

DAILY CURRENT AFFAIRS

By



SOURCES



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Important News Articles

1. One-third of all 2022 suicides were of daily wage earners, farmers, says NCRB report - The Hindu
2. RS passes Post Office Bill; parties oppose 'free hand' to officers - The Hindu/ RS passes Post Office Bill, Vaishnaw allays Opp concerns on interception - Indian Express
3. 'India, U.S. can work through differences constructively' - The Hindu
4. Centre open to policy on transfer of High Court judges, says Law Minister - Indian Express
5. Over half of FY23 bank loan write-offs linked to large industries, services sector - Indian Express
6. Centre committed to increasing the strength of women in defence forces, says Modi - The Hindu/ Navy ranks to be renamed in line with Indian traditions: PM - Indian Express
7. Cybercrime cases up by 25%, fraud most common motive: NCRB data - Indian Express

Editorials, Gists and Explainers

1. The need to transform agri-food systems - The Hindu
2. Why is Cyclone Michaung, headed to Andhra coast, an unusual storm? - Indian Express
3. The fossil fuel question - Indian Express

Quick Look

1. FjordPhantom
2. Buxa Tiger Reserve (BTR)
3. The Pacific Ring of Fire
4. Red Sea
5. Buoy
6. Abelmoschus Odishae

Important News Articles

GS II

1. One-third of all 2022 suicides were of daily wage earners, farmers, says NCRB report - The Hindu

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

News:

- **The National Crime Records Bureau's (NCRB) Accidental Deaths and Suicides in India (ADSI) 2022 report** reveals that India recorded over 1.7 lakh suicides in the year.
 - Nearly one-third attributed to daily wage earners, agricultural laborers, and farmers.

Prelims Takeaway

- Unlawful Activities Prevention Act (UAPA).

Key Points

- The report sheds light on the **prevalence of suicides across different states** and categories of individuals.

Crimes Against Scheduled Castes and Scheduled Tribes

- The Crime in India report highlights an **overall increase in crimes** and atrocities against Scheduled Castes (SC) and Scheduled Tribes (ST) persons
 - Specific attention to states like Rajasthan, Madhya Pradesh, Chhattisgarh, and Telangana. Mizoram saw an unexpected rise in cases compared to the previous year.

Offences Against the State

- The report indicates a marginal increase in cases of **offences against the State in 2022**
 - It includes a 25% rise in cases registered under the Unlawful Activities Prevention Act (UAPA).
- However, **sedition cases under the Indian Penal Code** saw a notable decline, possibly influenced by the Supreme Court's decision in May 2022.

Suicide Data and Regional Trends

- Maharashtra, Tamil Nadu, Madhya Pradesh, Karnataka, Kerala, and Telangana **reported the highest numbers of suicides in 2022.**
- The data indicates that self-employed individuals, salaried professionals, and unemployed persons also **contributed significantly to suicide rates.**
- Over 12,000 **student suicides were reported.**

Demographic Insights into Suicides

- The ADSI report reveals that among approximately 48,000 women who died by suicide, over **52% were homemakers, followed by students and daily wage earners.**
- **Marriage-related issues**, particularly dowry-related concerns, were noted as significant contributors to suicides among women.

Common Causes of Suicides

- The most common causes for suicides in 2022 were identified as "**family problems**" and "**illness**," accounting for nearly half of all reported suicides.
- Other contributing factors included "**drug abuse**," "**alcohol addiction**," and "**marriage-related issues**," with dowry-related concerns notably affecting women

2. RS passes Post Office Bill; parties oppose 'free hand' to officers - The Hindu/ RS passes Post Office Bill, Vaishnaw allays Opp concerns on interception - Indian Express

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

News:

- The Rajya Sabha has **approved the Post Office Bill**, aiming to modernize and regulate all services provided by post offices
- It replaced the **125-year-old Indian Post Office Act** that primarily focused on mail delivery.

Prelims Takeaway

- Post Office Bill

Key Points

- **The new bill covers a range of services**, including savings accounts, government benefit transfers, and insurance schemes.

Minister's Perspective

- The Minister of Communications, introduced the bill, **highlighting the transformation of the institution** from mail delivery to comprehensive service delivery.
- He emphasised **the revival of the post office system**, citing the opening of 5,000 post offices under the NDA government and ongoing plans for an additional 5,746.
- The old Act specified the **services provided by the Post Office, such as delivering postal articles and money orders**
- The new bill allows the **central government to prescribe the services** to be offered by the Post Office.
- The **Director General of Postal Services, may make regulations** regarding various activities necessary for providing postal services.

3. 'India, U.S. can work through differences constructively' - The Hindu

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

News:

- Following the recent indictment linking an **Indian government official to an assassination plot**, high-level meetings between the U.S. and India took place in New Delhi.
- The visit by the U.S. Principal Deputy National Security Adviser **aimed to address challenges and strengthen the relationship between the two nations.**

Prelims Takeaway

- International Solar Alliance

Key Points**Acknowledgment of Challenges**

- The White House confirmed that the indictment was discussed during his visit, recognizing **India's establishment of a Committee of Enquiry to investigate the matter.**
 - Despite ongoing difficulties, both sides emphasised their ability to overcome challenges.

Importance of the Visit

- **Meetings with key Indian officials**, including External Affairs Minister underscored the significance of the visit.
- The discussions covered **various aspects, including technology**, highlighting the importance given by India to the diplomatic engagement.

History of the Relationship

- The U.S. has emerged as **India's biggest trading partner in 2022-23** on account of increasing economic ties between the two countries.
- The **United States welcomed** India joining the **UN Security Council in 2021** for a two-year term and supports a reformed UN Security Council that includes India as a permanent member.
- In 2021, the **United States joined the International Solar Alliance** headquartered in India, and in 2022 the United States Agency for International Development (USAID).
- The meetings aimed at elevating the bilateral strategic partnership, expanding **collaboration in technology areas, and easing regulations for high-tech collaborations.**
- The discussions covered **biotechnology, critical minerals, digital connectivity, advanced materials**, and the transfer of technology.

4. Centre open to policy on transfer of High Court judges, says Law Minister - Indian Express

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

News:

- **The Lok Sabha discussed the Advocates (Amendment) Bill, 2023**, which was recently passed in the lower house.

Prelims Takeaway

- Collegium System

Key Points

Policy on Transfer of High Court Judges

- The central government is open to formulating a **policy on the transfer of high court judges**.

Collegium System and Judicial Appointments

- The **Collegium system recommends the appointment**, elevation, and transfer of judges.
- **No judge can undergo these processes** without the recommendation of the Collegium.

Advocates (Amendment) Bill, 2023

- The Bill, **already passed in the Rajya Sabha during the Monsoon Session**, focuses on regulating the legal profession through a single act.
- It aims to **address issues related to touts who procure clients for legal practitioners**.
- The Bill **empowers high courts and district judges** to frame and publish lists of such touts.

Call for Enhanced Punishment

- Some members expressed concerns about the **prescribed punishment for touts in the Advocates (Amendment) Bill**, deeming it insufficient.
- There were calls for **enhancing the penalties to effectively deter** the activities of touts in the legal system.

GS III

5. Over half of FY23 bank loan write-offs linked to large industries, services sector - Indian Express

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

News:

- The **Ministry of Finance presented data in Parliament** regarding loan by scheduled commercial bank
- It revealed that over half of the loans written off by **Scheduled Commercial Banks in the financial year 2022-23 (FY23)** were associated with large industries and the services sector.

Prelims Takeaway

- NPA (non-performing assets)

Key Points

- The **total written-off loans** amounted to Rs 2.09 lakh crore in FY23.

Loan Write-offs by Sector

- FY23: **Large Industries and Services Dominated (52.3%)**- Rs 2.09 lakh crore loans were written off.
- **52.3% of the written-off amount** was linked to large industries and services.
- **FY22: Dip in Total Written-off Loans (39.8%)**

Historical Perspective: FY20-21 Highest Share (62.3%)

- In FY20-21, large industries and services constituted **62.3% of the total written-off loans amounting to Rs 2.03 lakh crore**.

Total Loan Write-offs and Impact on NPA Ratio

- Total Loans Written Off in Last Five Years: **Rs 10.57 Lakh Crore**
- Banks **write off bad loans worth over Rs 2.09 lakh crore** during FY23.
- **Total loan write-offs by the banking sector** reached Rs 10.57 lakh crore in the last five years.

Gross NPAs at 10-Year Low (3.9%) in March 2023

- The **substantial loan write-off** helped banks reduce gross non-performing assets (GNPA) to 3.9% of advances in March 2023.
- **Gross NPAs fell** from Rs 10.21 lakh crore in FY2018 to Rs 5.55 lakh crore by March 2023.

Recovery from Written-off Loans

- **Banks recovered only Rs 1.09 lakh crore** from Rs 5.87 lakh crore loans written off in the last three years.
- **Recovery constituted 18.60% of the total write-offs** during the three-year period.
- Total Defaulted Loans (Including Write-offs)
- Including write-offs, the **total defaulted loans (NPA) would have been 7.47%** of advances, contrasting with the reported 3.9% by banks.

6. Centre committed to increasing the strength of women in defence forces, says Modi - The Hindu/ Navy ranks to be renamed in line with Indian traditions: PM - Indian Express

Relevance: Defence

News:

- The Prime Minister of India recently affirmed the **government's commitment to increase the strength of women in the armed forces.**
- He emphasised India's pursuit of ambitious goals and **utilisation of its full potential.**
- He also congratulated the Navy for **appointing the country's first woman commanding officer on a naval ship.**

Prelims Takeaway

- India Middle East European Corridor.
- Blue Economy

Inspiration from Chhatrapati Shivaji

- The PM **unveiled a statue of Chhatrapati Shivaji**, 17th century Maratha warrior king, at **Rajkot fort.**
- He highlighted the shift from a "slave mentality" to a **forward-moving India** inspired by Chhatrapati Shivaji.
- He commended Shivaji's foresight in recognizing the **significance of naval capabilities.**

Naval Epaulettes

- New epaulettes in the Indian Navy will **reflect Indian culture and highlight Shivaji's heritage and legacy.**
- He also announced the **renaming of ranks in the Indian Navy in line with Indian traditions.**

India's Maritime History

- The Prime Minister **acknowledged India's rich maritime history**, including
 - the heritage of the Indus Valley civilization port in Lothal
 - the maritime capabilities that led to trade expansion by the Chola empire.

Blue Economy and Port-Led Development

- He emphasized the government's focus on the **'Blue Economy'** and highlighted **port-led development under the 'Sagarmala' project.**
- He discussed measures to **harness the potential of India's oceans**, promoting **merchant shipping** and supporting the **'Maritime Vision'** program.

Global Recognition and Economic Growth

- The PM stated that the **world sees India as a 'Vishwa Mitra'** (universal friend).
- He also **highlighted India's economic growth**, moving towards becoming the 3rd largest economy.
 - He outlined initiatives like the **India Middle East European Corridor.**

Commitment to Coastal Development

- The Prime Minister reiterated the government's commitment to the **development of the Konkan region and other parts of Maharashtra.**
- He also mentioned the **inauguration of medical colleges, the Chipi airport, and the Delhi-Mumbai Industrial Corridor.**

- Special schemes for cashew farmers and the **protection of coastal residential areas** were also highlighted.
- The PM also discussed the new tradition of **celebrating armed forces' days outside Delhi** to bring attention to other regions in India.

7. Cyber crime cases up by 25%, fraud most common motive: NCRB data - Indian Express

Relevance: Reports and Indices

News:

- According to a recent report from the **National Crime Records Bureau, Cybercrime cases in Delhi tripled in the last three years**, reaching nearly 700 in 2022.
- Majority of cases involve the **publication and transmission of explicit content depicting children electronically**.
- **Bengaluru ranked highest in cybercrime cases**, overshadowing Delhi's numbers.

Prelims Takeaway

- National Crime Records Bureau (NCRB)
- Online Cyber-Crime Reporting Portal

Types of Cybercrimes

- **Online banking fraud** accounted for 72 cases in 2022.
- **OTP frauds** numbered 91 cases, and 21 cases involved **ATM frauds**.
- **Computer-related offences** and **cyber-stalking/bullying of women and children** were also reported.

Common Cybercrime Tactics

- **OTP and online banking frauds are prevalent**, with scammers posing as bank executives.
- Call centres operating across the city target individuals, emphasising the importance of **not sharing banking details**.

The Current Scenario and Solutions

- The **expansion of the bank network** contributes to the increase in banking frauds.
- **Victims are becoming more aware**, with an increase in complaints and FIRs being filed.
- The **National Cyber Crime Reporting Portal** facilitates easy lodging of complaints.
- Delhi Police established **Cyber Crime police stations** in all districts last year.

National Crime Records Bureau (NCRB)

- NCRB, headquartered in New Delhi, was set-up in 1986 under the **Ministry of Home Affairs**.
- It was set up based on the **recommendations of the National Police Commission (1977-1981) and the MHA's Task Force (1985)**.
- **Purpose:** To function as a repository of information on crime and criminals so as to assist the investigators in linking crime to the perpetrators.

Functions

- To maintain the **National Database of Sexual Offenders (NDSO)** and share it with the States/UTs on a regular basis.
- NCRB has also been designated as the **Central Nodal Agency** to manage technical and operational functions of the '**Online Cyber-Crime Reporting Portal**'.
 - Any citizen can lodge a complaint or upload a video clip as an evidence of crime related to child pornography, rape/gang rape on the portal.
- The responsibility of implementation of the **Inter-operable Criminal Justice System (ICJS)** has also been given to the NCRB.

Editorials, Gists and Explainers

1. The need to transform agri-food systems - The Hindu

Relevance: Agriculture

Context:

- The United Nations **Food and Agriculture Organization (FAO)** reveals **hidden costs of global agri-food systems**, exceeding \$10 trillion.
- In middle-income countries like India, these **costs account for nearly 11% of the GDP**.
- This manifests as **higher poverty, environmental damage and health-related impacts**.

Critique of Current Practices

- Unsustainable business-as-usual activities and practices have been blamed for escalating costs in agri-food systems.
- Mono-cropping and chemical-intensive farming practices are criticized for undermining seed sovereignty, indigenous knowledge and ecological health.

Impact of Intensive Agriculture

- Intensive agriculture in India focuses on mono-cropping systems and chemical-intensive practices.
- This contributes to significant improvements in productivity.
- However, the adverse consequences include
 - compromised nutritional needs
 - adverse ecological outcomes
 - excessive groundwater extraction
 - increased farmer indebtedness
- Agriculture in India has increasingly become unviable
 - The average monthly household income of a farming household sits at ₹10,816.

Crop Preferences

- Food Corporation of India's procurement policy heavily favours rice and wheat, neglecting coarse grains.
 - The area under cultivation of coarse grains dropped by 20% between 1966-1967 and 2017-2018
 - But, the area under rice and wheat increased by nearly 20% and 56% respectively.
- Cash crops like sugarcane thrive due to policies favouring investments in dams, canal irrigation and free electricity for borewells.
- This trend threatens food security and the production of nutritional crops.

Global Influence on Local Food Systems

- Global trade relations influence food production systems in the Global South, affecting farmers and soil health.
- Historically as well, global trade relations have influenced food production systems in the Global South.
- In the pre-independence era, tax systems were introduced to efficiently collect revenue for British-enforced exports of primary raw materials, such as cotton.

The Role of Crop Diversification

- Shift to diversified multi-cropping systems (rooted in agroecology principles) are suggested to revitalise degraded land and soil.
- Practices like 'akkadi saalu' in Karnataka, involve intercropping with a combination of legumes, pulses, oilseeds, trees, shrubs and livestock.
- This approach enables
 - cash provision from commercial crops
 - food and fodder production
 - offers ecosystem services such as nitrogen fixation and pest traps
 - supports the local biodiversity.
 - collectively contribute to improving soil health.
- However, critics often argue against alternative farming systems.
- They suggest it may lead to a decline in farmer income even if the environment improves.

Challenges and Transition Pathways

- Transition to diversified farming systems must be systematic, allowing farmers to adjust gradually.
- Economic modelling indicates improved ecological outcomes and sustained farm incomes with diversified farming practices.
- However, challenges include addressing issues related to local seeds, market access, drudgery and the need for farm labour.

Conclusion

- **Scaling up diversified farming practices** requires **collaboration** among institutions, policymakers and social groups.
- **Economic incentives are needed** to encourage farmers to shift from high-input monoculture to diversified cropping.

2. Why is Cyclone Michaung, headed to Andhra coast, an unusual storm? - Indian Express

Relevance: Important Geophysical phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc.

Context:

- According to the India Meteorological Department (IMD), **tropical Cyclone Michaung is set to cross Andhra Pradesh coast** on December 5.

Unusual Cyclone

- The formation of high-intensity cyclones like Michaung is uncommon to form in the North Indian Ocean during December.
- Originally forecasted as a 'tropical cyclone,' Michaung upgraded to 'severe' storm due to above-normal heat index off the southern Andhra Pradesh coast.
- This intensification in December is considered unique by the India Meteorological Department (IMD).

Cyclone Development in North Indian Ocean

- On average, five cyclones develop annually in the North Indian Ocean basin - comprising the Bay of Bengal and the Arabian Sea.
- However, Arabian Sea storms often reach higher intensities and carry the potential to cause widespread damage.
- Cyclone development is most common during pre-monsoon (April-June) and post-monsoon (October-December) months.
- Due to favourable ocean conditions, cyclones that form in May and November usually reach higher intensities than storms that form at other times.

Storm Intensification Mechanisms

- Tropical cyclones are fueled by ocean heat, particularly temperatures above 26 degrees Celsius.
- Factors influencing intensification include
 - o Tropical Cyclone Heat Potential (TCHP)
 - o Favourable atmospheric conditions
 - o Wind shear (changes in wind direction and/or speed over a vertical or horizontal distance)
 - o Convection (transfer of heat within a fluid)
 - o Rossby waves (which occur in rotating fluids)
 - o Upper ocean circulation
 - o Air-sea interaction

Impact and Aftermath

- IMD warns of very heavy to extremely heavy rain in multiple districts of Andhra Pradesh, leading to potential widespread crop damage.
- Storm surges, tidal waves, and strong winds during landfall are also expected.
- Flash flood alerts have been issued for low-lying areas in Rayalaseema, Yanam, coastal Andhra Pradesh, and Karaikal.

Future Path and Alerts

- After crossing the Andhra coast, Cyclone Michaung is projected to move northwestward towards southern Odisha.
- IMD has issued an 'orange' alert for southern Odisha, indicating potential threats and urging preparedness.

3. The fossil fuel question - Indian Express

Relevance: Conservation, environmental pollution and degradation

Context:

- **None of the past climate change conferences** in the last three decades **acknowledged the role of fossil fuels** in global warming.
- COP28 President's remarks on the **necessity of a fossil fuel phase-out** for achieving the 1.5-degree Celsius target has sparked controversy.

COP28 President's Controversial Statements

- COP28 President dismisses the idea that eliminating fossil fuels is essential for meeting climate goals.
- He acknowledges the inevitability of a fossil fuel phase-down but emphasises the need for a pragmatic approach.

Fossil Fuel Emission Challenge

- Fossil fuels contribute to at least 80% of greenhouse gas emissions.
- Previous climate targets failed to address the reduction of fossil fuel use.
- Efforts to cut emissions have so far been focused mainly on reducing the relative consumption of energy or on improving energy efficiencies.

Climate Targets and Current Actions

- Current climate actions are projected to reduce emissions by only 2% by 2030, falling far short of the necessary 43%.
- Installation of renewable energy sources are now outpacing new fossil fuel projects, but most of these are meant to cater to increased demand.
- The replacement of fossil fuel capacity with renewable energy is not happening at a fast enough pace.

Indian Initiative and COP27

- India called for a phase-out of fossil fuels at COP27, challenging the inclusion of coal in COP26 outcomes.
- The term 'phase-down' replaces 'phase-out' in the official decision, creating ambiguity about practical implications.

Opposition and Backing

- Powerful nations like the US, EU and China initially supported India's proposal but eventually withdrew their backing.
- Fossil fuels remain a sensitive subject for major players, including producers and consumers like the US, EU, China, India, Australia, Saudi Arabia and the UAE.

COP28 Outlook

- COP28 President invites countries to submit proposals for fossil fuel phase-down, suggesting a potential entry of the topic into climate negotiations.
- The likelihood of a mention of the need to phase down fossil fuels in COP28 decisions, marks a radical departure from past conferences.
- However, the specifics and schedules for phase-down are to be determined through subsequent negotiations.

Quick Look

1. FjordPhantom

- It is a new malware that employs virtualization to elude detection and target applications.
- It propagates through messaging services and combines app-based malware with social engineering to deceive banking customers.
- It utilises email, SMS, and messaging apps to entice users into unwittingly downloading what appears to be a legitimate banking app, which contains FjordPhantom.
- When this app gets installed, the attackers, posing as customer service representatives, guide the users through the steps to run the app.
- The malware uses virtualization to create a virtual container to run this app, and attackers can monitor the user's actions and steal their credentials.
- It facilitates attackers in gaining access to files and memory, conducting debugging, and injecting code into other apps.
- It strategically zeroes in on users within Southeast Asia, encompassing countries such as Malaysia, Thailand, Indonesia, Singapore, and Vietnam.

2. Buxa Tiger Reserve (BTR)

- It lies in the Alipurduar sub-division of the Jalpaiguri district of West Bengal.
- It got its name from Buxa Fort, which is located on the Sinchula Range.
- Its northern boundary runs along the international border with Bhutan.
- The Sinchula hill range lies all along the northern side of BTR, and the eastern boundary touches that of Assam State.
- It serves as an international corridor for elephant migration between India and Bhutan.
- The fragile "Terai Ecosystem" constitutes a part of this reserve.
- Two rivers, namely the River Raidak and the River Jayanti, flow through the forest of Buxa.
- Vegetation: Moist Tropical Forest
- Flora: Sal, Champa, Gamar, Simul, Chikrasi etc..
- Fauna: Tiger, elephant, leopard cat, gaur, wild boar, sambar, hog deer, Chinese pangolin, etc.

3. The Pacific Ring of Fire

- It is also known as the Circum-Pacific Belt, is a path along the Pacific Ocean characterised by active volcanoes and frequent earthquakes.
- Its length is approximately 40,000 kilometres (24,900 miles).
- It traces boundaries between several tectonic plates—including the Pacific, Juan de Fuca, Cocos, Indian-Australian, Nazca, North American, and Philippine Plates.

4. Red Sea

- It is a semi-enclosed inlet (or extension) of the Indian Ocean between the continents of Africa and Asia.
- It is one of the world's warmest seas.
- It is connected to the Arabian Sea and the Indian Ocean to the south through the Gulf of Aden and the narrow strait of Bab El-Mandeb.
- The northern portion of the Red Sea is bifurcated by the Sinai Peninsula into the Gulf of Aqaba and the Gulf of Suez, where it is connected to the Mediterranean Sea via the famous Suez Canal.

- Yemen and Saudi Arabia border the Red Sea to the east.
- It is bordered by Egypt to the north and west and by Sudan, Eritrea, and Djibouti to the west.

5. Buoy

- A buoy is a floating object anchored at a definite location to guide or warn mariners, to mark the positions of submerged objects, or to moor vessels in lieu of anchoring.
- Buoys are often brightly coloured and have distinctive shapes or patterns, making them easily visible to ships and other watercraft.
- Buoys are commonly found in harbours and ports, along coastlines, and in rivers and lakes.
- They are maintained by various organisations, such as the Coast Guard and other navigational authorities.

6. Abelmoschus Odishae

- It is a new plant species of 'wild okra'.
- It was discovered in a moist deciduous forest in Banspal block in Keonjhar district, Odisha.
- It can be used for hybridisation to create a better variety with high disease resistance.
- It can also play a vital role in widening the genetic base of okra.
- It is a perennial shrub up to 5 metres high with a densely hispid, prickly stem with retrorse hairs.
- It has large, deep yellow flowers.
- It has sub-reniform seeds with short, stout, and non-spiral trichomes.
- It also has a seed viability of 95 percent.



Mentorship
India

Prelims Track Question

Q1. Consider the following statements regarding the Unlawful Activities Prevention Act (UAPA)

1. UAPA was enacted to prevent unlawful activities associations and for the effective prevention of certain unlawful activities.
2. The UAPA provides for the creation of a National Investigation Agency (NIA) to investigate and prosecute offenses under the Act.
3. Designation of an individual as a "terrorist" under UAPA can be done based on the evidence that may not be disclosed to the individual.

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 regarding the Post Office Bill

1. The bill aims to regulate only traditional postal services and does not encompass financial services provided by post offices.
2. The Bill replaces the Indian Post Office Act, which primarily dealt with mail delivery.
3. The Bill allows for interception of mail by post officials based on grounds such as security of state, public order, and emergency.

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 Solar Alliance (ISA)

1. It is an alliance of countries dedicated to promoting solar energy and reducing dependence on fossil fuels.
2. The ISA was jointly launched by India and China to address climate change and achieve sustainable

development through solar power utilization.

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

Q4. Consider the following statements regarding the Collegium System in India

1. It is a method used for the appointment and transfer of judges in the higher judiciary in India.
2. Its recommendations are binding on the President of India, who has no discretionary powers to refuse the appointments or transfers.
3. It was established through a constitutional amendment, explicitly mentioned in the Constitution of India.

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

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

Q5. Consider the following statements regarding Non-Performing Assets (NPA)

1. It refers to loans or advances that have not generated any income or interest for the lender for a specified period.
2. Gross NPA reflects the total amount of defaulted loans on the books of a bank, while Net NPA considers provisions made for potential losses.
3. NPA ratios are calculated by dividing Gross NPA by the total advances and provide insights into a bank's asset quality.

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 India-Middle East-Europe Economic Corridor (IMEC) Project

1. It will also include a hydrogen pipeline and a high-speed data cable along with rail networks.
2. It is a part of the Partnership for Global Infrastructure and Investment (PGII).
3. Countries like the US and UAE are some of its signatories.

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

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

Q7. With reference to the National Crime Records Bureau (NCRB), consider the following statements

1. It was set-up under the Ministry of Personnel to function as a repository of information on crime and criminals.
2. It also implements the Inter-operable Criminal Justice System (ICJS).

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. Who accords the status of 'Globally Important Agricultural Heritage System (GIAHS)' to traditional agricultural systems?

- A. United Nations Educational, Scientific and Cultural Organization (UNESCO)
- B. International Union for Conservation of Nature (IUCN)

- C. World Food Programme
- D. Food and Agriculture Organization (FAO)

Q9. Consider the following

1. Large sea surface with temperature higher than 27° C
2. Huge variations in the vertical wind speed
3. Absence of the Coriolis force
4. Upper divergence above the sea level system

How many of the conditions mentioned above are favourable for the formation and intensification of tropical storms?

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

Q10. Consider the following statements on Green Credit Program

1. It aims to reward and incentivize individuals and entities for their positive environmental contributions.
2. This program is part of the broader 'LiFE' (Lifestyle for Environment) campaign.

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

Prelims Track Answer

Ans. 1 Option C is correct

Explanation

- The Unlawful Activities Prevention Act (UAPA) was enacted in 1967 with the primary objective of preventing unlawful activities and for the effective prevention of certain activities threatening the sovereignty and integrity of India. Hence, statement 1 is correct.
- The UAPA indeed provides for the creation of a National Investigation Agency (NIA). NIA is responsible for investigating and prosecuting offenses under various laws, including UAPA. This enhances the central government's ability to deal with terrorism-related cases across states. Hence, statement 2 is correct.
- The UAPA allows for the designation of individuals as "terrorists" based on evidence that may not be disclosed to the designated individual. This provision has been a subject of debate and criticism for its potential impact on due process and the right to a fair trial. Hence, statement 3 is correct.

Ans. 2 Option B is correct

Explanation

- The Post Office Bill, also known as the India Post Payment Banks (Amendment) Bill, encompasses both traditional postal services and financial services provided by post offices. It seeks to govern various services, including savings accounts, benefit transfer by the government, and insurance schemes offered by post offices. Hence, statement 1 is incorrect
- The Bill indeed replaces the 125-year-old Indian Post Office Act, which primarily focused on mail delivery. The new legislation reflects the transformation of the institution from mail delivery to comprehensive service delivery. Hence, statement 2 is correct
- The Bill does allow for interception of mail by post officials, citing grounds such as security of state, friendly relations with

foreign states, public order, emergency, public safety, and contravention of other laws. This provision has raised concerns about privacy and surveillance. Hence, statement 3 is correct

Ans. 3 Option A is correct

Explanation

- The International Solar Alliance (ISA) is indeed an alliance of countries with the primary objective of promoting solar energy and reducing reliance on non-renewable energy sources, particularly fossil fuels. It was launched to address issues related to climate change and sustainable development. Hence, statement 1 is correct
- The ISA was jointly launched by India and France, not India and China. The alliance was announced by Indian Prime Minister Narendra Modi and then-French President François Hollande at the 2015 United Nations Climate Change Conference (COP21) in Paris. Hence, statement 2 is incorrect

Ans. 4 Option C is correct

Explanation

- The Collegium System is indeed the prevailing method for the appointment and transfer of judges in the higher judiciary in India. It involves a body of senior judges, typically the Chief Justice of India and a few of the senior-most judges of the Supreme Court. Hence, statement 1 is correct.
- The recommendations made by the Collegium are not binding on the President of India. While the President usually accepts the recommendations, there have been instances where the President has sent back recommendations for reconsideration. The Collegium system has faced criticism for lack of transparency and accountability. Hence, statement 2 is incorrect.
- The Collegium System did not originate through a constitutional amendment. Instead, it evolved through judicial interpretations over time. The system

gained prominence through Supreme Court judgments, particularly the "Three Judges Cases" that outlined the primacy of the Chief Justice of India and a collegial process in judicial appointments. Hence, statement 3 is incorrect.

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

- Non-Performing Assets (NPAs) are loans or advances on which the borrower has failed to pay interest or repay the principal amount for a specified period, usually 90 days. These assets cease to generate income for the lender. Hence, statement 1 is correct
- Gross NPA represents the total value of loans on the bank's books that are classified as non-performing. Net NPA is calculated by deducting provisions (amount set aside to cover potential losses) from the Gross NPA. Net NPA gives a more accurate picture of the bank's actual non-performing assets. Hence, statement 2 is correct
- NPA ratios, expressed as a percentage, are calculated by dividing either Gross NPA or Net NPA by the total advances (loans given by the bank). These ratios are important indicators of a bank's asset quality, risk management, and financial health. Hence, statement 3 is correct.

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

- The India-Middle East-Europe Economic Corridor (IMEC) Project was signed at the G20 Summit in New Delhi.
- The project forms part of the Partnership for Global Infrastructure and Investment (PGII). Hence, statement 2 is correct.
- The proposed IMEC will consist of Railroad, Ship-to-Rail networks and Road transport routes extending across two corridors, that is,
 - o The East Corridor: connecting India to the Arabian Gulf
 - o The Northern Corridor: connecting the Gulf to Europe.
- The IMEC corridor will also include an electricity cable, a hydrogen pipeline and a

high-speed data cable. Hence, statement 1 is correct.

- Signatories: India, the US, Saudi Arabia, UAE, the European Union, Italy, France, and Germany. Hence, statement 3 is correct.

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

- National Crime Records Bureau (NCRB) was set-up in 1986 under the Ministry of Home Affairs.
- Purpose: To function as a repository of information on crime and criminals so as to assist the investigators in linking crime to the perpetrators. Hence, statement 1 is incorrect.
- It was set up based on the recommendations of the National Police Commission (1977-1981) and the MHA's Task Force (1985).
- Functions
 - o To maintain the National Database of Sexual Offenders (NDSO) and share it with the States/UTs on a regular basis.
 - o NCRB has also been designated as the Central Nodal Agency to manage technical and operational functions of the 'Online Cyber-Crime Reporting Portal'.
 - o The responsibility of implementation of the Inter-operable Criminal Justice System (ICJS) has also been given to the NCRB. Hence, statement 2 is correct.

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

- GIAHS are unique land use systems and landscapes full of life and biodiversity, resilient ecosystems, and valuable cultural heritages managed by farmers, herders, fisherfolk and tribals.
- UN FAO leads the GIAHS programme, which helps identify ways to mitigate threats faced by these systems and their people. Hence, option D is correct.

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

- Tropical cyclones are violent storms that originate over oceans in tropical areas and move over to the coastal areas bringing about large scale destruction caused by violent winds, very heavy rainfall and storm surges.
- Tropical cyclones originate and intensify over warm tropical oceans.
- The conditions favourable for the formation and intensification of tropical storms are
 - o Large sea surface with temperature higher than 27° C.
 - o Presence of the Coriolis force.
 - o Small variations in the vertical wind speed.
 - o A pre-existing weak low- pressure area or low-level-cyclonic circulation.
 - o Upper divergence above the sea level system. Hence, option B is correct.

Ans. 10 Option D is correct**Explanation**

- The Green Credit program is a voluntary program initiated by the government to

incentivize various stakeholders in contributing to environmental preservation and sustainable practices. Hence, statement 1 is correct.

- This program is part of the broader 'LiFE' campaign (Lifestyle for Environment), and it encourages and rewards voluntary environmentally-positive actions. Hence, statement 2 is correct.
- The Green Credit program encompasses eight key types of activities aimed at enhancing environmental sustainability viz. Tree Plantation, Water Management, Sustainable Agriculture, Waste Management, Air Pollution Reduction, Mangrove Conservation and Restoration.
- To earn Green Credits, participants need to register their environmental activities through a dedicated website.
- The activities will then be subject to verification by a designated agency.
- A critical component of the program is the establishment of a Green Credit Registry, which will help track and manage earned credits.



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+91 9999 057869
www.mentorshipindia.com

A-92, Third Floor, Hari Nagar
Delhi - 110064

 @mentorship.india