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Important News Articles**GS II****1. Biden-Modi talks tomorrow, India looks to invite Quad leaders as R-Day guests - Indian Express**

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

News:

- The **government** is considering **inviting leaders of the Quad grouping for the Republic Day celebrations next year.**
- It will be a **strong signal to China** whose aggressive behaviour in the Indo-Pacific region has brought the four countries together.

Prelims Takeaway

- Quad
- Republic Day chief guest

How is the Republic Day chief guest chosen?

- An **invitation** to be the **Republic Day chief guest** is **highly symbolic** from the government's perspective.
- The choice of chief guest every year is dictated by a number of reasons like **strategic and diplomatic, business interest and international geopolitics.**
- Invitation to be the Chief Guest of the Republic Day parade is the ultimate **sign of friendship between India and the country of the invitee.**
- All kinds of considerations are **taken into account** by the **Ministry of External Affairs (MEA)** before extending the invitation.
- After due consideration, the **MEA seeks the approval of the Prime Minister and the President** on the matter.
- **Indian ambassadors** in the concerned country try to **discreetly ascertain the availability of the potential chief guest.**
- **MEA does not just choose one option** but a list of potential candidates.
- After a candidate is finalised, **more official communication takes place between India and the country of the invitee.**
- **A detailed programme for the trip** and the Republic Day ceremonies is shared by the **Protocol Chief to his counterpart** from the visiting nation.
- This programme has to be **followed with military precision.**
- The **first Chief Guest** of the parade in 1950 was **President Sukarno of Indonesia.**

2. Marathas with Nizam-era proof to get Kunbi caste papers - Indian Express

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

News:

- The **Maharashtra government** has decided to **provide Kunbi caste certificates to all Marathas** from Marathwada who **possess Nizam-era documents.**
- The government has constituted a **five-member committee led by former Justice Sandeep Shinde** to prepare the **Standard operating procedure (SOP) for issuing the Kunbi caste certificate.**

Prelims Takeaway

- Kunbi community
- Article 14

Kunbi community

- The **Kunbi community Maharashtra** is associated with **agriculture related occupation and is grouped under the Other Backward Classes (OBC)** category in the state.
- Giving Marathas Kunbi caste certificates would mean that **Marathas would be counted as OBCs** and would get the benefit of reservation that OBCs get.
- When **Marathwada was part of the Hyderabad province**, the community in the region was counted as **Kunbis** (farmer community).
- **After** the Marathwada region became part of Maharashtra, **the community got counted as Marathas.**
- In 1967, **Punjab Rao Deshmukh demanded OBC status for Marathas of Vidarbha region** and in 2004, the Maharashtra government issued a **Government Resolution giving Kunbi status to Marathas of that region.**

- Now Marathas of Marathwada region are **demanding Kunbi caste certificate**.
- The government has told them to provide documents to **prove their Kunbi status during the Nizam era**.

3. Can't hack or tamper with EVMs, says EC - The Hindu

Relevance: Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional Bodies.

News:

- The Election Commission of India (EC) has assured the Supreme Court that **Electronic Voting Machines (EVMs) can neither be hacked nor tampered** with.
- The EC said EVMs are **“totally stand-alone machines having one-time programmable chips”**.

Prelims Takeaway

- Voter Verified Paper Audit Trail (VVPAT)
- Electronic Voting Machine

Electronic Voting Machine

- EVMs are electronic voting machines which **enable the voter with a button for each choice of candidate**.
- It is **attached by a cable to an electronic ballot box**.
- It comprises two units – **control unit and balloting unit**.
- It can even **be used in areas that have no electricity**.
- The **control unit is with the Election Commission selected polling officer**.
- The **Balloting Unit** is in the **voting section** into which the voter enters to cast their vote in secret.

Voter Verified Paper Audit Trail (VVPAT)

- VVPAT is an **independent verification printer machine** and is **attached to electronic voting machines**.
- It **allows voters to verify** if their vote has gone to the intended candidate.
- When a voter presses a button in the EVM, a **paper slip is printed through the VVPAT**.
- The **slip contains the poll symbol and name** of the candidate.
- It allows the **voter to verify his/her choice**.
- It is **visible to the voter from a glass case** in the VVPAT for seven seconds.
- After that the **ballot slip will be cut and dropped into the dropbox** in the VVPAT machine and a **beep will be heard**.
- VVPAT machines can be **accessed by polling officers only**.

4. ASEAN a key pillar of 'Act East' policy: Modi - The Hindu

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

News:

- **The Association of Southeast Asian Nations (ASEAN) is an “important pillar” of India's Act East policy**, said Prime Minister.
- He departed for Indonesia to attend **the 20th ASEAN-India summit and 18th East Asia Summit (EAS) in Jakarta**.
- The P.M will **meet with leaders of the ten ASEAN countries**, followed immediately by the EAS meeting
- The meeting includes leaders of **all ASEAN nations and Australia, China, India, Japan, New Zealand, South Korea, Russia, and the U.S.**

Prelims Takeaway

- The Association of Southeast Asian Nations (ASEAN)
- East Asia Summit

East Asia Summit

- The EAS was **established in 2005** as an Association of Southeast Asian Nations (ASEAN)-led initiative.
- The EAS is the **only leader-led forum in the Indo-Pacific**.
- It brings together all key partners to discuss political, security and economic issues of strategic importance.
- The EAS operates on the principles of openness, inclusiveness, **respect for international law, ASEAN centrality, and ASEAN's role as the driving force**.
- The idea of an East Asia Grouping was **first proposed by then Malaysian Prime Minister Mahathir Mohamad** in 1991.
- The **first summit** was held in **Kuala Lumpur, Malaysia** on 14 December 2005.
- The EAS comprises **18 members**:
 - The 10 ASEAN countries (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam)

- o Eight dialogue partners (Australia, China, India, Japan, New Zealand, Republic of Korea, Russia and the United States).

5. IRDAI plans 100% cashless health claims, flexible plans for the elderly - Indian Express

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

News:

- The **Insurance Regulatory and Development Authority of India (IRDAI)** is planning to unveil a host of **new measures** like:
 - o 100 percent cashless claim settlement in health cover
 - o long-term products, flexible insurance plans for old people
 - o new niche players to deepen the market
 - o smoothen the insurance process.

Prelims Takeaway

- The Insurance Regulatory and Development Authority of India (IRDAI)
- statutory body

The Insurance Regulatory and Development Authority of India (IRDAI):

- It is a **statutory body** formed under an Act of Parliament, i.e., **the Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999)**
- **Objective:**
 - o overall supervision and development of the Insurance sector in India.
 - o It is responsible for registering and/or licensing insurance, reinsurance companies and intermediaries.
- **Entities regulated by IRDAI:**
 - o Life Insurance Companies - Both public and private sector Companies
 - o General Insurance Companies - Both public and private sector Companies.
 - o Among them, there are some standalone Health Insurance Companies which offer health Insurance policies.
 - o Re-Insurance Companies
 - o Agency Channel
 - o Intermediaries which include the following:
 - o Corporate Agents
 - o Brokers
 - o Third-Party Administrators
 - o Surveyors and Loss Assessors.
- **Composition:** It is a 10-member body- a chairman, five full-time members and four part-time members appointed by the Government of India.
- **To protect the interests of policyholders**, the IRDAI was granted significant responsibilities.
- IRDAI's Head Office is in **Hyderabad**.

6. G20 could pave way for crypto regulation, financial inclusion - The Hindu

Relevance: World Affairs

News:

- **India's G20 presidency** could leave a **lasting legacy for the world's financial architecture**.
- This is by paving the way for a **global template to regulate crypto assets**, steering a **shake-up of multilateral development banks** and **advancing financial inclusion**.
- Recently, top officials signalled that a **broad consensus** had emerged amongst members of the **G20 Finance Track** during talks on these issues.

Prelims Takeaway

- Multilateral development banks (MDBs)
- Financial Inclusion
- Cryptocurrency
- G20

Building consensus

G20 members near a consensus on various issues including reforms to MDBs that could provide additional finance of \$200 bn



■ G20 members reach consensus on a plan to enhance understanding of how to tax revenues

of MNCs and tech giants

■ Officials also discuss the use of information shared by countries through tax information exchange treaties for non-tax purposes

■ India highlights the specific risks for emerging markets and developing economies from virtual assets

Potential Outcomes

- A plan to enhance the capacity of countries to understand the proposed two-pillar framework to tax revenues of multinational firms and global tech giants for urban administrations to finance city development plans.
- The use of information shared by countries through tax information exchange treaties for non-tax purposes.

Cryptocurrency

- A digital or virtual currency that uses cryptography for security.
- It is a decentralised currency i.e. it is not controlled by any government or institution.
- **Examples:** Bitcoin, Ethereum, and Litecoin.
- To use cryptocurrency, one must first acquire a digital wallet, which is a software program that stores the user's public and private keys.
 - These keys are used to send and receive cryptocurrency.
 - They are also used to verify transactions on the blockchain.
- Users can acquire cryptocurrency through a process called "mining".
 - It involves using computer power to solve complex mathematical equations.
 - This validates and records transactions on the blockchain, in return for a certain amount of cryptocurrency.

Secured Transactions

- Transactions with cryptocurrency are recorded on a public digital ledger called blockchain.
- This ledger is maintained by a network of computers around the world.
- Each new transaction is verified and added to the blockchain by these computers.
- This decentralization and use of cryptography makes it difficult for anyone to manipulate the currency or the transactions recorded on the blockchain.

Financial Inclusion

- According to the World Bank, it implies that individuals and businesses have access to affordable financial products and services that meet their needs.
- It is a method of offering banking and financial solutions and services to every individual in the society without any form of discrimination.
- **Three pillars** of financial inclusion
 - Accessibility of financial services
 - Affordability of financial services
 - Availability of financial services

Multilateral Development Banks (MDBs)

- These are **financial institutions** that provide **loans, grants and technical assistance** to developing countries for their **economic and social development**.
- MDBs include the **World Bank Group, the Asian Development Bank, the African Development Bank etc.**
- They have been instrumental in **supporting the development of both low-income and middle-income countries** by addressing issues such as poverty reduction, infrastructure development etc.

GS III**7. Das unveils NPCI's digital payment products - The Hindu/ Soon, you will be able to make voice-based UPI payments, NPCI launches new products - Hindustan Times**

Relevance: Inclusive growth and issues arising from it.

News:

- Recently, the **Reserve Bank of India (RBI)** Governor announced the launch of the products by the **National Payments Corporation of India (NPCI)**.
- The NPCI has launched a slew of **new payment options on popular payments platform UPI**, including conversational transactions.

Prelims Takeaway

- National Payments Corporation of India (NPCI)
- Unified Payments Interface (UPI)
- Reserve Bank of India (RBI)

New Payment Options

- They include **Credit Line on UPI, UPI LITE X, and Tap & Pay, Hello! UPI and Conversational Bill Payments**.
- **Objective:** To create an inclusive, resilient and sustainable digital payments ecosystem.
- They will help UPI achieve the target of **100 billion transactions per month**.

Hello! UPI

- It will help users make **voice-enabled UPI payments** via apps, telecom calls, and IoT devices in **Hindi and English**.
- It will soon be available in **several other regional languages** also.
- **Divided into segments** viz. Conversational Payments on UPI, BillPay Connect.

BillPay Connect

- With BillPay Connect, Bharat BillPay introduced a **nationalised number for bill payments** across the country.
- The customers can conveniently **fetch and pay their bills by sending a 'Hi' on the messaging app**.
- **Customers without smartphones or immediate mobile data access** will also be able to **pay bills by giving a missed call**.
- Such customers will **receive a call immediately for verification and payment authorisation**.
- Additionally, it offers **Voice Assisted Bill Payments facility**.
- Customers can also **fetch and pay bills through voice commands** on their smart home devices **and get instant voice confirmation**.

Credit line on UPI

- **Objective:** To expand access to credit, promote financial inclusion and innovation.
- It will **enable pre-sanctioned credit lines from banks via UPI**.
- This will **revolutionise customer access to credit**, fostering a more **streamlined and digital banking ecosystem**.
- The initiative has **several key features**, including
 - linking pre-sanctioned credit lines
 - creation of digital credit products by banks

- establishment of interest-free credit periods and corresponding interest rates, defined schedule of charges
- customer engagement channels for credit sanction requests
- the ability to link various pre-sanctioned credit lines via UPI-enabled apps for transactions
- To ensure seamless interoperability, all **UPI apps** will be empowered to **discover and link credit lines on UPI** and provide **end-to-end customer lifecycle services**.

UPI LITE X

- Building on the **success of UPI LITE feature**, UPI LITE X was launched for offline payments.
- Through it, users can **send and receive money, while being offline**, allowing users to execute transactions even in **areas with poor connectivity**.
- It will be accessible to anyone with a compatible device that supports **Near Field Communication (NFC)**.
- This **offers payments faster** than other payment methods, as they require less time to process the transaction.

UPI Tap & Pay

- In a significant move towards **enhancing QR code and NFC technology adoption**, UPI Tap & Pay has been rolled out.
- Users will now have the **option to simply tap NFC-enabled QR codes** at merchant locations **to complete their payments**.
- This is in addition to the **conventional scan-and-pay method**.

8. Viability gap funding for battery energy storage gets govt. Nod - The Hindu/ Cabinet approves 3,760 cr outlay for battery energy storage via gap funding - Indian Express

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

News:

- The Union Cabinet recently approved **Viability Gap Funding (VGF)** for the development of **Battery Energy Storage Systems (BESS)**.
- The government will offer **incentives worth up to 40% of capital costs** to companies setting up manufacturing units.
- It will support **battery-energy storage capacity of 4,000 megawatts hours**, to be developed by 2030-31.

Prelims Takeaway

- Viability Gap Funding (VGF) Scheme
- Battery Energy Storage System (BESS) Project

Viability Gap Funding (VGF) Scheme

- It is a **grant to support projects** that are **economically justified but not financially viable**.
- It was launched in **2004 to support projects** that come under **Public-Private Partnerships**.
- The scheme is designed as a **Plan Scheme** to be administered by the **Ministry of Finance**.
- Such a grant under VGF is provided as a **capital subsidy to attract the private sector players** to participate in PPP projects that are otherwise financially unviable.
 - Projects may not be commercially viable because of the long gestation period and small revenue flows in future.

Funding

- Funds for VGF will be provided from the **government's budgetary allocation**.
- Sometimes it is also provided by the **statutory authority who owns the project asset**.
- If the sponsoring entity aims to provide **assistance beyond the stipulated amount** under VGF, it will be **restricted to a further 20% of the total project cost**.

VGF grants

- VGF grants will be available **only for infrastructure projects** where private sector sponsors are selected through a process of **competitive bidding**.

- It will be disbursed at the **construction stage itself** but only after the **private sector developer makes the equity contribution** required for the project.

Battery Energy Storage System (BESS)

- It is a technology developed for **storing electric charge** by using **specially developed batteries**.
- The underlying idea is that such **stored energy can be utilised at a later time**.
- They are a sub-set of **Energy Storage Systems (ESSs)**.
 - It is a general term for the ability of a system to store energy using thermal, electro-mechanical or electro-chemical solutions.
- A BESS typically utilises an **electrochemical solution**.

Battery Energy Storage System (BESS) Project

- This is the joint effort of both the **Ministry of New and Renewable Energy** and the **Ministry of Power**
- **Objective**
 - To provide a road map for the installation of the energy storage system in the country.
 - To support the ambitious goal of achieving the 450 GW renewable energy target of the Ministry of New and renewable energy by 2030.

Editorials, Gists and Explainers

1. How unemployment is measured - The Hindu

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

News:

- The **Periodic Labour Force Survey (PLFS) of 2017** revealed **India's highest-ever recorded unemployment rate at 6.1%**.
- The **PLFS of 2021-22** indicated a **reduction to 4.1%**, much lower than before, but **higher than some developed economies** like the US.
- The **US unemployment rate fluctuated** between 3.5% in July 2022 to 3.7% in July 2023.
- However, **comparing India and the US unemployment rates is complex** due to their **vastly different economies**.

Unemployment

- The International Labour Organization (ILO) defines unemployment as being out of a job; being available to take a job; and actively engaged in searching for work.
- Therefore, an individual who has lost work but does not look for another job is not unemployed.
- The unemployment rate is measured as the ratio of the unemployed to the labour force.
 - The Labour Force is defined as the sum of the employed and the unemployed.
 - Those neither employed nor unemployed like students and those engaged in unpaid domestic work are considered out of the labour force.
- The unemployment rate could also fall if an economy is not generating enough jobs, or if people decide not to search for work.

NSSO Methods for Classification

- NSSO methods for Classification of Working Status of Individuals are
 - The Usual Principal and Subsidiary Status (UPSS)
 - The Current Weekly Status (CWS)
- An individual's principal status, whether employed, unemployed or out of the labour force, is based on the activity in which they spent relatively long time in the previous year.
- UPSS considers an individual employed even if they worked for more than 30 days in a subsidiary role.
- CWS counts an individual as employed if they worked at least one hour on one day within the past week.
 - UPSS unemployment rates will be lower than CWS because there is a greater probability that an individual would find work over a year as compared to a week.
- An individual unemployed for five months and working for seven months in the previous year would be considered a worker according to the principal status.
- However, an individual unemployed for nine months but working for three months would be counted as employed as per the UPSS.

Rural vs Urban Unemployment Rates

- The low bar for classifying an individual as employed explains why unemployment rates are lower in rural areas than urban.
- In agrarian economies, where individuals have access to family farms or some form of casual agrarian work, there is greater probability of finding work when compared to urban areas.
- These definitions may 'underestimate' unemployment, but they were largely designed to capture the extent of the informal economy.

Challenges in Measuring Unemployment in India

- In developing economies like India decisions to search for work are constrained by social norms.
 - According to a 2009-10 survey by National Sample Survey Organisation (NSSO) women engaged in domestic work reported willingness to work if it were made available within the premises of the household.
 - These women would not be counted among the unemployed because they are not actively looking for work.
- **Informal Nature of Jobs:** Measuring unemployment in India is difficult due to the informal nature of jobs where individuals do not hold one job year-round.
- **Different methodologies:** The Centre for Monitoring Indian Economy classifies individuals based on their activity in the day preceding the interview.
 - They, therefore, estimate a higher unemployment rate, but lower labour force participation rates.
 - In an informal economy, there is a lower chance of an individual having work on any given day as compared to longer periods of a week or a year.

Dilemma of Developing Countries

- One cannot say which of the above frameworks is "right" or "wrong" as it represents an unavoidable trade-off in a developing economy.
- Adopt too short a reference period, and one gets higher rates of the unemployed and lower of the employed, and vice versa.
- This dilemma does not arise in developed nations where work is largely regular over the year.

The Lockdown Effect

- The lockdown announced in March 2020 disrupted the Indian economy profoundly.
- However, this wasn't reflected in the PLFS unemployment rates immediately, which covers a period between July of one year to June of the next.
- As a result, unemployment rates measured both by the UPSS and CWS standards fell in 2019-20 and 2020-21.

Conclusion

- Unemployment is shaping up to be an **important factor** in the upcoming election.
- In order to successfully tackle it, it is **important to understand how it is defined and measured** in a developing economy.

2. 'Staff contribution', not service charge; HC's 10% cap on bill amount - Indian Express

Relevance: Indian Economy

Context:

- Recently, the **Delhi High Court** in an **interim order** directed members of the **Federation of Hotel and Restaurant Association of India (FHRAI)** to replace the term 'service charge' with 'staff contribution'.
- Such amount charged **should not exceed 10% of the total bill, excluding GST**.
- Also, the menu card shall **specify in bold** that after such payment, **no further tip is to be paid** to the establishment.

Service Charge

- It is a **fee charged to customers for something specific.**
 - For instance, a bank charging a fee for using an ATM that's not part of its network.
- It also may be called a **customer service fee or maintenance fee** and is **supposed to be optional.**
- Restaurants and hotels generally levy a **service charge of 10% on the food bill.**
- Most restaurants **decide the service charge on their own**, and print it at the bottom of the menu with an asterisk.

The Background

- In July 2022, the Central Consumer Protection Authority (CCPA) had issued guidelines.
- It stated that restaurants or hotels should not automatically add service charge to the bill or collect it from consumers under any other name.
- The National Restaurant Association of India (NRAI) and the FHRAI challenged this order in the Delhi High Court.
- Subsequently, the Delhi High Court stayed the CCPA guidelines.
- However, it was subject to the association members ensuring that the levying of service charge is “duly and prominently displayed on the menu or other places” along with the customer’s obligation to pay the same.
- The Ministry of Consumer Affairs and the CCPA also informed the High Court that over 1,105 complaints were registered by consumers on the National Consumer Helpline after the guidelines.
- After this, the court granted time to the NRAI and FHRAI to respond to the government’s stand while extending the interim stay.

July 2022 guidelines on Service Charge

- The guidelines were issued by the CCPA under Section 18(2)(1) of the Consumer Protection Act, 2019.
- The service charge shall not be collected from consumers by any other name and is optional and voluntary.
- Service charge shall not be collected by adding it along with the food bill and levying GST on the total amount.
- Moreover, it cannot be added to the bill automatically, without informing the consumers.
- Consumers who found restaurants or hotels violating these guidelines could call the National Consumer Helpline or file a complaint on the NCH mobile app.
- Alternatively, they could request that the eatery remove the service charge from the bill.
- A complaint against unfair trade practices could also be lodged electronically with the Consumer Commission through the e-Daakhil portal.
- Complaints could also be submitted to the District Collector of the district concerned for investigation and subsequent proceedings by the CCPA.

Quick Look

1. Nataraja (Lord of the Dance)

- The Hindu god Shiva in his form as the cosmic dancer, is represented in metal or stone in many Shaivite temples, particularly in South India.
- It is an important piece of Chola sculpture.
- The upper right hand holds the damru (drum), which signifies the sound of creation. The upper left-hand holds the eternal fire, which represents the destruction.
- The lower right hand is raised in the gesture of Abhay mudra signifying benediction and reassuring the devotee to not be afraid.
- The lower left-hand points towards the upraised foot and indicates the path of salvation.
- Shiva is dancing on the figure of a small dwarf who symbolises ignorance and the ego of an individual.
- The matted and flowing locks of Shiva represent the flow of river Ganges.
- In ornamentation, one ear of Shiva has a male earring while the other has a female.
- This represents the fusion of male and female and is often referred to as Ardhanarishwar.
- A snake is twisted around the arm of Shiva which symbolises the kundalini power, which resides in the human spine in the dormant stage.
- The Nataraja is surrounded by a nimbus of glowing lights which symbolises the vast unending cycles of time.

2. Special Protection Group

- It was raised in 1985 with the intention to provide proximate security cover to the Prime Minister, former Prime Ministers and their immediate family members.
- It was created after the assassination of former Prime Minister Indira Gandhi.
- Parliament passed the SPG Act (1988) dedicating the group to protecting the Prime Ministers of India.
- After Rajiv Gandhi's assassination (1991), the SPG Act was amended, offering SPG protection to all former Prime Ministers and their families for a period of at least 10 years.
- Presently, Indian Prime Minister is the only SPG protectee.

3. Central Drugs Standard Control Organisation (CDSCO)

- It is the Central Drug Authority for discharging functions assigned to the Central Government under the Drugs and Cosmetics Act of 1940.
- It works under the Ministry of Health & Family Welfare, the National Regulatory Authority (NRA) of India.
- Under the Drugs and Cosmetics Act, CDSCO is responsible for
 - Approval of Drugs
 - Conduct Clinical Trials
 - Laying down the standards for Drugs
 - Control over the quality of imported Drugs in the country
 - Coordination of the activities of State Drug Control Organizations
- Further CDSCO along with state regulators, is jointly responsible for the grant of licences to certain specialised categories of critical Drugs such as vaccines and sera, etc.
- The Indian government has announced plans to subject all medical devices, including implants and contraception, to CDSCO scrutiny.

4. Cauvery Wildlife Sanctuary

- Location: Three districts, namely, Chamarajanagar, Mandya and Ramanagara in Karnataka.
- It provides a vital link between Bannerghatta National Park in the north and BRT Tiger Reserve and Male Mahadev Hills Wildlife Sanctuary in the south.
- The area is drained by three rivers, namely, Cauvery, Arkavathi and Shimsha.
- The forest is primarily of dry deciduous and scrub types, but a wide range of forest types, including moist deciduous, semi-evergreen, evergreen, shola, riverine, Hardwicke forest, etc can also be found.
- Important animals found in the sanctuary are tigers, elephants, leopards, bison, wild dogs etc.

5. OBC Reservation Status in India

- The Kalelkar Commission was established in 1953, which marked the first instance of recognizing backward classes beyond the Scheduled Castes (SCs) and Scheduled Tribes (STs) on a national level.
- In 1980, the Mandal Commission Report estimated that the OBC population constituted 52% and identified 1,257 communities as backward.
- To address the inequity, it suggested an increase in the existing quotas from 22.5% to 49.5%, extending the reservation to include OBCs.
- Following these recommendations, the central government implemented the reservation policy.
- It reserves 27% of seats in union civil posts and services for OBCs under Article 16(4).
- This policy was also enforced in central government educational institutions under Article 15(4).
- In 2008, the Supreme Court intervened and directed the central government to exclude the "creamy layer" (advanced sections) among the OBCs from benefiting from the reservation policy.
- In 2018, 102nd Constitution Amendment Act granted constitutional status to the National Commission for Backward Classes (NCBC).

6. Service Charge

- A service charge is a fee charged to customers for something specific, such as
 - a bank charging a fee for using an ATM that's not part of its network
 - a vendor charging a fee for making a payment with a credit card.
- It also may be called a customer service fee or maintenance fee.
- Restaurants and hotels generally levy a service charge of 10% on the food bill.

7. QUAD

- It is the grouping of four democracies –India, Australia, the US, and Japan.
- All four nations find a common ground of being democratic nations and also support the common interest of unhindered maritime trade and security.
- It aims to ensure and support a “free, open and prosperous” Indo-Pacific region.
- The idea of Quad was first mooted by Japanese Prime Minister Shinzo Abe in 2007.
- However, the idea couldn't move ahead with Australia pulling out of it, apparently due to Chinese pressure.
- Finally in 2017, India, Australia, the US and Japan, came together and formed this “quadrilateral” coalition.

Prelims Track Question**Q1. Consider the following statements about QUAD**

1. All four democratic nations support the common interest of unhindered maritime trade and security in the Pacific region.
2. India, Australia, the US and Japan, came together and formed this “quadrilateral” coalition.

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. Which of the following Supreme court judgments is related to reservation?

- A. Berubari Union case (1960)
- B. Indira Nehru Gandhi v. Raj Narain case (1975)
- C. 102nd Constitutional Amendment Act, 2018
- D. 101st Constitution Amendment Act, 2016

Q3. Consider the following statements with reference to EVMs:

1. EVMs are electronic voting machines comprising control units and balloting units.
2. The control unit is with the Election Commission selected polling officer.
3. The Balloting Unit is in the voting section into which the voter enters to cast their vote in secret.

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 about East Asia Summit:

1. The EAS is the only leader-led forum in the Indo-Pacific
2. The first summit was held in Kuala Lumpur, Malaysia in 2005.

3. The EAS comprises The 10 ASEAN countries and Eight dialogue partners including Russia, USA, China.

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 about the Insurance Regulatory and Development Authority of India (IRDAI):

1. It is a non statutory body that functions under the ministry of finance.
2. It is a 10-member body- a chairman, five full-time members and four part-time members appointed by the Government of India.

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

Q6. Which of the following statements most accurately defines the term “financial inclusion”?

- A. Providing low-interest loans to economically disadvantaged individuals.
- B. Ensuring that all individuals and businesses have access to basic financial services at affordable costs.
- C. Encouraging investment in the stock market for wealth creation.
- D. Promoting digital payments and reducing the use of physical currency.

Q7. Consider the following statements

1. Hello! UPI will help users make voice-enabled UPI payments via apps only.
2. With UPI LITE X, users can send and receive money, while being offline too.
3. BillPay Connect introduces a nationalised number for bill payments across the country.

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

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

Q8. Consider the following statements with reference to Viability Gap Funding (VGF) Scheme

1. It is a grant to support projects that are economically justified but not financially viable.
2. Such VGF Funds are provided from the government's budgetary allocation.
3. It is available for a wide range of projects to attract the private sector players.

How many of the statements given above is/are not correct?

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

Q9. Consider the following statements

1. Unemployment refers to being out of a job in the economy.
2. The unemployment ratio is defined as the percentage of persons unemployed among the persons in the labour force.

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

Q10. Consider the following statements about E-Daakhil

1. It is an online portal launched by the National Consumer Disputes Redressal Commission (NCDRC).
2. It aims to facilitate offline and online complaints relating to the Consumer Protection Act, 2019 by consumers.

Which of the statements given above is/are not correct?

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

Prelims Track Ans.

Ans. 1 Option C is correct

Explanation

- It is the grouping of four democracies –India, Australia, the US, and Japan.
- All four nations find a common ground of being democratic nations and also support the common interest of unhindered maritime trade and security. **Hence, statement 1 is correct.**
- It aims to ensure and support a “free, open and prosperous” Indo-Pacific region.
- The idea of Quad was first mooted by Japanese Prime Minister Shinzo Abe in 2007.
- However, the idea couldn’t move ahead with Australia pulling out of it, apparently due to Chinese pressure.
- Finally in 2017, India, Australia, the US and Japan, came together and formed this “quadrilateral” coalition. **Hence, statement 2 is correct.**

Ans.2 Option D is correct

Explanation

- Constitution and Reservation
- 77th Constitutional Amendment Act, 1995: The Indra Sawhney verdict had held there would be reservation only in initial appointments and not promotions.
- However, addition of the article 16(4A) to the Constitution, empowered the state to make provisions for reservation in matters of promotion to SC/ST employees, if the state feels they are not adequately represented.
- 81st Constitutional Amendment Act, 2000: It introduced Article 16(4B), which says unfilled SC/ST quota of a particular year, when carried forward to the next year, will be treated separately and not clubbed with the regular vacancies of that year.
- 85th Constitutional Amendment Act, 2001: It provided for the reservation in promotion that can be applied with ‘consequential seniority’ for the government servants belonging to the SCs and STs with retrospective effect from June 1995.
- 102nd, 103rd and 104th Amendments: In the last couple of decades, there have been several

amendments to the constitution like the 102nd amendment, 104th amendment.

- The 101 Constitutional Amendment Act is the first amendment made in the Constitution of India.
- Constitutional Amendment Act 101 allows both the centre and states to assess excise duty, Octroi tax, customs duty, service tax, entry tax, entertainment tax, etc., all substituted by the GST, making it a single indirect tax.

Ans. 3 Option C is correct

Explanation

- Electronic Voting Machine
- EVMs are electronic voting machines which enable the voter with a button for each choice of candidate.
- It is attached by a cable to an electronic ballot box.
- It comprises two units – control unit and balloting unit. **Hence, statement 1 is correct.**
- It can even be used in areas that have no electricity.
- The control unit is with the Election Commission selected polling officer. **Hence, statement 2 is correct.**
- The Balloting Unit is in the voting section into which the voter enters to cast their vote in secret. **Hence, statement 3 is correct.**

Ans. 4 Option C is correct

Explanation

- The EAS was established in 2005 as an Association of Southeast Asian Nations (ASEAN)-led initiative.
- The EAS is the only leader-led forum in the Indo-Pacific. **Hence, statement 1 is correct.**
- It brings together all key partners to discuss political, security and economic issues of strategic importance.
- The EAS operates on the principles of openness, inclusiveness, respect for international law, ASEAN centrality, and ASEAN’s role as the driving force.

- The idea of an East Asia Grouping was first proposed by then Malaysian Prime Minister Mahathir Mohamad in 1991.
- The first summit was held in Kuala Lumpur, Malaysia on 14 December 2005. **Hence, statement 2 is correct.**
- The EAS comprises 18 members:
- The 10 ASEAN countries (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam)
- Eight dialogue partners (Australia, China, India, Japan, New Zealand, Republic of Korea, Russia and the United States). **Hence, statement 3 is correct.**

Ans. 5 Option B is correct

Explanation

- Insurance Regulatory and Development Authority of India (IRDAI) is a statutory body formed under an Act of Parliament, i.e., the Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999). **Hence, statement 1 is incorrect.**
- Composition: It is a 10-member body- a chairman, five full-time members and four part-time members appointed by the Government of India. **Hence, statement 2 is correct.**
- To protect the interests of policyholders, the IRDAI was granted significant responsibilities.
- IRDAI's Head Office is in Hyderabad.

Ans. 6 Option B is correct

Explanation

- Financial Inclusion, according to the World Bank, implies that individuals and businesses have access to affordable financial products and services that meet their needs.
- It is a method of offering banking and financial solutions and services to every individual in the society without any form of discrimination. **Hence, option B is correct.**
- Three pillars of financial inclusion are Accessibility, Affordability and Availability of financial services.

Ans. 7 Option B is correct

Explanation

- The NPCI has launched a slew of new payment options on popular payments platform UPI, including conversational transactions.
- Hello! UPI will help users make voice-enabled UPI payments via apps, telecom calls, and IoT devices in Hindi and English. **Hence, statement 1 is incorrect.**
- With BillPay Connect, Bharat BillPay introduced a nationalised number for bill payments across the country. **Hence, statement 3 is correct.**
- Credit line on UPI aims to expand access to credit, promote financial inclusion and innovation.
- It will enable pre-sanctioned credit lines from banks via UPI.
- Building on the success of UPI LITE feature, UPI LITE X was launched for offline payments.
- Through it, users can send and receive money, while being offline, allowing users to execute transactions even in areas with poor connectivity. **Hence, statement 2 is correct.**
- In a significant move towards enhancing QR code and NFC technology adoption, UPI Tap & Pay has been rolled out.
- Users will now have the option to simply tap NFC-enabled QR codes at merchant locations to complete their payments.

Ans. 8 Option A is correct

Explanation

- Viability Gap Funding (VGF) Scheme is a grant to support projects that are economically justified but not financially viable. **Hence, statement 1 is correct.**
- It was launched in 2004 to support projects that come under Public-Private Partnerships.
- The scheme is designed as a Plan Scheme to be administered by the Ministry of Finance.
- Funds for VGF will be provided from the government's budgetary allocation. **Hence, statement 2 is correct.**
- Sometimes it is also provided by the statutory authority who owns the project asset.

- VGF grants will be available only for infrastructure projects where private sector sponsors are selected through a process of competitive bidding. **Hence, statement 3 is incorrect.**
- It will be disbursed at the construction stage itself but only after the private sector developer makes the equity contribution required for the project.

Ans. 9 Option B is correct

Explanation

- The International Labour Organization (ILO) defines unemployment as being out of a job; being available to take a job; and actively engaged in searching for work. **Hence, statement 1 is incorrect.**
- Therefore, an individual who has lost work but does not look for another job is not unemployed.

- The unemployment rate is measured as the ratio of the unemployed to the labour force. **Hence, statement 2 is correct.**
- The Labour Force is defined as the sum of the employed and the unemployed.

Ans. 10 Option D is correct

Explanation

- The Consumer Protection Act, 2019, has a provision for e-filing of consumer complaints in the consumer commissions and online payment of the fees for filing a complaint.
- A web application for e-filing of consumer complaints named 'edaakhil.nic.in' has been developed by NIC for the purpose. **Hence, statement 2 is correct.**
- E-filing was launched by the National Consumer Disputes Redressal Commission (NCDRC) on September 7, 2020. **Hence, statement 1 is correct.**

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