Climate Fund

- The Green Climate Fund (GCF) is a global fund within the UNFCCC framework.Hence, Statement 1 is correct.
- It is aimed to support the developing countries limit or reduce their greenhouse gas (GHG) emissions and adapt to climate change.
- GCF launched its initial resource mobilization in 2014. Hence, Statement 2 is incorrect.



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- When the Paris Agreement was reached in 2015, the GCF was given an important role in supporting the goal of keeping climate change well below 2 degrees Celsius.
- The Fund's investments can be in the form of grants, loans, equity or guarantees.Hence,
 Statement 3 is correct.
- GCF is governed by a 24-member Board, comprised equally of developed and developing countries, representing the United Nations Regional Groups.
- It makes decisions based only on the consensus agreement of all Board members.
- The Fund is headquartered in Songdo, South Korea. Hence, Statement 4 is correct.

Ans. 5 Option C is correct Explanation Organizations and Reports

organizations and Reports

Organization : Report

World Wildlife Fund : The Energy Report.

Hence, Statement 1 is correct.

IMF :World Economic Outlook . Hence, Statement 2 is correct.

World Economic Forum : Global Competitiveness Report **Hence**, **Statement 3 is correct.**

Goldman Sach: India Outlook Report

Ans. 6 Option A is correct Explanation

- UNEP is a specialized agency of the United Nations Hence, statement 1 is correct
- UNEP, established in 1972, is indeed a specialized agency of the United Nations, focusing on environmental issues and sustainable development.
- . The primary goal of UNEP is to coordinate global environmental activities and assist in the implementation of environmental policies. While sustainable development is an integral part of its mission, its focus is specifically on environmental concerns. Hence, statement 2 is incorrect.
- UNEP facilitates international trade agreements related to environmental issues:

- . UNEP's core mandate is not directly related to facilitating international trade agreements. It primarily focuses on coordinating environmental activities, promoting sustainable practices, and assisting member states in implementing environmentally sound policies. Hence, statement 3 is incorrect.
- Therefore, the correct answer is A Ans. 7 Option C is correct Explanation
- In animal husbandry, cattle that are born exhibiting characteristics of both sexes Hence, statement 1 is correct
- These are sterile female cattle that result from the twinning of a male and a female within the same uterus. Hence, statement 2 is correct
- This phenomenon occurs in approximately 90% of such twin pregnancies in cattle.

Ans. 8 Option D is correct

Explanation

Sophisticated Analytical & Technical Help Institutes (SATHI)

- It is an initiative by the Department of Science and Technology to boost access to research and testing facilities Hence, statement 1 is correct
- To address problems of accessibility, maintenance, and expensive equipment in Institutions. Hence, statement 2 is correct
- to set up a shared, professionally managed Science and Technology (S&T) infrastructure facility which can be readily accessible to academia, start-ups, manufacturing units, industries, and R&D labs.

Ans. 9 Option A is correct Explanation

- The Middle East is a geographically defined region that includes countries in Southwest Asia and parts of North Africa:
- The Middle East is a transcontinental region centered on Western Asia (Southwest Asia) and Egypt (North Africa). Hence, statement 1 is correct





- Persian is the predominant language spoken across the Middle East:
- While Persian (Farsi) is spoken in some Middle Eastern countries, it is not the predominant language. Arabic is the most widely spoken language in the region. Hence, statement 2 is incorrect.
- The majority of the population in the Middle East follows the Hindu religion:
- The majority of the population in the Middle East follows Islam, with various sects such as Sunni and Shia. Hinduism is not the predominant religion in this region. Hence, statement 3 is incorrect.

Ans. 10 Option B is correct Explanation

- UDAAN is a government scheme aimed at promoting financial inclusion in rural areas
- UDAAN is not related to financial inclusion in rural areas. It is primarily focused on

- providing skill development and employment opportunities for the youth in Jammu and Kashmir. **Hence, statement 1 is incorrect.**
- It focuses on providing skill development and employment opportunities for youth in Jammu and Kashmir:
- UDAAN is a special initiative to address the issue of unemployment in Jammu and Kashmir by providing skill training to the youth and enhancing their employability.
 Hence, statement 2 is correct.
- The UDAAN initiative primarily targets urban infrastructure development in metropolitan cities
- UDAAN's focus is on addressing unemployment in Jammu and Kashmir, and it is not primarily targeted at urban infrastructure development in metropolitan cities. Hence, statement 3 is incorrect.











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+91 9999 057869 www.mentorshipindia.com A-92, Third Floor, Hari Nagar Delhi - 110064











