

By



SOURCES

















Date: 28 Nov. 2023

Important News Articles

- 1. EC stops Telangana farmer aid scheme The Hindu/ EC tells KCR govt to stop farm aid, cites model code Indian Express
- 2. CAA final draft by March 2024: Union minister Indian Express
- 3. Right to privacy not eclipsed by marriage, says Karnataka HC The Hindu
- 4. SC rejects undertrial's plea to use its powers to club 30 FIRs arraigned across States The Hindu
- 5. FinMin, other stakeholders to meet on curbing digital frauds, cybercrimes Indian Express
- 6. 'Surplus liquidity normalisation, robust credit growth bolstered monetary policy transmission' Indian Express
- 7. As deaths due to work-related factors go up, ILO report urges countries to strengthen safety net The Hindu
- 8. Rat-hole mining: risky practice being used in tunnel rescue Indian Express

Editorials, Gists and Explainers

- 1. The many grave risks confronting the world today The Hindu
- 2. It's time to revamp the structure of the Supreme Court The Hindu

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- 1. Kambala
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- 5. Horizontal Auger Machine
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Important News Articles

GS II

1. EC stops Telangana farmer aid scheme - The Hindu/ EC tells KCR govt to stop farm aid, cites model code - Indian Express

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 Election Commission (EC) abruptly withdrew the order to continue the disbursement of Rythu Bandhu money to farmers, citing a violation of the model code of conduct.
- it **initially permitted the State Government to continue t**he disbursement of Rythu Bandhu money to farmers,

Rythu Bandhu Disbursement Details

- The scheme, initiated by the BRS Government, **provides farmers with investment support for agriculture and horticulture crops to** alleviate debt burden.
- Each farmer **receives a Direct Benefit Transfer** (DBT) of ₹5,000 per acre each season for agricultural needs.
- The scheme, **launched in 2018 with 50.25 lakh beneficiaries**, has now grown to 70 lakh.

Election Prominence and Opposition's Complaint:

- Financial assistance to farmers is a significant election issue.
- The EC notes the Minister's violation of the model code of conduct by publicizing the scheme's release, **disturbing the election process's level playing field.**

2. CAA final draft by March 2024: Union minister - Indian Express

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

News:

• The Union Minister informs that the **final draft of the Citizenship** (Amendment) Act (CAA) is expected to be ready by March 30, 2024.

Prelims Takeaway

Prelims Takeaway

Rythu Bandhu scheme

 Citizenship (Amendment) Act

Protection for Matua Community:

- Minister highlights the CAA passed in December 2019, ensuring Matua community members' citizenship.
- Assures full citizenship rights, emphasizing protection even in the absence of proper documents.

Progress and Issues with CAA Implementation

- Minister mentions the momentum gained in the **CAA rollout process over the last couple of years.**
- Acknowledges ongoing efforts to address issues, asserting that citizenship rights will remain intact.

Citizenship (Amendment) Act

- The CAA provides citizenship on the basis of religion to **six undocumented non-Muslim communities**
 - o Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Pakistan, Afghanistan and Bangladesh who entered India on or before 31st December, 2014.
- It **exempts the members of the six communities** from any criminal case under the Foreigners Act, 1946 and the Passport Act, 1920.
- The two Acts specify punishment for entering the country illegally and staying here on expired visas and permits.









3. Right to privacy not eclipsed by marriage, says Karnataka HC - 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 Court of Karnataka rules that the **right to privacy under** the Aadhaar Act is not overridden by the relationship of marriage.

Prelims Takeaway

Prelims Takeaway

Article 142

UIDAI

Marriage does not negate the procedural right to a hearing, emphasizing the autonomy of an individual's right to privacy.

Kev Points

Court's Observation on Marriage and Privacy

- The court asserts that the union of marriage does not diminish the right to privacy, recognized and protected under Section 33 of the Aadhaar Act.
- The right to privacy remains intact, and procedural rights, including a hearing, cannot be bypassed even in marital relationships.

Court's Decision on Aadhaar Information Disclosure:

Section 33(1) of the Aadhaar Act mandates that Aadhaar information can only be disclosed by a court order not inferior to that of a High Court judge, and after hearing the Aadhaar-number holder.

Rejection of Argument on Marital Identity Merge

- The court dismisses the argument that the **identity merge in** a marital relationship justifies divulging one spouse's information at the request of the other.
- Upholds the non-delegable duty of the UIDAI to consider Aadhaar data disclosure cases as stipulated under the Aadhaar Act.

4. SC rejects undertrial's plea to use its powers to club 30 FIRs arraigned across States - 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 has refused an undertrial's plea to flex its extraordinary powers under Article 142 of the Constitution to deliver him "complete justice
 - by clubbing 30 FIRs arraigned against him across seven States.

Key Points

- A Bench headed by Justice B.V. Nagarathna said it **could not club FIRs** (First Information Reports) which not only involve offences under the Indian Penal Code but charges under specific State
- The Supreme Court said States would have their own designated special courts to try these
- **Clubbing FIRs would undermine the jurisdictio**n of these special courts.

Article 142

- It provides discretionary power to the Supreme Court
- It states that the SC in the exercise of its jurisdiction may pass such a decree or make such order as is necessary for doing complete justice in any cause or matter pending before it.





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• The **Cleansing of Taj Mahal and justice to many undertrials** is a result of the invocation of this article only.

5. FinMin, other stakeholders to meet on curbing digital frauds, cybercrimes - Indian Express

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

News:

- The Finance Ministry convenes a meeting to discuss digital payment frauds, financial crimes, and cybersecurity measures after the recent UCO Bank case involving erroneous money transfers.
- The meeting will address issues ranging from strengthening the National Cyber Crime Reporting Portal (NCRP) to tackling illegal loan app incidents.

Prelims Takeaway

- National Cyber Crime Reporting Portal
- Cyber Security
- Digital India

Key Points

Presentation by Indian Cyber Crime Coordination Centre (14C)

• The I4C, under the Home Ministry, will present the latest statistics of digital payment frauds reported in the NCRP.

Proposed Measures and Discussion Points

- Proposal to include bankers in handling cybersecurity-related calls to the NCRP.
- Emphasizes that bankers' knowledge of the system can aid in preventing fraud transactions.

Addressing Predatory Lending Apps

- The issue of predatory lending apps advertised on social media platforms was discussed.
- Concerns raised about fraudsters abusing popular online platforms to distribute dubious apps.

Monitoring Dormant Accounts

- Proposal to flag accounts showing unusual transaction patterns for further scrutiny.
- **Imposing Time Delay for** First-time Digital Transactions:
- Government considering a plan to introduce a time delay and amount limit for first-time digital transactions.
- The proposal **includes a four-hour window to process t**he first transaction between two parties for payments over Rs 2,000.

GS III

6. 'Surplus liquidity normalisation, robust credit growth bolstered monetary policy transmission' - Indian Express

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

News:

 According to the RBI, the external benchmark-based lending rate (EBLR) system has enhanced the transmission of monetary policy.

Prelims Takeaway

- Monetary Policy Commission
- Marginal Cost of Funds-based Lending Rate





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• Calibrated normalisation of surplus liquidity and strong credit growth further strengthened transmission during the current rate-tightening cycle.

Tightening Cycle Overview

- Monetary policy shifted to a tightening mode in May 2022 due to
 - o inflationary pressures from the conflict in Ukraine
 - o rising international commodity prices
 - o supply chain disruptions
 - o global financial market volatility
- Between May 2022 and February 2023, the RBI raised the repo rate by 250 basis points.

Revised Benchmark Rates

- Banks responded to the cumulative repo rate hike by **revising repo-linked benchmark rates** upward by the same magnitude.
- The one-year median marginal cost of funds-based lending rate (MCLR) increased, reflecting trends in banks' cost of borrowings.

Bank Group Dynamics

Public sector banks (PSBs) saw a higher increase in the weighted average lending rate (WALR)
on fresh rupee loans compared to private banks.

Deposit Rates and Liquidity Impact

- Transmission to term deposit rates has been robust, while savings deposit rates have shown rigidity.
- Banks **increased term deposit rates** significantly to attract fresh deposits amid sustained robust credit demand, tepid deposit growth, and moderation in surplus liquidity.

Bank-Level Analysis

- It suggests that **surplus liquidity** and a **higher share of CASA** (current account savings account) deposits **negatively impact lending rates**.
- And, a higher capital adequacy ratio has a positive influence.

7. As deaths due to work-related factors go up, ILO report urges countries to strengthen safety net - The Hindu

Relevance: Reports and Indices

News:

 The International Labour Organization (ILO) recently released a report titled 'A Call for Safer and Healthier Working Environments' revealing alarming statistics on work-related fatalities.

Prelims Takeaway

- International Labour Organisation (ILO)
- Fundamental Rights
- Nearly 30 lakh workers die annually, with over 63% of these deaths occurring in the Asia-Pacific region.

Key Findings

- **Long working hours** (55 hours or more per week) account for the **highest fatalities**, with approximately 7.45 lakh deaths in 2016.
- Occupational exposure to **particulate matter**, **gases**, and **fumes**: 4.5 lakh deaths
- **Occupational injuries**: 3.63 lakh deaths
- Mining and quarrying, construction and utilities sectors globally identified as the three most hazardous sectors.

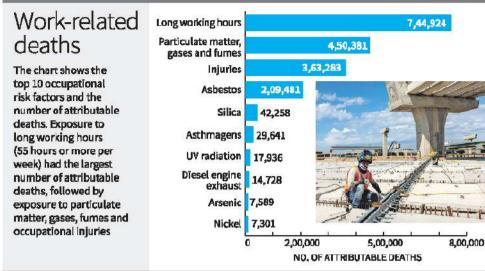












SOURCE: INTERNATIONAL LABOUR ORGANIZATION

ILO Conventions

- Out of 187 member countries
 - 79 have ratified ILO Occupational Safety and Health Convention
 - 62 have ratified the Promotional Framework for Occupational Safety and Health Convention, 2006.
- India has not ratified either convention, prompting calls for action after the Uttarkashi tunnel incident.

Work-Related Diseases vs. Accidents

- 26 lakh deaths were attributed to work-related diseases
- Circulatory diseases, malignant neoplasms and respiratory diseases being the leading causes.
- 3.3 lakh deaths resulted from work accidents.

Geographical Impact

- Africa has the highest attributable fraction of work-related deaths (7.39%), followed by Asia and the Pacific (7.13%).
- The rate of non-melanoma skin cancer increased by over 37% between 2000 and 2020.
- Increases in trachea, bronchus, and lung cancers due to **chromium** and Mesothelioma due to **asbestos**.

Recommendations | | | | | |

- The report emphasises five categories of "Fundamental Principles and Rights at Work" for ensuring safety and health viz.
 - freedom of association
 - elimination of forced labour
 - o abolition of child labour
 - elimination of discrimination
 - provision of a safe working environment









8. Rat-hole mining: risky practice being used in tunnel rescue - Indian Express

Relevance: Disaster and disaster management.

Context:

 The ongoing rescue operation in the Silkyara-Barkot tunnel, Uttarakhand, where 41 workers are trapped, is incorporating the unconventional method of rat-hole mining.

Prelims Takeaway

- National green Tribunal
- Rat Hole Mining

• As **traditional drilling efforts face setbacks**, miners well-versed in rat-hole mining aim to manually clear the remaining blockages.

Rat-Hole Mining

- It involves **extracting coal from narrow, horizontal seams** using **narrow pits** dug into the ground.
- These pits, resembling rat holes, are typically **just large enough for a person** to descend and extract coal
- Miners descend into these narrow pits **using ropes or bamboo ladders** to reach coal seams.
- The coal is then manually extracted using primitive tools such as pickaxes, shovels, and baskets.
- Rat-hole mining has two primary types namely side-cutting and box-cutting.
 - o In side-cutting, narrow tunnels are dug on hill slopes until the coal seam is found.
 - o In box-cutting, a rectangular opening is made, and a vertical pit is dug to reach the coal seam.

Environmental and Safety Concerns

- Rat-hole mining poses **significant safety risks** due to unregulated practices, lack of safety measures, and absence of proper ventilation or structural support for miners.
- Environmental Impact
 - o The method can lead to land degradation, deforestation, and water pollution.
 - o The mines often operate without adequate regulations, causing harm to the surrounding environment.
- Rat-hole mining has faced criticism for its hazardous working conditions, environmental damage and numerous accidents resulting in injuries and fatalities.
- The National Green Tribunal **(NGT) banned rat-hole mining in 2014,** citing cases of flooding during the rainy season and resulting fatalities.
 - The ban was retained in 2015.









Editorials, Gists and Explainers

1. The many grave risks confronting the world today - The Hindu

Relevance: World Affairs

Context:

- The first quarter of the 21st century is marked by **geopolitical incompetence** globally, leading to **multi-polar disorder.**
- Europe, Asia, and Africa seem to be in a **state of permanent dissonance** today.
- North and South America are plagued by problems of varying magnitude.

Terrorism's Evolution

- Terrorism gains a new dimension with the 9/11 attacks and the subsequent rise of groups like the Islamic State.
- Lesser-known outfits, such as Lashkar-e-Taiba and Boko Haram, continue to pose threats globally.

Conventional Conflicts

- Russia's prolonged conflict with Ukraine challenges traditional expectations, with no resolution in sight.
- West Asia experiences heightened tensions following Hamas' attack on Israel, raising the spectre of broader conflicts.

Indo-Pacific Tensions

- The Indo-Pacific region becomes a potential hotspot for conflict, with the US and China showing little cooperation amid strategic competition.
- Issues such as Taiwan are not receiving the attention they deserve.

Technology Risks

- Grave risks exist in the technology domain, particularly from Artificial Intelligence (AI) and cyber threats.
- Al's potential to alter the fabric of nation-states and the risks associated with military and security use, is cause for utmost concern.
- Increasing cyber-attacks and the evolving threat landscape, including Ransomware, Phishing, Zeroday syndrome etc..

Health and Climate Change

- The COVID-19 pandemic underscores the critical role of health as a global risk.
- Climate change and associated health issues are predicted to be significant global risks in the 21st century.

2. It's time to revamp the structure of the Supreme Court - The Hindu

Relevance: Structure, organization and functioning of the Executive and the Judiciary Context:

- The Supreme Court of India operates under three jurisdictions under the Constitution viz.
 original, appellate, and advisory
- It serves as a Constitutional Court as well as a Court of Appeal.
- Its structure includes benches of varying sizes, led by the Chief Justice of India (CJI), who determines the bench composition.

Current Challenges

- Case Backlog: The Supreme Court grapples with a staggering 79,813 pending cases before 34 judges, highlighting the need for structural reforms.
- Jurisdictional Issues: The Court hears a wide array of cases, including frivolous public interest litigations, contributing to the backlog.

Constitution Benches

- Typically comprising five, seven, or nine judges, Constitution Benches focus on constitutional law issues under Article 145(3) of the Constitution.
- The Tenth and Eleventh Law Commissions suggested splitting the Supreme Court into Constitutional and Legal Divisions for more efficient justice delivery.
- The 229th Law Commission Report recommended establishing regional benches in Delhi, Chennai/ Hyderabad, Kolkata, and Mumbai to address non-constitutional issues, aiming for wider accessibility.
- CJI suggested creating varied-strength Constitution Benches as a permanent feature to address the structural gap in the Supreme Court.

Historical Context

- During colonial times, three Supreme Courts existed in Bombay, Calcutta, and Madras.
- The Indian High Courts Act of 1861 replaced them with regional High Courts.
- The Supreme Court, as we know it now, was founded on January 28, 1950, under Article 124 of the Constitution
- It evolved in response to an increasing workload, with the number of judges growing from eight in 1950 to 34 in 2019.

Current Functioning

- The Supreme Court issues around 8-10 decisions annually through Constitution Benches, primarily serving as an appeals
- The Court hears matters ranging from Centre-State disputes to civil and criminal appeals, leading to varied and extensive caseloads.

Potential Solutions

- The work of the Supreme Court could be split so that there is a Final Court of Appeal and a permanent Constitution Bench.
- This would ensure greater judicial stability and consistency.
- Under the guidance of the CII, there is an ongoing examination of structural reforms, considering the designation of regional banches









Quick Look

1. Kambala

- Recently, 160 pairs of buffaloes and their jockeys participated in the specially made slush tracks for Kambala races, which were held at City Palace Grounds in Bengaluru.
- It is a folk sport practised in coastal Karnataka districts, especially in regions where Tulu speakers form a majority.
- Earlier, races would be organised by various families and groups in the slushy paddy fields in the days after the harvest.
- It is a prestigious event for many families, especially from the Bunt community in the coastal regions.
- Pairs of buffaloes are groomed by them around the year in hopes of winning a major Kambala event or other races.
- Kambala is generally held under four categories namely Negilu (plough), Hagga (rope), Adda Halage and Kane Halage.

2. Amyloidosis

- It is a rare disease that occurs when an abnormal protein, called amyloid, builds up in one's organs, affecting their shape and functioning.
- Amyloid deposits can build up in the heart, brain, kidneys, spleen, and other parts of the body, leading to life-threatening conditions like organ failure.
- Some varieties of amyloidosis occur in association with other diseases.
- Symptoms: Severe fatigue; Loss of weight; swelling in the belly, legs, ankles or feet; Numbness, pain, or tingling in hands or feet, and changes in skin colour.
- Different amyloidosis that are prevalent are Light-chain (AL) amyloidosis and AA amyloidosis.

3. Booker Prize

- Recently, Irish writer Paul Lynch won the Booker Prize for fiction for his novel Prophet Song.
- It is the world's leading literary award for a single work of fiction.
- Founded in the UK in 1969, the Booker Prize initially awarded Commonwealth writers and now is
 open to anyone regardless of origin.
- It aims to promote the finest in fiction by rewarding the best novel of the year written in English.
- Eligibility
 - The Booker Prize awards any novel originally written in English and published in the UK and Ireland in the year of the prize, regardless of the nationality of the author.
 - The novel must be an original work in English (not a translation).
 - It must be published by a registered UK or Irish imprint; self-published novels are not eligible.
- The winner receives £50,000, and each of the shortlisted authors will be given £2,500.

4. e-SCR portal

- A Hindi version of the e-SCR portal was launched recently as part of Constitution Day celebrations.
- Initiative by the Supreme Court (SC) of India to provide the digital version of the apex court's judgements in the same manner they are reported in the official law report.
- It provides free access to about 34,000 judgements of the SC to lawyers, law students, and the common public.
- These verdicts will be available on the apex court website, its mobile app, and on the judgement portal of the National Judicial Data Grid (NJDG).
- It is a free service available for lawyers across the country.
- The search facility in e-SCR provides for free text search, search within search, case type and case year search, judge search, year and volume search, and bench strength search options.











5. Horizontal Auger Machine

- It is a specialised tool to create horizontal bores or underground tunnels without disturbing the surface.
- It is often called a horizontal boring machine or directional drill.
- It typically consists of a rotating helical screw blade called an auger, attached to a central shaft or drill, which penetrates the material by rotating.
- These machines are commonly employed in construction, utility installations such as laying pipes or cables, and infrastructure projects.

6. Fibre Optic Cable

- Optical fibres are made of thin, cylindrical strands of glass.
- The diameter of a typical fibre is close to the diameter of human hair.
- These fibres can carry information, such as text, images, voices, videos, telephone calls, and anything that can be encoded as digital information, across large distances almost at the speed of light.
- They are strong, light, and flexible, and ideal to be buried underground, drawn underwater, or bent around a spool.









Prelims Track Question

- Q1. Consider the following statements regarding the Election Commission of India:
 - 1. The Election Commission is constitutional body responsible for conducting elections in India.
 - The Chief Election Commissioner and 2. other Election Commissioners are appointed by the President of India.
 - Election Commission responsible for the conduct of both parliamentary and state legislative

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

- Only one A.
- Only two B.
- All three C.
- D. None
- Q2. Consider the following statements regarding the Citizenship (Amendment) Act (CAA)
 - The CAA provides a path to Indian undocumented citizenship for migrants of Hindu, Sikh, Buddhist, Jain, Parsi, and Christian communities from Afghanistan, Bangladesh, and Pakistan.
 - The CAA came into effect in 2019 and applies to all religious communities.

Which of the statements given above is/are correct?

- Only 1 A.
- B. Only 2
- Both 1 and 2 India C.
- D. Neither 1 nor 2
- 03. Consider the following statements regarding the Aadhaar Act:
 - Aadhaar is mandatory for availing benefits under government welfare schemes and subsidies.
 - The Aadhaar Act explicitly allows private entities to use Aadhaar data for authentication purposes.

Which of the statements given above is/are INcorrect?

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

Q4. Consider the following statements regarding Article 142 of the Indian **Constitution:**

- Article empowers the Supreme Court of India to pass any decree or order for enforcing its judgments and orders.
- The powers are unlimited and can override any provision of law.

Which of the statements given above is/are correct?

- Only 1 A.
- Only 2 B.
- C. Both 1 and 2
- D. Neither 1 nor 2
- Q5. Consider the following statements regarding the National Cyber Crime **Reporting Portal (NCRP):**
 - NCRP is an initiative by the Ministry of Home Affairs to provide a platform for citizens to report cybercrimes.
 - NCRP is exclusively focused on reporting financial cybercrimes.
 - The portal facilitates the online filing of complaints related to cybercrimes and allows tracking their status.

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

- Only one
- Only two B.
- C. All three
- D. None
- Q6. Consider the following statements
 - Marginal Standing Facility (MSF) is a facility offered by the RBI to banks to borrow money overnight in case of emergency or unexpected shortfalls.
 - Bank Rate is the rate at which the 2. Reserve Bank is ready to buy or rediscount bills of exchange or other commercial papers.

Which of the statements given above is/are correct?

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









- Q7. Consider the following statements with reference to International Labour Organization's (ILO) recently released report titled 'A Call for Safer and Healthier Working Environments'
 - 1. Mining and quarrying, construction and utilities sectors are identified as the three most hazardous sectors.
 - 2. Asia has the highest attributable fraction of work-related deaths.

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
- Q8. Consider the following statements with reference to rat hole mining.
 - 1. Rat-Hole Mining involves extracting coal from narrow, horizontal seams using narrow pits dug into the ground.
 - 2. It can lead to land degradation, deforestation, and water pollution.
 - 3. The National Green Tribunal (NGT) has banned rat-hole mining in India.

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

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

Q9. Consider the following statements on Monetary Policy Committee (MPC)

- The RBI is empowered to constitute a six-member Monetary Policy Committee (MPC).
- 2. The MPC determines the policy rate required to achieve the inflation target.
- 3. Each MPC member has one vote, and in the event of a tie, the Governor has a second or casting vote.

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

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

010. Consider the following

- 1. Inter-state water disputes
- 2. A dispute arising out of any pre-Constitution treaty
- 3. Matters referred to the Finance Commission
- 4. Any dispute between the Centre and one or more states

In how many of the cases mentioned above does the Supreme Court possess original jurisdiction?

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

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Prelims Track Answer

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

- The Election Commission of India is a constitutional body established under Article 324 of the Constitution and is responsible for conducting free and fair elections at the national and state levels.
- The Chief Election Commissioner and other Election Commissioners are appointed by the President of India. They hold office for a fixed term and can also resign or be removed by the President.
- The Election Commission conducts elections for both the Lok Sabha (parliamentary elections) and the state legislative assemblies. It plays a crucial role in ensuring the democratic process by organizing elections in a fair and impartial manner.

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

- The Citizenship (Amendment) Act (CAA) aims to grant Indian citizenship undocumented migrants belonging specified religious communities (Hindu, Sikh, Buddhist, Jain, Parsi, and Christian) from Afghanistan, Bangladesh, and Pakistan.
- The CAA came into effect on December 12, 2019. However, it specifically applies to migrants from undocumented mentioned religious communities and countries. It does not apply to all religious communities.

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

- Aadhaar is often mandatory for availing benefits under various government welfare schemes and subsidies to ensure targeted and efficient delivery of services.
- The Aadhaar Act allows private entities to use Aadhaar data for authentication purposes, but it imposes certain restrictions and safeguards to protect the privacy and security of individuals.

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

- Article 142 of the Indian Constitution empowers the Supreme Court to pass any decree or order necessary for doing complete justice in any cause or matter pending before it.
- While Article 142 provides extensive powers to the Supreme Court for ensuring

- justice, it is also subject to the principle that these powers should not be exercised in a manner that contravenes existing laws or statutes.
- Article 142 does empower the Supreme Court to pass orders to fill in gaps or address situations not covered by existing laws, but it does not grant the authority to legislate. Legislation is the prerogative of the legislature.

Ans. 5 Option B is correct **Explanation**

- The National Cyber Crime Reporting Portal (NCRP) is indeed an initiative by the Ministry of Home Affairs, and it provides a platform for citizens to report cybercrimes.
- The NCRP is not exclusively focused on financial cybercrimes. It allows citizens to report various types of cybercrimes, including financial frauds. harassment, identity theft, etc.
- The NCRP facilitates the online filing of complaints related to cybercrimes, and it allows users to track the status of their complaints. It aims to streamline the reporting process and enhance the efficiency of handling cybercrime cases.

Ans. 6 Option C is correct **Explanation**

- Marginal Standing Facility (MSF) is a facility offered by the RBI to banks to borrow money overnight in case of emergency or unexpected shortfalls. Hence, statement 1 is correct.
- The interest rate on MSF is typically higher than the repo rate and is fixed by the RBI.
- Banks can borrow up to a certain limit based on the amount of government securities they hold as collateral.
- MSF is intended to be a measure of last resort, as it is more expensive than the LAF.
- Bank Rate is the rate at which the Reserve Bank is ready to buy or rediscount bills of exchange or other commercial papers. Hence, statement 2 is correct.
- The Bank Rate is published under Section 49 of the Reserve Bank of India Act, 1934.

Ans. 7 Option A is correct **Explanation**

The International Labour Organization (ILO) recently released a report titled 'A Call for Safer and Healthier Working Environments'



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- revealing alarming statistics on workrelated fatalities.
- Long working hours (55 hours or more per week) account for the highest fatalities, with approximately 7.45 lakh deaths in 2016.
- Mining and quarrying, construction and utilities sectors globally identified as the three most hazardous sectors. Hence, statement 1 is correct.
- Africa has the highest attributable fraction of work-related deaths (7.39%), followed by Asia and the Pacific (7.13%). Hence, statement 2 is incorrect.
- Out of 187 member countries
 - 79 have ratified ILO Occupational Safety and Health Convention
 - 62 have ratified the Promotional Framework for Occupational Safety and Health Convention, 2006.
- India has not ratified either convention, prompting calls for action after Uttarkashi tunnel incident.

Ans. 8 Option D is correct **Explanation**

- Rat-Hole Mining involves extracting coal from narrow, horizontal seams using narrow pits dug into the ground. Hence, statement 1 is correct.
- These pits, resembling rat holes, are typically just large enough for a person to descend and extract coal.
- Rat-hole mining has two primary types namely side-cutting and box-cutting.
- Rat-hole mining has faced criticism for its hazardous working conditions, environmental damage and numerous accidents resulting in injuries and fatalities.
- The method can lead to land degradation, deforestation, and water pollution. Hence, statement 2 is correct.
- The National Green Tribunal (NGT) banned rat-hole mining in 2014, citing cases of flooding during the rainy season and resulting fatalities. Hence, statement 3 is correct.

Ans. 9 Option B is correct **Explanation**

- Under Section 45ZB of the RBI Act, 1934, the central government is empowered to constitute a six-member Monetary Policy Committee (MPC). Hence, statement 1 is incorrect.
- Mandate: The Monetary Policy Committee shall determine the Policy Rate required to

- achieve the inflation target. Hence. statement 2 is correct.
- The decision of the Monetary Policy Committee shall be binding on the Bank.
- Members: Section 45ZB says the MPC shall consist of 6 members viz.
 - RBI Governor as its ex-officio chairperson
 - Deputy Governor in charge of monetary policy
 - An officer of the Bank to be nominated by the Central Board
 - Three persons to be appointed by the central government
- The MPC must meet at least four times per
- The MPC meeting requires a quorum of four members.
- Each MPC member has one vote, and in the event of a tie, the Governor has a second or casting vote. Hence, statement 3 is correct.

Ans. 10 Option A is correct

Explanation

- As a Federal court, the Supreme Court has exclusive original jurisdiction when it decides disputes between different units of the Indian Federation.
- More elaborately, any dispute between
 - the Centre and one or more states
 - the Centre and any state or states on one side and one or more states on the other
 - between two or more states
- Further, this jurisdiction of the Supreme Court does not extend to the following
 - A dispute arising out of any pre-Constitution treaty, agreement, covenant, engagement, sanad or other similar instrument.
 - A dispute arising out of any treaty, agreement, etc. which specifically provides that the said jurisdiction does not extend to such a dispute.
 - Inter-state water disputes.
 - Matters referred to the Finance Commission.
 - Adjustment of certain expenses and pensions between the Centre and the
 - Ordinary dispute of Commercial nature between the Centre and the states.
- Recovery of damages by a state against the Centre. Hence, option A is correct.











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