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By



SOURCES



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Important News Articles

1. RS Privileges panel to call MPs to present their defence - The Hindu/ Raghav Chadha appears before RS panel on breach of privilege complaint against him - The Print
2. Muslim student strength in higher education fell by 1.79 lakh in 2020-21 - The Hindu
3. NASA's Bill Nelson meets Jitendra Singh, discusses mission to space station - The Hindu/ NASA to train an Indian astronaut for ISS mission - Indian Express
4. Rajnath unveils crest of Navy advanced warship 'Imphal' - Indian Express
5. FPI investment in debt market hits two-year high in November so far - Indian Express/ FPIs investment in debt market hits 2-yr high at Rs 12,400 cr in Nov - The Economic Times
6. SEBI said to plan easing rules governing MFs' passive funds - The Hindu
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Important News Articles

GS II

1. RS Privileges panel to call MPs to present their defence - The Hindu/ Raghav Chadha appears before RS panel on breach of privilege complaint against him - The Print

Relevance: Constitution of India —historical underpinnings, evolution, features, amendments, significant provisions and basic structure.

News:

- The **Privileges Committee of the Rajya Sabha** recently met to discuss the pending complaints against several MPs.
- The committee decided to **call them in person to present their defence** but did not set a date for the deposition.

Prelims Takeaway
<ul style="list-style-type: none"> • Parliamentary Privileges • Committee of Privileges

Parliamentary Privileges

- These are **special rights, immunities and exemptions** enjoyed by the **two Houses of Parliament, their committees and their members.**
- These privileges are defined in **Article 105** of the Indian Constitution.
- Parliament has not made **any special law** to exhaustively codify all the privileges.
- They are rather based **on five sources** namely
 - Constitutional provisions
 - Various laws made by Parliament
 - Rules of both the Houses
 - Parliamentary Conventions
 - Judicial Interpretations

Breach of Privilege

- A breach of privilege is a **violation of any of the privileges of MPs/Parliament.**
- This may include **publishing of news items, editorials or statements** made in newspaper/magazine/TV interviews or in public speeches.

Committee of Privileges

- This committee consists of **15 members in Lok Sabha** (10 in case of Rajya Sabha) **nominated by the Presiding Officer.**
- In the **Rajya Sabha**, the **deputy chairperson** heads the committee of privileges.

Powers and Functions

- It **examines every question** involving a breach of privilege of the House or of the members or of any Committee thereof referred to it.
- It **determines whether a breach of privilege is involved** and makes **suitable recommendations** in its report.
- It also states the **procedure to be followed by the House** in giving effect to its recommendations.
- When a question of privilege is **referred** to the Committee
 - **By the House:** The report of the Committee is presented by the Chairman or, in his absence, by any member of the Committee.
 - **By the Speaker:** The report of the Committee is presented to the Speaker who may pass final orders thereon or direct that it be laid on the Table of the House.
- The Speaker/Chairman may refer to the Committee **any petition regarding the disqualification of a member on the ground of defection.**

2. Muslim student strength in higher education fell by 1.79 lakh in 2020-21 - The Hindu

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

News:

- A report titled "**The state of Muslim education in India,**" reveals an **8.5% drop in enrollment in higher education among Muslim students** aged 18-23 during 2020-21.
- It analysed data from UDISE+ and the All India Survey of Higher Education (AISHE).

Prelims Takeaway

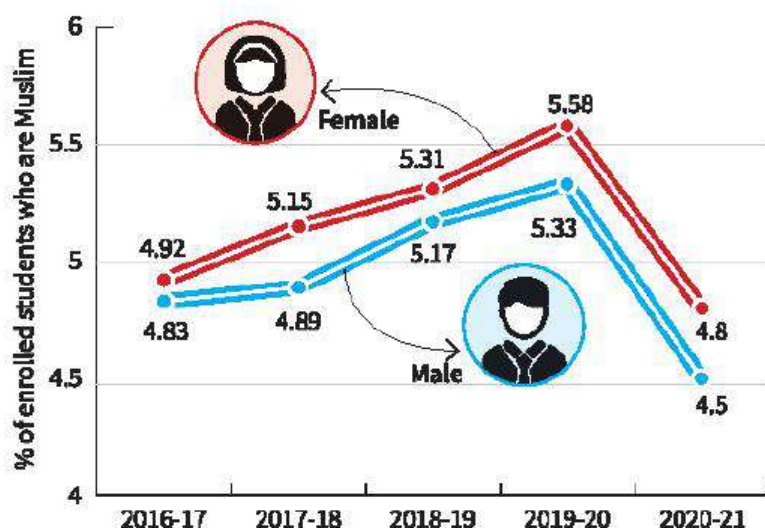
- UDISE

Class-wise Decline

- **Consistent decline** in Muslim student enrollment from **Class 6 onwards**, reaching its lowest in Class 11 and 12.
- Muslims constitute **14.42% of total enrollment at the upper primary level** (Class 6-8), but it **decreases** to 10.76% at the **higher secondary level** (Class 11-12).
- The **dropout rate among Muslim students at the secondary level is 18.64%**, higher than the 12.6% rate for all students.

Fewer Muslim students

The share of Muslims among students enrolled in higher education in 2021-22 was the lowest in five years. The share of both male and female students recorded a five-year low. This was a reversal in a rising trend recorded between 2016-17 and 2019-20



Source: The State of Muslim Education in India - Education for All in India

Geographic Disparities

- States like **Bihar and Madhya Pradesh** show **relatively low Gross Enrolment Ratio for Muslim students**.
 - This suggests many Muslim children are still out of the education system.
- **Assam and West Bengal** record **high dropout rates** among Muslim students.

Recommendations

- Prioritising the **identification and enrollment of out-of-school Muslim children** in age-appropriate classes.
- Implementing **targeted support and inclusive policies** to bridge the education gap and provide equal opportunities.
- **Providing financial assistance**, scholarships, grants, and financial aid specifically for Muslim students to alleviate financial burdens.

GS III

3. NASA's Bill Nelson meets Jitendra Singh, discusses mission to space station - The Hindu/ NASA to train an Indian astronaut for ISS mission - Indian Express

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

News:

- Recently, **NASA Administrator** and **India's Union Minister for Science and Technology** met.
- Objective:** To discuss India's research interests for the joint mission to the International Space Station (ISS) in 2024.

Prelims Takeaway

- NISAR Mission
- International Space Station (ISS)

Mission Details

- Timing:** The joint mission to the space station is scheduled for the end of 2024.
- Training:** The U.S. will train an Indian astronaut for the mission.
- The collaboration was **announced by the current US President** during the Indian Prime Minister's bilateral visit in June.
 - India had also signed the Artemis Accords, guiding civil space exploration and use.

NISAR Mission

- The NASA Administrator will also **visit facilities in Bengaluru** where the **NISAR spacecraft** is undergoing **testing and integration for launch in 2024**.
- NISAR (NASA ISRO Synthetic Aperture Radar) is a **joint Earth-observing mission between NASA** and the Indian Space Research Organisation (**ISRO**).
- Purpose:** Part of the Great Observatories, NISAR will precisely monitor Earth's surface and climate changes using advanced technology.

NISAR Mission Components

- NASA's Contribution:** Includes L-band synthetic aperture radar, communication subsystem, GPS receivers, solid-state recorder and payload data subsystem.
- ISRO's Contribution:** Involves the spacecraft bus, S-band radar, launch vehicle and associated launch services.

4. Rajnath unveils crest of Navy advanced warship 'Imphal' - Indian Express

Relevance: Defence

News:

- Recently, the Defence Minister unveiled the crest of the **Indian Navy's stealth guided missile destroyer Imphal**.

Prelims Takeaway

- Destroyer Imphal
- Make in India

Destroyer Imphal

- Imphal is the **third among the four Project 15B stealth guided missile destroyers**, delivered to the Navy.
 - Ships under Project 15B: Visakhapatnam, Mormugao and Surat
- The crest design features the **Kangla Palace and 'Kangla-Sa'**.
 - Paying tribute to the sacrifice of the people of Manipur towards India's independence, sovereignty, and security.
 - 'Kangla-Sa' is the state emblem of Manipur, a mythical being from Manipur's history, symbolizing the protector of its people.
- Its development is a clear demonstration of the Indian Navy's commitment to the national vision of **'Aatma Nirbhar Bharat'** and the **'Make in India' initiative**.
- The Imphal vessel has been **designed in-house** by the **Navy's Warship Design Bureau** and **constructed by Mazagon Dock Ltd. (MDL)**.

Key Features

- It has been built incorporating numerous specialised technologies and a **significant amount of indigenous components**.

- The ship has a **displacement of 7,400 tonnes**, an overall length of 164 metres.
- It is equipped with **state-of-the-art weapons and sensors**, including surface-to-air missiles, anti-ship missiles, and torpedoes.

5. FPI investment in debt market hits two-year high in November so far - Indian Express/ FPIs investment in debt market hits 2-yr high at Rs 12,400 cr in Nov - The Economic Times

Relevance: Economy

News:

- **Foreign Portfolio Investors (FPIs)** injected a record **Rs 12,400 crore into Indian debt markets** in November.
- Highest inflow in over two years due to **attractive yields offered by Indian debt**.
- The **inclusion of Indian G-Sec** in the JP Morgan Government Bond Index Emerging Markets has spurred foreign funds participation.
- The **net investment by FPIs** into debt reached **Rs 47,900 crore so far** this calendar year.

Prelims Takeaway

- Foreign Portfolio Investment
- Foreign Direct Investment

Foreign Portfolio Investment (FPI)

- It consists of securities and other **financial assets passively held by foreign investors**.
- It does not provide the investor with **direct ownership of financial assets** and is **relatively liquid** depending on the volatility of the market.
- FPI is **more liquid, volatile** and therefore riskier than FDI.
- FPI is often referred to as **"hot money"** because of its tendency to flee at the first signs of trouble in an economy.
- It is part of a **country's capital account** and is shown on its **Balance of Payments (BOP)**.
- **Examples:** Stocks, bonds, mutual funds, exchange traded funds, American Depository Receipts (ADRs) and Global Depository Receipts (GDRs).

6. SEBI said to plan easing rules governing MFs' passive funds - The Hindu

Relevance: Economy

News:

- SEBI is considering a proposal to **lower capital and disclosure requirements** for fund houses managing **passive investment schemes**.

Key Highlights

- **Capital Requirement Adjustment**
 - SEBI plans to **decrease the capital requirement** for passive-only fund houses from ₹500 million to about ₹100 million.
- **Separation of Passive Investment Schemes**
 - Existing fund houses may be allowed to **separate their passive investment schemes into distinct entities** to benefit from the relaxed regulations.
- **Disclosure Rules Modification**
 - SEBI intends to introduce **more lenient disclosure rules** for passive fund houses.
 - Passive-only fund houses might need to **declare adherence to a specific index every six months** rather than every two weeks or monthly.
- **Potential Removal of Caps**
 - It is also considering the **removal of caps on passive funds' exposures to individual stocks**.
- **Easing Rules:** Rules on maintaining call records of fund managers for passive-only funds might be eased.

Prelims Takeaway

- Securities and Exchange Board (SEBI)
- Mutual Funds
- Passive Investment

Objective Behind the Move

- To **make it easier** for fund houses focused on passive investment schemes to operate by **lowering financial barriers** and **reducing regulatory burdens**.
- It may **encourage innovation and flexibility** within the passive investment space in India.

7. India's Astrosat captures 600th mega explosion that rocked the universe - India Today

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

News:

- India's first **multi-wavelength space telescope, AstroSat**, has achieved a significant milestone.
- It has successfully detected its **600th Gamma-ray Burst (GRB), named GRB 231122B**.
- Gamma-ray bursts are **powerful cosmic explosions associated with black hole creation**, emitting vast amounts of energy in short durations.

Prelims Takeaway

- AstroSat
- Gamma Ray Bursts (GRBs)

AstroSat

- It is **India's first dedicated multi-wavelength space observatory**.
- **Objective:** To study celestial sources in X-ray, optical, and UV spectral bands simultaneously.
- **Launched by ISRO in September 2015**, AstroSat has played a crucial role in astronomical research.
- It was launched into a **650 km orbit inclined at an angle of 6 degrees to the equator**.
- The **spacecraft control centre at Mission Operations Complex (MOX) of ISRO Telemetry, Tracking and Command Network (ISTRAC), Bengaluru**, manages the satellite during its entire mission life.
- The minimum useful life of the AstroSat mission is **around 5 years**.
- It carries a total of **five scientific payloads**.
 - It enables imaging and studying the temporal and spectral properties of galactic and extra-galactic cosmic sources in a wide range of wavelengths on a common platform.

AstroSat's Contributions

- The **Cadmium Zinc Telluride Imager (CZTI)** on AstroSat has been **pivotal in capturing GRBs**.
- CZTI specializes in **high-energy, wide-field imaging**, covering an energy range from 20 keV to over 200 keV.
- Its capability to **detect Compton scattered events** allows the study of X-ray polarization, enhancing the understanding of GRBs.

Future Plans

- Scientists propose building **Daksha, a next-generation GRB space telescope** with enhanced sensitivity.

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Editorials, Gists and Explainers

1. The challenge of maritime security in the Global South - The Hindu

Relevance: World Affairs

Context:

- Charles Darwin's concept of **adaptability** is applied to the **maritime domain**, emphasising the **need for flexible approaches** to address emerging challenges.
- Recent **security threats in the maritime domain involve unconventional tactics**, with demands for **maritime security increasing**.

New Dimensions of Maritime Challenges

- Maritime challenges have acquired new dimensions with the use of asymmetrical tactics, grey-zone warfare, land attack missiles and combat drones.
- The demand for maritime security comes not only from conventional threats but also from unconventional security challenges faced by states.
 - Issues such as illegal fishing, natural disasters, marine pollution, human trafficking and climate change.

Global South's Concerns

- The Global South perceives the zero-sum competition among powerful nations in the Indo-Pacific as detrimental to their interests.
- Rising sea levels, marine pollution, climate change, and natural disasters disproportionately impact less developed states, making them vulnerable.

Security Coordination Challenges

- Littoral states in Asia and Africa lack equal law-enforcement capabilities and struggle with security coordination to combat maritime threats.
- Unequal priorities and reluctance to leverage partner capabilities hinder effective cooperation against piracy, armed robbery and maritime terrorism.

Creative Models for Maritime Security

- Maritime security goes beyond military action and law enforcement, focusing on generating prosperity and meeting people's aspirations.
- India's Maritime Vision 2030 emphasises port, shipping, and inland waterway development for growth and livelihoods.
- Bangladesh's Indo-Pacific document highlights a developmental approach to maritime security.
 - It focuses on provisioning goods and services and protecting marine resources.

Challenges in Fighting Illegal Fishing

- Illegal, unreported and unregulated fishing in Asia and Africa is on the rise, aided by faulty policies and destructive fishing methods.
- Challenges include lenient regulations, lax law enforcement and harmful subsidies promoting destructive practices.

Indo-Pacific Oceans Initiative

- India's Indo-Pacific Oceans Initiative proposes seven pillars, including maritime ecology, marine resources, capacity building, disaster risk reduction, and maritime connectivity.
- Collaboration is challenging due to the need for improved interoperability, intelligence sharing and agreement on a regional rules-based order.

No Consensus

- Consensus eludes the Global South, as littoral states prioritise sovereignty and strategic independence over collective action.
- The collective issues and creative solutions sought by developing nations are at odds with their sense of political and strategic autonomy.

2. A swing in the Maldives - Indian Express

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

Context:

- The new President of the Maldives **choosing Turkey** as his **first foreign destination** has shifted the geopolitical narrative in the region.
- This **challenges the traditional framing of the India-China rivalry** in the Maldives.
- This shift raises questions about the **implications for India**, which has invested diplomatic and financial efforts in the Subcontinent.

Changing Foreign Policy Dynamics

- The Maldives President's choice of Turkey signifies significant swings in foreign policy with each change of government.
- Turkey's growing strategic footprint in the Subcontinent indicates rising geopolitical friction between India and Turkey.
- Smaller states of the Subcontinent are becoming attractive geopolitical targets not only for the US, China and Russia but also for middle powers like Turkey.
- Small states in the Subcontinent are not mere pawns in great power rivalries but, also, actively play external powers against each other.

Rising Middle Powers as External Patrons

- Middle powers like Turkey, Iran, Qatar, Saudi Arabia and the UAE can match major powers in delivering political, economic, and military favours to local elites.
- Turkey's strategic footprint extends across Africa, the Middle East and the Indian Ocean.

Turkey's Strategic Significance

- Turkey's multiple identities contribute to its geopolitical ambitions.
- This includes
 - Its NATO membership
 - Critical regional power status in the Middle East
 - Strategic location at the crossroads of Europe, Asia, and the Middle East
- Turkey's assertiveness is felt in the extended neighbourhood, including the Subcontinent.

India's Long-Term Approach

- Near-term setbacks for India in the Maldives are inevitable, requiring patience and a focus on long-term goals.
- India's geographic proximity remains crucial despite shifting foreign policies.
- Increased engagement with the Maldives' domestic politics is necessary to adapt to changing dynamics.
- Collaboration with like-minded Gulf partners to prevent destabilisation by Turkey is essential.
- A more active posture in Turkey's neighbourhood is needed to improve India's position in the geopolitical competition with Turkey.

Conclusion

- Turkey's growing presence in the Maldives poses **near-term challenges for India**.
- A **patient and strategic approach**, coupled with **proactive engagement with regional partners**, will be crucial to safeguard India's interests.

3. Combating Fraud - Indian Express

Relevance: Economy

Context:

- Since its 2016 launch, the **Unified Payments Interface (UPI)** has significantly transformed India's **payment landscape**.

Unified Payments Interface (UPI)

- It is a real-time payment system developed by National Payments Corporation of India (NPCI) that facilitates inter-bank transactions.
- It was launched in 2016 and has since become the most popular payment method in India.
- UPI is a single mobile application that can be used to send or receive money, make payments for goods and services, and transfer money between bank accounts.

Magnitude of Digital Transactions

- 11.4 billion transactions happened worth Rs 17.15 lakh crore in October 2023.
- It was driven in part by the increase in smartphone usage and access to cheaper mobile internet services.
- However, this surge in digital transactions is accompanied by a sharp rise in financial fraud, prompting the government to consider measures to address the issue.

Digital Fraud

- In 2022-23, RBI reported 6,659 digital frauds amounting to Rs 276 crore.
- This is up from 3,596 fraudulent transactions worth Rs 155 crore in the previous year.
- The government is considering introducing a minimum time threshold for transactions occurring for the first time between two individuals beyond a prescribed amount.
- A proposed four-hour window for transactions above Rs 2,000 is being discussed to alleviate cybersecurity concerns.

Rationale for Friction in Payments

- Data from the NPCI shows that in October, 22.5% of peer-to-peer transactions were above Rs 2,000.
- Government officials view the proposed time threshold as a necessary measure to counter frauds, given the increasing sophistication of techniques employed by fraudsters.

Global Perspective

- Digital fraud is not unique to India; a report by TransUnion indicates a surge in such frauds globally.
- 4.6% of all customers' digital transactions were suspected to be fraudulent.

Multi-Level Approach

- Addressing digital fraud requires regular upgrades to IT infrastructure and protocols within the payments ecosystem.
- Improving consumer awareness and education about new fraud methods is critical.

Conclusion

- Finance ministry officials recently met to **discuss the growing incidence of digital payment frauds and financial crimes** and strategize countermeasures.
- The challenge lies in striking a careful balance between minimizing the risk of digital frauds and ensuring minimal frictions in the payments system.

Quick Look

1. Capital Adequacy Ratio

- It is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities.
- It is decided by central banks and bank regulators to prevent commercial banks from taking excess leverage and becoming insolvent in the process.
- Capital Adequacy Ratio = (Tier I + Tier II + Tier III (Capital funds)) / Risk weighted assets
- The risk weighted assets take into account credit risk, market risk and operational risk.
- The Basel III norms stipulated a capital to risk weighted assets of 8%.
- However, as per RBI norms, Indian scheduled commercial banks are required to maintain a CAR of 9% while Indian public sector banks need to maintain a CAR of 12%.

2. Zojila Pass

- Zojila Pass, also known as 'The Mountain Pass of Blizzards', is a high mountain pass located in the Kargil district of Ladakh.
- It is located on the Srinagar-Kargil-Leh highway (NH-1), Greater Himalayan Range.
- The pass remains closed for almost half of the year due to heavy snowfall.
- It was the site of the Indo-Pakistan War of 1947-48.
- It was captured by militias aided by the Pakistan Army in 1948, with the ultimate aim of capturing Ladakh.
- However, the pass itself was captured by the Indian Army On 1st November 1948, in an assault codenamed Operation Bison.

3. Tackling Online Financial Frauds

- Recently, a meeting was organised by the Finance Ministry to deal with issues related to online financial frauds.
- Recommendations and Discussions
 - Appointing nodal officers for tackling cyber security issues.
 - Closing down 'mule' bank accounts used by fraudsters.
 - Enhanced monitoring of dormant accounts with sudden activity.
 - Information sharing among government agencies to be increased.
 - Need for a common platform for seamless data exchange.
 - Onboarding financial institutions on the 'Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS)' platform.

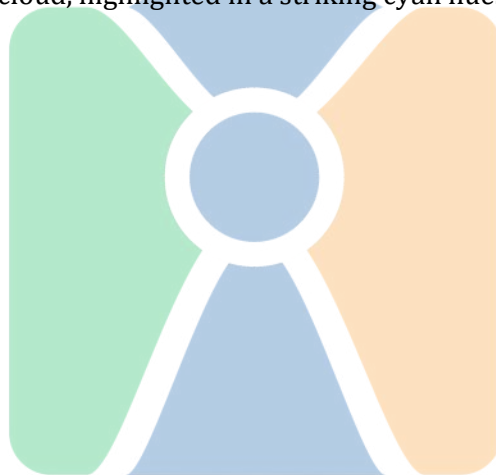
4. Green Leaf Volatiles (GLVs)

- Recently, for the first time, scientists were able to visualise plants sensing compounds called green leaf volatiles (GLVs) released by other plants in danger.
- Green Leaf Volatiles represents an important group of plant volatiles.
- They consist of six carbon (C6) compounds, including alcohols, aldehydes, and esters, and are released from almost every plant.
- The release of GLVs is caused by mechanical damage or herbivory by fungal or bacterial infection.
- These are implicated in a panoply of interactions; they have been reported to repel or attract herbivores and their natural enemies.
- Plants have two major defence mechanisms, involving a chain of molecular reactions.

- The reactions are triggered when a plant is damaged and GLVs are released as by-products.
- The molecular cascade is mediated by calcium, a common mediator of chemical and electrical signals found throughout biology.

5. Sagittarius C (Sgr C)

- It is the star-forming region known to be situated approximately 300 light-years from the Milky Way's central supermassive black hole, Sagittarius A*.
- It is revealing a bustling cluster of protostars within an infrared-dark cloud.
- These nascent stars are in the process of accumulating mass, their outflows glowing intensely in the infrared spectrum, akin to embers in a cosmic bonfire.
- The cloud that protostars are emerging from is so dense that the light from stars behind it cannot reach Webb.
- Scattered throughout are smaller infrared-dark clouds, akin to celestial voids against the starry backdrop, signalling the birthplaces of future stars.
- Webb's Near-Infrared Camera (NIRCam) has detected extensive emissions from ionised hydrogen on the periphery of the dark cloud, highlighted in a striking cyan hue.



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Prelims Track Question

Q1. Consider the following statements regarding Committee of Privileges

1. This committee consists of 15 members each from both Lok Sabha and Rajya Sabha nominated by the Presiding Officer.
2. In the Rajya Sabha, the Chairperson heads the committee of privileges.

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

Q2. Consider the following statements regarding the National Cyber Crime Reporting Portal (NCRP):

1. NCRP is an initiative by the Ministry of Home Affairs to provide a platform for citizens to report cybercrimes.
2. NCRP is exclusively focused on reporting financial cybercrimes.
3. 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?

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

Q3. Consider the following statements regarding the International Space Station (ISS)

1. ISS is a joint project involving space agencies from Russia, the United States, Europe, Japan, and China.
2. The ISS serves as a microgravity and space environment research laboratory.
3. The ISS orbits the Earth in geostationary orbit.

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

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

Q4. Consider the following statements INS Imphal

1. The Imphal is the first capital warship to be named after a city in the North-East
2. It is the third ship of the Navy's Project 15B
3. It is first warship in India with separate accommodation for women officers and sailors

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

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

Q5. With reference to Foreign Direct Investment (FDI), consider the following statements

1. In FDI the investor has no control over the management or functioning of the firm or business entity whose asset is bought.
2. FDI is much more volatile to adverse shocks than FPI.
3. In FDI, investments are made for the long term.

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

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

Q6. Consider the following statements on Mutual Funds

1. It collects money from investors and invests the money, on their behalf, in securities.
2. SEBI regulates the mutual funds industry in India.

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

Q7. What is 'AstroSat', seen in the news recently?

- A. Multi-wavelength space observatory
- B. Remote sensing satellite
- C. Earth observation satellite
- D. Communication satellite

Q8. Which of the following statements define the Brandt Line?

- A. A communication network connecting major cities
- B. A demarcation for international trade routes
- C. A boundary between developed and developing countries
- D. A regional classification based on cultural diversity

Q9. Consider the following

- 1. Operation Sanjeevani
- 2. Operation Blue Star
- 3. Operation Neer
- 4. Operation Cactus

How many of the operations mentioned above were carried out by India in Maldives?

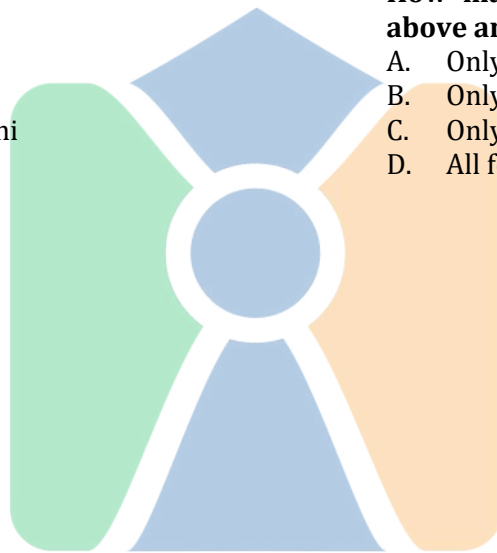
- A. Only one
- B. Only two
- C. Only three
- D. All four

Q10. Consider the following

- 1. Bharat Bill Payment Interface (BBPI)
- 2. United Payments Interface (UPI)
- 3. Immediate Payment Service (IMPS)
- 4. National Electronic Fund Transfer (NEFT)

How many of the services mentioned above are offered by NPCI?

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



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Prelims Track Answer

Ans. 1 Option D is correct

Explanation

- The Committee of Privileges consists of 15 members in Lok Sabha (10 in case of Rajya Sabha) nominated by the Presiding Officer. **Hence, statement 1 is incorrect.**
- In the Rajya Sabha, the deputy chairperson heads the committee of privileges. **Hence, statement 2 is incorrect.**
- It examines every question involving a breach of privilege of the House or of the members or of any Committee thereof referred to it.
- It determines whether a breach of privilege is involved and makes suitable recommendations in its report.
- It also states the procedure to be followed by the House in giving effect to its recommendations.

Ans. 2 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. **Hence, statement 1 is correct.**
- The NCRP is not exclusively focused on financial cybercrimes. It allows citizens to report various types of cybercrimes, including financial frauds, online harassment, identity theft, etc. **Hence, statement 2 is incorrect.**
- 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. **Hence, statement 3 is correct.**

Ans. 3 Option A is correct

Explanation

- While the ISS is a collaborative project involving multiple space agencies, China is not a participant. The primary partners include space agencies from Russia (Roscosmos), the United States (NASA), Europe (ESA), Japan (JAXA), and Canada (CSA). **Hence, statement 1 is incorrect.**
- The ISS serves as a microgravity and space environment research laboratory where scientific research is conducted in

astrobiology, astronomy, meteorology, physics, and other fields. It provides a unique environment for experiments in microgravity. **Hence, statement 2 is correct**

- The ISS does not orbit the Earth in geostationary orbit. It orbits the Earth in a low Earth orbit (LEO) at an average altitude of approximately 420 kilometers. Geostationary orbit is much higher, at approximately 35,786 kilometers. **Hence, statement 3 is incorrect.**

Ans. 4 Option C is correct

Explanation

- The Imphal is the first capital (among the Navy's most important) warship to be named after a city in the North-East — the capital of Manipur. **Hence, statement 1 is correct**
- It is the third ship of the Navy's Project 15B or the Visakhapatnam-class ships and the first warship in India with separate accommodation for women officers and sailors, according to media reports. **Hence, statement 2 and 3 is correct**

Ans.5 Option A is correct

Explanation

- Foreign direct investment pertains to international investment in which the investor obtains a lasting interest in an enterprise in another country
- The investor has control over the management or functioning of the firm or business entity whose asset is bought. **Hence, statement 1 is incorrect.**
- An investor is active under FDI
- Direct investments in assets are made
- Investments made are long term in nature. **Hence, statement 3 is correct.**
- FDI is stable in nature when compared to FPI. **Hence, statement 2 is incorrect.**

Ans. 6 Option D is correct

Explanation

- A mutual fund collects money from investors and invests the money, on their behalf, in securities (debt, equity or both). **Hence, statement 1 is correct.**
- It charges a small fee for managing the money.
- Mutual funds make saving and investing simple and affordable.

- Anybody with an investible surplus of as little as a few hundred rupees can invest in mutual funds.
- The other advantages of mutual funds include professional management, diversification, variety, liquidity, convenience as well as strict government regulations and full disclosure.
- SEBI is the regulatory body to control and regulate the securities market and mutual funds industry in India. **Hence, statement 2 is correct.**
- Infrastructure investment Trust (InvIt) and Real estate Investment Trust (REITs) are examples of mutual funds.

Ans. 7 Option A is correct

Explanation

- AstroSat is India's first dedicated multi-wavelength space observatory. **Hence, option A is correct.**
- Objective: To study celestial sources in X-ray, optical, and UV spectral bands simultaneously.
- Launched by ISRO in September 2015, AstroSat has played a crucial role in astronomical research.
- It was launched into a 650 km orbit inclined at an angle of 6 degrees to the equator.
- The minimum useful life of the AstroSat mission is around 5 years.
- The spacecraft control centre at Mission Operations Complex (MOX) of ISRO Telemetry, Tracking and Command Network (ISTRAC), Bengaluru, manages the satellite during its entire mission life.

Ans. 8 Option C is correct

Explanation

- The Brandt Line (an imaginary line) is a concept that categorises the world into richer countries and poorer countries, highlighting global economic disparities.
- The wealthier countries are typically located in the Global North (at the top of the world map) and the poorer countries, such as those in Africa and Asia are in the Global South. **Hence, option C is correct.**

Ans. 9 Option C is correct

Explanation

- Operation Cactus, 1988: Indian Armed Forces helped the government of Maldives in the neutralisation of the coup attempt.
- Operation Neer, 2014: India supplied drinking water to Maldives to deal with the drinking water crisis.

- Operation Sanjeevani: India supplied 6.2 tonnes of essential medicines to Maldives as assistance in the fight against COVID 19.
- Operation Blue Star: Indian Military Operation to remove the separatists who were hidden inside the Golden Temple at Amritsar on 5th June 1984. **Hence, option C is correct.**

Ans. 10 Option C is correct

Explanation

- National Payments Corporation of India (NPCI) is an umbrella organisation for operating retail payments and settlement systems in India.
- It is an initiative of RBI and the Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, to create a robust Payment & Settlement Infrastructure in India.
- It has been incorporated as a "Not for Profit" Company under Section 8 of the Companies Act 2013.
- Services Offered by NPCI include Bharat Bill Payment Interface (BBPI), Immediate Payment Service (IMPS), RuPay, BHIM, United Payments Interface (UPI) etc. **Hence, option C is correct.**

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