

# DAILY CURRENT AFFAIRS

By



SOURCES



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## Important News Articles

### GS II

#### 1. SC refuses to intervene in order directing Karnataka to release Cauvery water to T.N.- 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:**

- Recently, the **Supreme Court refused to intervene either in favour of Karnataka or Tamil Nadu in the Cauvery water dispute.**
- It banked on the combined expertise of the **Cauvery Water Regulation Committee (CWRC) and the Cauvery Water Management Authority (CWMA).**

#### Prelims takeaway

- Cauvery river
- Cauvery Water Regulation Committee
- Location Based Questions

**Key points**

- The **CWMA had in turn confirmed the CWRC order** that Karnataka has to ensure **Cauvery water releases from the Krishna Raja Sagara and Kabini** reservoirs put together
- So the flows were **released at Biligundulu** at the rate of 5,000 cusecs.
- The **south-west monsoon** which feeds the catchment in Karnataka has failed **miserably.**
- **Tamil Nadu had originally moved the Supreme Court** seeking a direction to Karnataka to forthwith release 24,000 cusecs of Cauvery water from its reservoirs at Biligundulu

**Dispute:**

- As the **river originates in Karnataka**, flows through **Tamil Nadu with major tributaries coming from Kerala** and drains into the Bay of Bengal through **Pondicherry.**
- The dispute therefore involves **3 states and one Union Territory.**
- The Cauvery water dispute between Karnataka and Tamil Nadu **began in 1974** when Karnataka started diverting water without Tamil Nadu's consent.
- After several years, the **Cauvery Water Disputes Tribunal (CWDT)** was established in 1990 to **resolve the issue.**
- It took **17 years for the CWDT to reach a final order in 2007**, which outlined the sharing of Cauvery water among the four riparian states.
- In 2018, the **Supreme Court declared the Cauvery a national asset** and largely upheld the water-sharing arrangements determined by the CWDT.
- It also **directed the Centre to notify the Cauvery Management Scheme.**
- The **central government notified the 'Cauvery Water Management Scheme'** in June 2018
- It constitutes the '**Cauvery Water Management Authority**' and the '**Cauvery Water Regulation Committee**'.

#### 2. Women's quota Bill cleared in Rajya Sabha as all members vote in support - The Hindu

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

**News:**

- **The Constitution (128th Amendment) Bill**, or the Nari Shakti Vandan Adhiniyam, and its **six clauses were passed with all 214 members present in the Upper House** voting in favour of them.

#### Prelims takeaway

- Women Reservation Bill 2023
- delimitation

### Women Reservation Bill 2023

- The Bill reserves **one-third of all seats for women in Lok Sabha, state legislative assemblies, and the Legislative Assembly of the National Capital Territory of Delhi.**
- Additionally, this reservation will also extend to **the seats reserved for SCs and STs in Lok Sabha and state legislative assemblies.**
- The reservation will be **effective once the census conducted** after the commencement of this Bill has been published.
- Based on the census, **delimitation will be undertaken** to reserve seats for women.
- The **reservation will be provided for a period of 15 years.**
- However, **it shall continue till such date as determined by a law made by Parliament.**
- Seats **reserved for women will be rotated after each delimitation**, as determined by a law made by Parliament.

## 3. India's suspension of visa services in Canada creates panic in Punjab- The Hindu

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

### News

- In a further scaling up of the ongoing diplomatic tensions between India and Canada, **India has suspended its visa services in Canada till further notice.**
- New Delhi issued an advisory to Indian nationals in Canada, **including students, to exercise utmost caution while travelling in the country.**

### Prelims takeaway

- Comprehensive Economic Partnership Agreement (CEPA)
- Khalistan movement

### India-canada bilateral relation

- India **established diplomatic relations with Canada in 1947.**
- According to Invest India, **Canada is the 18th largest foreign investor in India** with an overall investment of about \$3,306 million from April 2000 to March 2023.
- Both countries are engaged in technical **negotiations for a Comprehensive Economic Partnership Agreement (CEPA)** involving trade in goods, services, investment, and trade facilitation.
- Canada **hosts one of the largest Indian diasporas** in the world, numbering 16 lakh people of Indian origin.
- Indian **students studying in Canada now comprise approximately 40%** of the entire population of international students in Canada.
- Canada's Intellectual Property Office and India's Department of Industrial Policy and Promotion (DIPP) **agreed to strengthen cooperation in the area of Intellectual Property Rights (IPR).**
- **ANTRIX, the Commercial arm of ISRO**, has launched several nanosatellites from Canada.
- ISRO in its 100th Satellite PSLV (Polar Satellite Launch Vehicle) **launched in 2018, also flew Canadian first LEO (Low earth Orbit) satellite**, from Indian spaceport Sriharikota.

## 4. Panel suggests GPS trackers to reduce overcrowding in prisons- The Hindu

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

### News:

- Recently, the **parliamentary committee on home affairs** presented its report titled '**Prison-Conditions, Infrastructure and Reforms**'.

### Prelims takeaway

- National Crime Record Bureau (NCRB)
- Sabarmati Jail

- The panel has **recommended ankle trackers or bracelets on prison inmates** to reduce overcrowding in prisons.

#### Key Highlights of the report

- It said **mostly bail is denied on three counts**:
  - the undertrial prisoner may influence or intimidate the witness
  - will try to leave the country
  - commit another crime.
- It **recommended that prisoners from overcrowded jails may be transferred** to other jails with vacant cells in the same State or other States.
- The panel appreciates the **proposal of the Government of Gujarat to make Ahmedabad Jail Bhajiya House cum-Restaurant-cum-historical gallery, a heritage structure.**
- It will depicting the **'life and times' of Mahatma Gandhi, Sardar Patel, Kasturba Gandhi, Bal Gangadhar Tilak, Zaverchand Meghani, who were all inmates of Sabarmati Jail.**

#### Data of National Crime Record Bureau (NCRB)

- According to the prison statistics published by **the National Crime Record Bureau (NCRB) for 2021, there are 1319 prisons in India**, with a total capacity of 4,25,609 prisoners.
- However, the **actual inmates are 5,54,034 which shows that the occupancy capacity rate is 130.2%.**
- Thus, the **record clearly shows that the undertrial prisoners are more** in prisons which is the main reason for overcrowding.
- The **occupancy of women prisoners has also been increased** and the prisons are understaffed by approximately 30% of the required strength.
- **Uttar Pradesh had the highest number of undertrial prisoners**, 21.21% of the country's total undertrial prisoners are lodged in Uttar Pradesh.
- **Delhi has the highest percentage of undertrial prisoners** which is 91% of the total prisoners.
- Out of these, **10,145 prisoners were recommended by Under Trial Review Committee (UTRC) for granting bail.**
- However, only **1,696 of the prisoners were released, which is very low.**

## 5. New Pamban bridge may miss its November deadline- The Hindu

**Relevance:** Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

#### News

- The **new Pamban railway sea bridge** being built to **connect Mandapam town** on the **mainland** with **Rameswaram** on the **Pamban Island** in Tamil Nadu, may **not be ready by November.**
- The **bridge is under construction since 2019.**

#### Prelims takeaway

- Location Based Question
- Rail Vikas Nigam Limited.

#### Pamban Bridge

- It is being developed by the **Rail Vikas Nigam Limited.**
- It is being **developed parallel** to the **old railway bridge**, which was **constructed** by the British in **1914** to **bolster trade relations** with **Sri Lanka.**
- The **Pamban cantilever bridge connects** the town of **Mandapam** in mainland India with **Pamban Island**, and **Rameswaram.**
- The **new 2.5 km bridge** will be India's **first vertical lift railway sea bridge.**
- It will **ensure** that the **trains**, which **currently** operate at a **maximum speed** of just **10 kmph** will be able to **cross 2km distance** at over **80 kmph.**
- It will be **3.0 metres higher** than the **existing bridge** with navigational **air clearance** of 22.0 metres above sea level.

- It will **have** will have **electrified double-line railway track** and **electro-mechanical** controlled systems.
- It is **expected** to give a **boost** to the **tourism industry** in this region, **especially** for **pilgrimage purposes** as a large number of devotees, every year, visit **Rameshwaram Temple** and **Jyotirling**.

## 6. Govt launches AI chatbot for PM-Kisan scheme-Indian Express

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

**News:**

- The **Ministry of Agriculture and Farmers' Welfare** launched **an AI chatbot** for the PM-KISAN Scheme.
- It is the first of its kind to be **integrated with a major flagship scheme of the central government**.

**Prelims takeaway**

- AI Chatbots
- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

**Key Points**

- The introduction of the **AI Chatbot in the PM-KISAN grievance management** system is aimed at empowering farmers with a user-friendly and accessible platform.
- In the initial phase of the development, the **AI Chatbot will assist farmers in seeking information related to their application status**, payment details, ineligibility status and other scheme-related updates.
- The chatbot is **currently available in English, Hindi, Bengali, Odia and Tamil**, and will soon be available in all 22 official languages of the country.

**Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**

- The Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) Yojana **came into effect from December 1, 2018**.
- Under the scheme, **income support of Rs 6000 per annum is provided to all eligible farmer families** across the country
  - In three equal instalments of Rs 2,000 each every four months.
- The fund of Rs 2,000 is **directly transferred to the bank accounts** of the eligible farmers/farmer's family under the Direct Benefit Transfer Mode.
- **Ministry of Agriculture and Farmers Welfare** is the nodal ministry
- It is a **Central Sector Scheme** with 100% funding from the Central Government.

**Eligibility**

- Landholding farmers' families with **cultivable landholding in their names**
- Farmers from **both the urban and rural areas**
- **Small and Marginal** farmers families.

**AI Chatbots**

- A chatbot is a **computer program that uses artificial intelligence (AI)** and natural language processing (NLP)
- **objective:** to **understand customer questions and automate responses** to them, simulating human conversation.

## GS III

## 7. China, U.S. and India absent at U.N.'s Climate Ambition Summit- The Hindu

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

**News:**

- Recently the **Climate Ambition Summit (CAS)** concluded in New York

**Prelims takeaway**

- Nationally Determined Contributions
- Climate Ambition Summit

- as part of the United Nations General Assembly, was marked by the **absence of major economies whose actions significantly influence the future of global emissions.**

### Key Highlights

- **China, United States and India** — who collectively account for **about 42% of global greenhouse gas emissions** and are the top three emitters in that order
- The **criteria for countries** to be considered for a speaking slot at the summit were:
  - they would be expected to present **updated pre-2030 Nationally Determined Contributions (as agreed in Glasgow)**
  - updated **net-zero targets**
  - energy transition plans with commitments to no new coal, oil and gas
  - fossil fuel **phase-out plans**
  - more ambitious **renewable energy targets**
  - Green **Climate Fund pledges**
  - economy-wide plans on **adaptation and resilience.**
- All the “**main emitters**” and notably all **G-20 governments would be asked to:**
  - commit to presenting, by 2025, more ambitious economy-wide Nationally Determined Contributions/

### Transition plans

- India last **updated its climate pledges in 2022:**
  - of reducing emissions intensity or the volume of emissions per unit of gross domestic product (GDP) by 45% from 2005 levels by 2030
  - a 10% increase from what it agreed to in 2015.
- The government committed to **meet 50% of its electric power needs from renewable, non-fossil fuel energy sources**
  - Up from 40% committed at the Paris agreement.
- It assured to create an **additional carbon sink of 2.5 to 3bn tonnes of CO<sub>2</sub>-equivalent [GtCO<sub>2</sub>e]** through additional forest and tree cover by 2030.
- In 2021, **Prime Minister committed to India achieving net zero by 2070.**

### Is India's commitment sufficient?

- The scientific assessment is that India's **commitment is insufficient** to keep temperatures from keeping below 2C by the end of the century.
- However, **India's low per capita emissions** and contribution to the carbon already in the atmosphere suggest its **effort “more than its fair share.**

## 8. On Govt table: proposal to have quotas within SC quotas- The Hindu

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

### News:

- The Government is weighing its options on a controversial and far-reaching step: introducing “**sub-categorisation**” among **Scheduled Castes (SC).**
- This **entails fixing a separate quota for some castes within the SC category** ostensibly to ensure that a few “influential SC communities” don't corner most of the benefits.

### Prelims takeaway

- National Commission for Scheduled Castes (NCSC)
- Rohini Commission

### Key Highlights

- Unlike **OBCs, there is no creamy layer for SCs and STs.**
- Backwardness among **SCs also draws from the practice of untouchability.**

- sub-categorisation **may sharpen differences within and bring in competitive affirmative action.**
- If the government **decides to go ahead with sub-categorisation of SCs** in any state or across the country
- it will need to **amend Article 341 of the Constitution.**
- The Government has already set up the **Rohini Commission** whose report was submitted on July 31 on **sub-categorisation of OBCs.**

#### State wise data of SCs

- Of the nearly **17 per cent SC population in Telangana, Madigas account for nearly 50 per cent** but they argue that most opportunities are cornered by another influential SC community Mala.
- So they **have launched an agitation asking for a distinct quota** for them.
- There are **Mala-like examples in other states, too: the Paswans in Bihar or the Jatavs in UP.**

#### Background

- In 2004, a **Constitution Bench of the Supreme Court struck down an Andhra Pradesh law** for sub-categorisation of SCs
- in 2020, a **five-judge bench of the SC held that the state has the power to do so**
  - It requested the Chief Justice to refer the matter to a bench of seven or more judges.
  - That is still pending.
- States like **Haryana in 1994, Punjab in 2006 and Tamil Nadu in 2008 moved to bring about sub-categorisation** within their SCs but all these are on hold pending the SC decision.
- Way back in **2006-07, the Centre had set up the National Commission to examine the issue of Sub-categorisation of SCs (NCSCSC)** in Andhra Pradesh.
- It **recommended sub-categorisation** but the **National Commission for Scheduled Castes (NCSC) did not agree.**



**Mentorship**  
India



## Editorials, Gists and Explainers

### 1. Tracking India's growth trajectory - The Hindu

**Relevance:** Indian Economy

**Context**

- The **conventional way to assess** a country's **economic situation** is to look at the **quarterly** and **annual GDP growth rate** and **compare** it to **previous** quarters as well as years.
- In the **quarterly release** of **GDP figures** by the NSO (National Statistical Office), the country's performance is likened to reviewing a **report card** of its **economic performance**.

#### GDP growth rate

- Q1 (April to June 2024 ): Nominal growth rate of 8% and a real growth rate of 7.8%.
- The growth story currently posits that the numbers reflect an uptick in the agriculture sector growing at 3.5%, unlikely to be sustained due to pressure from the El Niño phenomenon, and the services industry, with financial, real estate and professional services growing at 12.2%.

#### Calculating GDP

- Calculating the GDP growth rate involves many complex statistical choices and sophisticated statistical operations.
- 1st Choice: Income approach of calculating GDP rather than the expenditure approach.
  - o Income Approach: Involves summing up all national incomes from the factors of production and accounting for other elements such as taxes, depreciation,
  - o Expenditure approach: Dictates headline growth to be 4.5% rather than 7.8% which is a large discrepancy.
- 2nd Choice: Adjusting for inflation using the price deflator.
  - o Deflator is meant to adjust growth figures when they are overstated by inflation.
  - o Here, deflation due to falling commodity prices, reflected in the wholesale price index, has worked to overstate the real growth.
- Furthermore, there is a base effect from the COVID-19 degrowth period, which continues to plague India's growth figures.
- Although less pronounced in FY24, the base effect has a role in comparative statistics due to sporadic growth in the years following FY20-21.
- Additionally, one must consider whether the proposed, supposedly cooled, inflation rate calculated through the consumer price index can be sustained at current levels with the impending depreciation of the Indian rupee against the dollar due to capital outflow pressures resulting from the RBI's reluctance to raise interest rates.

#### Revenue from taxes

- Moreover, the government's tax revenue from direct taxes has weakened over the previous quarter while the indirect tax revenue remained strong, indicating a K-shaped pattern.
- The income streams from progressive taxation seem to be a laggard compared to its regressive counterpart.
- A muted growth of direct tax collected in an economy boosted by the services industry is a statistical discrepancy which remains unexplained in the proposed GDP growth story.

#### A nuanced approach

- In conclusion, after a meticulous analysis of India's Q1 FY24 economic transcript, it becomes palpable that the reported growth narrative might be somewhat over embellished.
- The divergence in growth figures brought forth by the income and expenditure approaches manifest a significant disparity, raising fundamental questions about the veracity of the promulgated optimistic narrative.
- Moreover, the underpinnings of this growth story, nuanced by inflationary adjustments and conspicuous fluctuations in tax revenue streams, signal a cautious trajectory.
- Additionally, the apprehensive outlook on the agriculture sector and potential fiscal constraints paint an arguably more restrained picture than initially portrayed.

**Conclusion**

- Therefore, it seems **prudent to assert** that **India's economic performance**, although showing signs of resilience, does **not quite emerge** as the **unequivocal success story** depicted in initial observations, **urging** a more **nuanced** and **critical approach** in assessing the trajectory ahead.

## 2. Changing how we move - Indian Express

**Relevance:** Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

**Context**

- Recently International oil prices are surging, nearing \$100 per barrel once again.

### India's dependency over crude oil

- India's import dependence on crude oil and products stood at an all-time high of 87.3 per cent in FY2023, and 25.8 per cent of the country's import bill was spent on it.
- And India has the third-largest crude and product demand in the world with significant room for consumption growth.
- Therefore, over dependency on crude oil import put burden on import bill and Current account deficit that has spill over impact on economy

### India's initiatives to reduce crude oil import dependency

- As International Energy Agency suggest that in the last decade, up to 20 per cent of our total primary energy supply was met by biomass, and a large portion of it was used by households.
- And newly formed Global Biofuel Alliance under India's G20 presidency must now convert this fuel into a form that can supply clean bio-energy to multiple end uses, improve energy security and get value for public spending
- In order to reduce dependence on imported crude, India launched its ethanol blending programme in 2003 but it saw little progress for more than a decade.
- In 2022, after a concerted policy push for five years, India's blending programme achieved the significant milestone of 10 per cent ethanol blending in petrol. Plans are now afoot to increase the blending share to 20 per cent (E20) by FY25-26, a target that was brought ahead by five years.

### Concern Ethanol blending programme:

- Currently, Ethanol producers supplied nearly 430 crore litres of ethanol in 2022. The demand for 20 per cent blending is set to increase India's ethanol demand to nearly 1,100 crore litres by 2025.
- But achieving the 2025 target will require investments, and the ability to provide (and divert) the necessary feedstock for the domestic production of ethanol.
- In line with this aspiration, a NITI Aayog report also indicated a growth in petrol demand by over 45 per cent by 2030, compared to 2021. In such a scenario, blending alone can deliver a small reduction in the overall demand for petrol.
- Much of India's supply of ethanol for the blending programme comes from first-generation production – using underlying sugars in food crops, mostly sugarcane (84 per cent) and grain (16 per cent).
- Given the predominance of first-generation production, the often-discussed food-energy-water nexus considerations must be put into practice at the earliest.
  - Food crops require fertiliser and water, and these in turn require heavily subsidised energy (natural gas and electricity) to produce (or draw)
- While the prospects for second-generation (2G) technologies for ethanol production are immense, investments have been slow and even Indian Oil's state-of-the-art facility will only produce 3 crore litres of 2G ethanol.
  - There are 12 such facilities in various stages of planning and construction but are unlikely to contribute to the lion's share of ethanol demand.
- While ethanol opens up a new income stream for the farming community by way of assured procurement, climate change considerations suggest that rainfall and yields will both see significant variations and can leave us vulnerable to supply shocks
- India needs a robust assessment of these tradeoffs, and a clear research and development plan for 2G technologies, before it can scale up ethanol production.

### Bio fuel and Flex fuel engines are new alternatives to crude oil

- As, nearly 60 per cent of our petrol demand comes from two-wheelers, which cater to the mobility needs of citizens across the economic spectrum. The remaining 40 per cent demand is from four-wheelers and this share is likely to increase.
- In such a situation, biofuels and flex-fuel vehicles (that can run almost entirely on biofuels) may merit consideration. As a consequence of it Indian government recently unveiled India's first flex fuel vehicle.
- EVs are also solution to our mobility needs but the minerals, materials and components they need, present more trade, employment and economic concerns.

### Way forward

- Even in **diversifying** our **fuel base**, the **primary focus** of policy must be to **slow down** the overall **consumption of petrol** in the economy and **address** the **private demand** for the fuel.
- Targeted promotion** of EVs in **public transit** and pricing the **use of private vehicles** in **urban settings** could ease the transition to **higher levels** of biofuels.

### Conclusion

- At a time when the **automobile industry** is **grappling** with the **challenges of transitioning** to EVs, a **well-thought-out** and **implementable plan** to **transform** the way **India moves**, will not only help **reduce** the **import bill** but also **buy us time** to **help transition** a **marquee industry** of our economy.

## Quick Look

### 1. Feline Panleukopenia Virus:

- It is a highly contagious viral disease of cats.
- It is also known as Feline Distemper, which is a life-threatening infectious disease.
- It infects and kills the rapidly growing and dividing cells in the body, including cells in the bone marrow, intestines, and skin, and in a developing fetus.

#### Symptoms

- Once infected by Feline panleukopenia virus, the intestine of the animal gets completely affected.
- They develop severe diarrhoea, vomiting and dehydration, which ultimately leads to death.
- It spreads faster, and the infected animal dies within four to five days.

#### Treatment

- There is no specific treatment for feline panleukopenia.
- Dehydration is treated with aggressive intravenous fluid therapy, while clinical signs of vomiting and diarrhea are treated with prescription medications.
- Antibiotic therapy is often instituted to help control any secondary bacterial infections due to low white blood cell counts.

### 2. Rafflesia

- Rafflesia is a genus of parasitic flowering plants native to Southeast Asia.
- These plants are renowned for producing the largest individual flowers in the world, both in terms of size and weight.
- They are often referred to as "corpse flowers" due to their foul odour.
- Distribution: They inhabit specialised localities in the tropical rainforests of Sumatra, Java, Borneo, Peninsular Malaysia, southern Thailand and the Philippines.
- There are 42 known species of Rafflesia, and the most famous species within this genus is Rafflesia arnoldii.

#### Features

- They are massive and can reach up to 3 feet (almost 1 meter) in diameter and weigh up to 7 kg.
- Parasitic Lifestyle:
  - They are parasitic, meaning they do not have leaves, stems, or roots like traditional plants.
  - Instead, they depend on a host vine called Tetrastigma for nutrients and support.
  - Rafflesia's only visible part is the flower.
- Limited Blooming Period: They have a short blooming period, often lasting only a few days to a week

### 3. Adi Shankaracharya

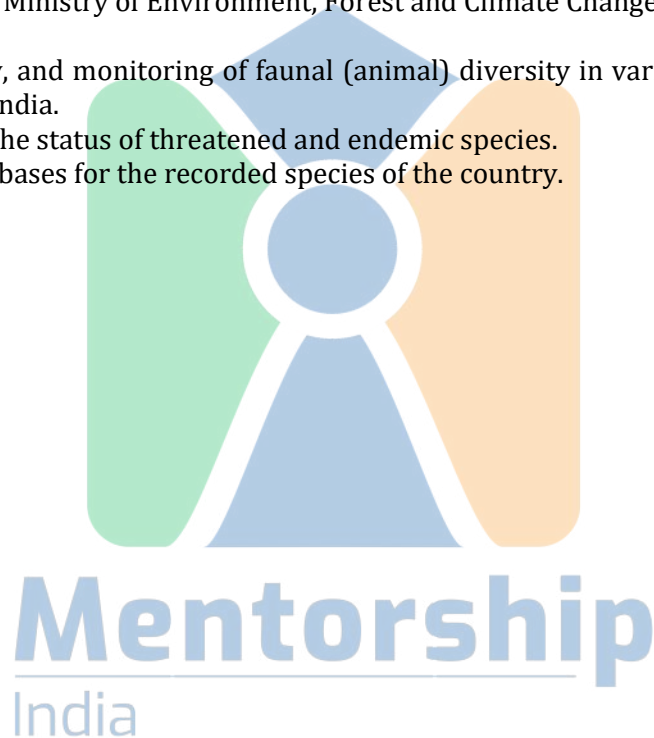
- Adi Shankaracharya also called Shankara (Born in 738 AD, Kaladi village, in Kerala) was a Devotee of Shiva, Philosopher and Theologian
- He was the most renowned exponent of the Advaita Vedanta school of philosophy.
- He wrote commentaries on the Brahma-sutra, (the principal Upanishads), and the Bhagavadgita and Gayatri Mantra among others.
- Shankara also authored Upadesasahasri, his most important original philosophical work.
- He established four Mathas in the four cardinal directions of Bharat to spread his teachings.
- Jyotirmath: Joshimathi Chomoli, Uttarakhand.
- Shringeri Math: Chikmagalur, Karnataka.
- Govardhan Math: Puri, Odisha.
- Dwarka Math: Dwarka, Gujrat.
- Advaita Vedanta ( non-dualism): It is a monistic school of Hindu philosophy that teaches that there is only one reality, Brahman and that everything else is an illusion (Maya).

#### 4. Non-Performing Assets (NPAs)

- A NPA is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days.
- For banks, a loan is an asset because the interest paid on these loans is one of the most significant sources of income for the bank.
- When customers, retail or corporates, are not able to pay the interest, the asset becomes 'non-performing' for the bank because it is not earning anything for the bank.
- Therefore, the RBI has defined NPAs as assets that stop generating income for banks.
- Banks are required to make their NPAs numbers public and to the RBI as well from time to time.
- Classification of assets: As per the RBI guideline, banks are required to classify NPAs further into: Substandard assets, Doubtful assets, Loss assets

#### 5. Zoological Survey of India

- It was established in 1916 as the premier Indian organisation in zoological research and studies.
- Nodal Ministry: the Ministry of Environment, Forest and Climate Change.
- Objectives:
- Exploration, survey, and monitoring of faunal (animal) diversity in various states, ecosystems and protected areas of India.
- Periodic review of the status of threatened and endemic species.
- Preparation of databases for the recorded species of the country.



## Prelims Track Question

**Q1. Consider the following statements with reference to kaveri river**

1. It rises on Brahmagiri Hill of the Western Ghats.
2. The basin extends over states of Tamil Nadu, Karnataka, Kerala and Andhra Pradesh.
3. Arkavathi, Hemavathi, Shimsa, and Harangi are its tributaries..

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

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

**Q2. Consider the following statements**

1. 73rd amendments paved the way to the to reserve one-third of the seats for women in Panchayati Raj Institutions.
2. one-third of the offices of the chairperson at all levels of the Panchayati Raj Institutions would be reserved as per 73rd amendments.
3. Many States such as Maharashtra, Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand and Kerala have made legal provisions to ensure 50% reservation for women in local bodies.

**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 statements**

1. Canada accounts more than 10% of total Foreign direct investment (FDI) in India
2. Canda is the second largest source of tourists in India
3. India had trade surplus with Canda during Financial year 2022-23.

**Select the correct answer using the code given below.**

- A. 2 and 3 only
- B. 1 & 2 only
- C. 3 only
- D. 1, 2 & 3

**Q4. Consider the following statements**

1. Anticipatory bail is a right to bail that accrues when police fail to complete the investigation within a specified period in respect of a person in judicial custody.
2. Statutory bail is granted before arrest and is meant to protect an accused person from arrest.

**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

**Q5. Consider the following statements**

1. the Palk Strait lies in between The Jaffna District of the Northern Province of the island nation of Sri Lanka and the Tamil Nadu of India.
2. Gulf of Mannar is bounded to the northeast by Rameswaram (island), Adam's (Rama's) Bridge (a chain of shoals), and Mannar Island

**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

**Q6. Consider the following statements with reference to Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**

1. Income support of Rs 6000 per annum is provided to all eligible farmer families across the country under this scheme.
2. Fund would be directly transferred to the bank accounts of the eligible farmers/farmer's family under the Direct Benefit Transfer Mode.
3. Ministry of Agriculture and Farmers Welfare is the nodal ministry

**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 commitments from India towards climate action at COP26**

1. It will Fulfill 50% of energy requirements through renewable energy by 2030.
2. It will bring down the carbon intensity of the economy by more than 45% by 2030.
3. It will Cut down its net projected carbon emission by 1 billion tons from now until 2030.
4. It will Achieve the target of net zero carbon emission by 2070.

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

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

**Q8. Consider the following statements about sub-categorisation of SCs**

1. for sub-categorisation of SCs in any state or across the country Article 341 of the Constitution need to be amended.
2. The Government has already set up the Rohini Commission sub-categorisation of SCs.

**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

**Q9. Consider the following statements:**

1. Tight monetary policy of US Federal Reserve could lead to capital flight.
2. Capital flight may increase the interest cost of firms with existing External Commercial Borrowings (ECBs).
3. Devaluation of domestic currency decreases the currency risk associated with ECBs.

**Select the correct answer using the code given below.**

- A. 1 & 2 only
- B. 2 & 3 only
- C. 1 & 3 only
- D. 1, 2 & 3

**Q10. Consider the following statements**

1. India aims to achieve the target of 20% ethanol blending by 2025-26
2. India has achieved the target of supplying 10 per cent ethanol-blended petrol ahead of schedule

**Which of the statements given above is/are correct?**

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

## Prelims Track Answer

**Ans. 1 Option B is correct**

**Explanation**

- It rises on Brahmagiri Hill of the Western Ghats.
- in southwestern Karnataka state, flows in a southeasterly direction through the states of Karnataka and Tamil Nadu, and descends the Eastern Ghats in a series of great falls and drains into Bay of Bengal through Pondicherry. **Hence, statement 2 is incorrect.**
- Left Bank Tributary: Arkavathi, Hemavathi, Shimsa, and Harangi. **Hence, statement 3 is correct.**
- Right Bank Tributary: Lakshmantirtha, Suvarnavati, Noyil, Bhavani, Kabini, and Amaravathi.

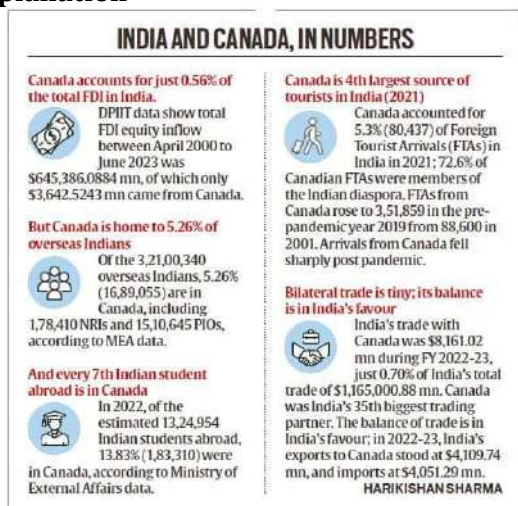
**Ans. 2 Option C is correct**

**Explanation**

- the 73rd and 74th amendments to the Constitution which mandate all State governments to reserve one-third of the seats for women in Panchayati Raj Institutions. **Hence, statement 1 is correct.**
- one-third of the offices of the chairperson at all levels of the Panchayati Raj Institutions, and in urban local bodies, respectively. **Hence, statement 2 is correct.**
- Within these seats, one-third are reserved for Scheduled Caste/Scheduled Tribe women.
- Many States such as Maharashtra, Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand and Kerala have made legal provisions to ensure 50% reservation for women in local bodies. **Hence, statement 3 is correct.**

**Ans:3 Option C is Correct**

**Explanation**



**Ans. 4 Option D is correct**

**Explanation**

- Statutory bail is a right to bail that accrues when police fail to complete the investigation within a specified period in respect of a person in judicial custody. **Hence, statement 1 is incorrect.**
- It is enshrined in the CrPC and is available for most offences.
- Anticipatory bail is granted before arrest and is meant to protect an accused person from arrest. **Hence, statement 2 is incorrect.**

**Ans. 5 Option D is correct**

**Explanation**

- The Jaffna District of the Northern Province of the island nation of Sri Lanka and the Tamil Nadu of India consists of a strait in between them, known as the Palk Strait. **Hence, statement 1 is correct.**
- Gulf of Mannar, inlet of the Indian Ocean, between southeastern India and western Sri Lanka.
- It is bounded to the northeast by Rameswaram (island), Adam's (Rama's) Bridge (a chain of shoals), and Mannar Island. **Hence, statement 2 is correct.**

**Ans. 6 Option C is correct**

**Explanation**

- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
- Under the scheme, income support of Rs 6000 per annum is provided to all eligible farmer families across the country. **Hence, statement 1 is correct.**
  - In three equal instalments of Rs 2,000 each every four months.
  - The fund of Rs 2,000 is directly transferred to the bank accounts of the eligible farmers/farmer's family under the Direct Benefit Transfer Mode. **Hence, statement 2 is correct.**
  - Ministry of Agriculture and Farmers Welfare is the nodal ministry. **Hence, statement 3 is correct.**
  - It is a Central Sector Scheme with 100% funding from the Central Government

**Ans. 7 Option D is correct**

**Explanation**

- PM presented five commitments from India towards climate action at COP26. These include:

- Taking India's non-fossil fuel energy capacity to 500 gigawatt(GW) by 2030.
- Fulfilling 50% of India's energy requirements through renewable energy by 2030. **Hence, statement 1 is correct.**
- Bringing down the carbon intensity of India's economy by more than 45% by 2030. **Hence, statement 2 is correct**
- Cut down its net projected carbon emission by 1 billion tons from now until 2030. **Hence, statement 3 is correct**
- Achieve the target of net zero carbon emission by 2070. **Hence, statement 4 is correct**

**Ans. 8 Option B is correct**

**Explanation**

- Backwardness among SCs also draws from the practice of untouchability.
- sub-categorisation may sharpen differences within and bring in competitive affirmative action.
- If the government decides to go ahead with sub-categorisation of SCs in any state or across the country
- it will need to amend Article 341 of the Constitution. **Hence, statement 1 is correct.**
- The Government has already set up the Rohini Commission whose report was submitted on July 31 on sub-categorisation of OBCs. **Hence, statement 2 is incorrect.**

**Ans:9 Option A is Correct**

**Explanation**

- Central Banks enact monetary policy to keep inflation, unemployment, and economic growth stable and positive.
- When the economy overheats central banks raise interest rates and take other contractionary measures to slow things down – this can discourage investment and depress asset prices. **Hence Statement 1 is correct.**
- Capital flight can drive up the interest costs as there is reduced money supply in the system.
- Thus, it would lead to increase in the interest cost of firms that have external commercial borrowings. **Hence Statement 2 is correct.**
- Devaluation of domestic currency does not affect the External Commercial Borrowings as it is denominated in the foreign currency and not in the domestic currency. **Hence Statement 3 is not correct.**

**Ans:10 Option C is Correct**

**Explanation**

- The "Roadmap for Ethanol Blending in India 2020-25" lays out an annual plan to increase domestic ethanol production in line with target of the amended National Policy on Biofuels (2018) as well as with its Ethanol Blended Petrol (EBP) Programme to reach a blending of 20% of ethanol in petrol (E20) by 2025-26 Statement 2 is correct:
- The original target for doping 10 per cent ethanol, extracted from sugarcane and other agri commodities, in petrol originally was November 2022 but this has been achieved in June.



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