



**UPSC
Mentorship**
A Unit of Mentorship India

DAILY CURRENT AFFAIRS

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SOURCES



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1. One more chance

Source: The Hindu, Page 6

Prelims: UN Security Council,

Mains: Important International Institutions

Context: The article discusses President Joe Biden's proposed three-phase ceasefire plan for Gaza, which received support from a UN Security Council resolution urging both Israel and Hamas to accept the proposal.

UN Security Council Resolution

- The UN Security Council has endorsed Biden's ceasefire plan for Gaza, calling on Israel and Hamas to agree to the proposal.
- The resolution marks a shift from previous UN attempts, which Israel ignored.

Biden's Three-Phase Ceasefire Plan

- **Phase 1:** Six-week ceasefire, Israeli withdrawal from populated areas, increased aid to Gaza, and prisoner exchange.
- **Phase 2:** Hamas releases remaining hostages; Israel withdraws from Gaza.
- **Phase 3:** Reconstruction of Gaza.

Challenges and Political Dynamics

- **Israel's Position:** Despite US claims, Israeli Prime Minister Benjamin Netanyahu's government has not publicly endorsed the plan. Netanyahu faces internal political challenges, including threats from far-right coalition partners.
- **Hamas's Demands:** Immediate Israeli withdrawal, specific prisoner releases, and guarantees from international powers (China, Russia, Türkiye).

Humanitarian Impact

- The conflict has resulted in significant loss of life and displacement in Gaza, with at least 37,000 Palestinians killed and 2.3 million displaced.
- Both Israel and Hamas have been criticized for their roles in prolonging the conflict and failing to protect civilian lives.



Editorial, Ideas, and Opinions

2. Uneducating our young

Source: IE, Page 11

The article critiques the National Education Policy (NEP) 2020, focusing on its structural flaws, dilution of core content, excessive examination burden, and the broader implications for the purpose of higher education.

Structural Issues:

- **Credit-Based System:** Aims for standardized and transferable credits across institutions.
- **Interoperability and Mobility:** Designed to allow students to move between institutions seamlessly.
- **Challenges:** May disrupt the traditional, focused approach to learning and critical engagement.

Dilution of Core Content:

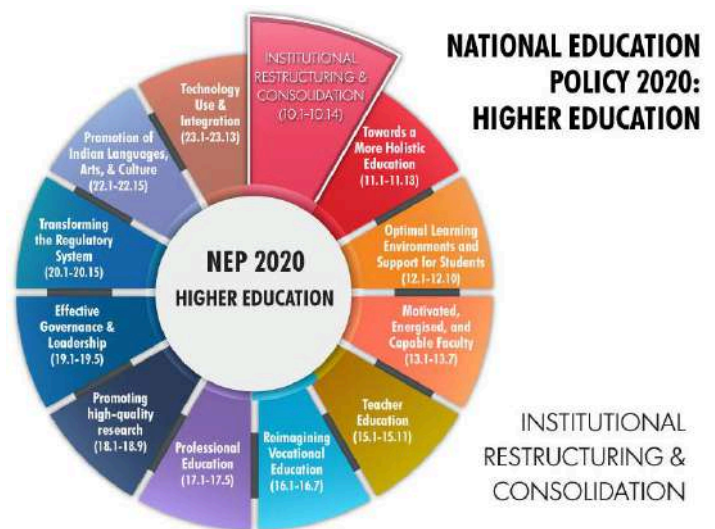
- **Reduced Syllabi:** Core subjects are being taught with less depth and breadth.
- **Example:** Walt Whitman's poem "Passage to India" reduced from 255 lines to 68 lines.
- **Impact:** Compromises comprehensive understanding and critical analysis.

Examination and Assessment Burden:

- **Excessive Exams:** Seven to eight exams per semester plus internal assessments.
- **Administrative Load:** Marks for attendance and continuous assessments increase bureaucratic demands.
- **Practical Examinations:** Previously required for non-core subjects, adding to the impracticality.

Purpose of Higher Education:

- **Critical Thinking:** Higher education should develop critical thinking and expertise in chosen fields.
- **Market Demands vs. Knowledge Production:** Emphasis should be on producing knowledge rather than just consuming it.
- **Future Directions:** Need to redefine the true purpose of higher education to align with future demands.



3. India's growth story has a 'beneficial ownership' hurdle

Source: The Hindu, Page 6

The article discusses the impact of foreign investments on India's goal of becoming a \$5 trillion economy by 2025-26 and examines the challenges posed by the amendment to the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, specifically the requirement for prior government approval for investments from neighboring countries.

Challenges Posed by the Amendment to FEMA NDI Rules

- **Amendment Overview:**
 - The amendment to FEMA NDI rules requires prior government approval for foreign investments originating from countries sharing land borders with India or where the beneficial owner is from these countries.
 - This was introduced to prevent opportunistic takeovers during the COVID-19 pandemic.
- **Issues with Definition and Compliance:**
 - The term 'beneficial owner' is not clearly defined, causing confusion and legal uncertainties.
 - Regulatory authorities have taken a conservative approach, increasing scrutiny on Foreign Owned or Controlled Companies (FOCCs).
- **Impact on Investments:**
 - The amendment has led to a significant backlog of pending and rejected investment applications, deterring potential investors.
 - Companies face severe penalties for non-compliance, potentially leading to insolvency and legal battles.

Solutions to Improve the Investment Climate

- **Clarifying 'Beneficial Owner':**
 - A precise threshold for beneficial ownership should be established, ranging between 10% to 25%, with sector-specific adjustments.
 - Control-conferring rights should be clearly outlined, excluding investor protection rights that do not constitute control.
- **Indemnity and Representations:**
 - Indian companies may require foreign investors to provide indemnities for compliance, though this might discourage investment.
 - Comprehensive definitions and guidelines can mitigate this issue, making the compliance process clearer and less risky.
- **Consultation Mechanism:**



- A time-bound consultation mechanism with regulatory authorities could be established to address ambiguities and determine the control-conferring nature of specific clauses in investment agreements.

Recommendations for Policy Improvement

- **Amendment of PN3 Requirements:**
 - Define 'beneficial owners' clearly within the legislation to reduce ambiguity and compliance risks.
 - Consider sector-specific thresholds and control definitions to balance scrutiny and investment needs.
- **Streamlined Approval Process:**
 - Enhance the efficiency and transparency of the approval process to reduce delays and increase investor confidence.
 - Publish consolidated data on pending and rejected applications to provide clarity on the approval landscape.
- **Regulatory Coordination:**
 - Improve coordination between various regulatory bodies to ensure consistent interpretation and application of rules.
 - Implement a robust consultation framework to address investor concerns and resolve disputes promptly.



In Brief

4. ED arrests contractor in Jal Jeevan Mission case in Rajasthan

Source: The Hindu, Page 2

Context: The Directorate of Enforcement (ED) has arrested a contractor under the Prevention of Money Laundering Act (PMLA) on charges of irregularities in implementation related to the Centre's Jal Jeevan Mission (JJM) in Rajasthan.

Jal Jeevan Mission (JJM)

- Launched in 2019, managed by the Jal Shakti Ministry
- Aims to provide 55 litres of water per person per day to every rural household by 2024.

Aims:

- Ensure proper functioning of water systems, monitor water quality, and promote sustainable agriculture.
- Increase drinking water sources and treat and reuse greywater.

Features:

- Focus on managing water demand and supply locally.
- Build infrastructure for sustainable water sources, like rainwater harvesting and groundwater recharge.
- Collaborate with other government programs.
- Emphasize community involvement through education and communication efforts.

Implementation:

- Village water systems are managed by Paani Samitis (10-15 members, at least 50% women).
- Committees include members from local groups like Self-Help Groups and Anganwadi teachers.
- Create a village action plan approved by the Gram Sabha before implementation.

Funding Pattern:

- 90:10 funding between central and state governments for Himalayan and North-Eastern States.
- 50:50 funding for other states.
- 100% central funding for Union Territories.



5. May WPI inflation spikes to 15-month high on food prices

Source: The Hindu, Page 11

Context: Inflation in India's wholesale prices accelerated to a 15-month high of 2.61% in May, more than double April's pace, with food inflation surging to a 10-month peak of 7.4%.

Wholesale Price Index (WPI)

- WPI measures the price changes of goods sold in bulk by wholesale businesses to other businesses.
- Calculated and published monthly by the Office of Economic Advisor, Department of Industrial Policy and Promotion, Ministry of Commerce and Industry.
- The base year was updated to 2011-12 from 2004-05 in April 2017 to align with other economic indicators like GDP and IIP.
- Analysts track WPI to understand supply and demand dynamics in industry, manufacturing, and construction. A rise in WPI indicates inflationary pressure.

Difference between WPI and Consumer Price Inflation (CPI):

- WPI tracks wholesale prices of goods; CPI measures average prices households pay for goods and services.
- WPI includes only goods; CPI includes both goods and services.
- RBI uses CPI for setting monetary and credit policy, not WPI.

Calculation of WPI:

- Calculated using a weighted average of prices from a basket of goods, weighted by their share of total wholesale sales.
- Basket Composition: Primary Articles (Weight: 22.62%), Fuel and Power (Weight: 13.15%), Manufactured Products (Weight: 64.23%)
- The 2011-12 series includes prices of 697 items: 117 primary items, 16 fuel and power items, and 564 manufactured products.

6. TRAI stresses use of 160 series for service, transactional calls

Source: The Hindu, Page 11

Context: The Telecom Regulatory Authority of India (TRAI) emphasised the use of the 160 number series exclusively for making all transactional and service voice calls.

Telecom Regulatory Authority of India (TRAI)



- Regulatory body set up by the Government of India under the Telecom Regulatory Authority of India Act, 1997.
- Regulates the telecommunications sector in India.
- Comprises a Chairperson, up to two full-time members, and up to two part-time members.
- Appointed by the Central Government for a term of three years or until the age of 65, whichever is earlier.
- TRAI is not entirely independent. It is Funded by the Central Government.
- TRAI's recommendations are not binding on the Central Government.
- The Central Government must seek TRAI's recommendations on the need for new service providers and the terms and conditions of their licenses.

Functions:

- Making recommendations on various telecom issues.
- Performing general administrative and regulatory functions.
- Fixing tariffs and rates for telecom services.
- Undertaking any functions assigned by the Central Government.

7. Son diagnosed with rare disease, couple turns to crowdfunding

Source: IE, Page 6

Context: A child from Delhi is diagnosed with Spinal Muscular Atrophy (SMA) Type 2, also known as Dubowitz disease, which is characterised by muscle weakness that develops in children between the ages of 6 and 12 months.

Dubowitz Disease, Spinal Muscular Atrophy) type-2

- It is a rare genetic disorder characterized by a combination of physical, developmental, and neurological abnormalities. Here are the key points:

Physical Characteristics:

- Distinctive facial features, include a small triangular face, high forehead, broad nasal bridge, and a small jaw (micrognathia).
- Growth retardation results in short stature.
- Microcephaly (small head size).

Developmental and Neurological Features:

- Delayed motor development and cognitive impairments.
- Speech delays and learning disabilities.
- Behavioral issues, such as hyperactivity and social interaction difficulties.

Treatment for SMA involves three main medications:



- **Spinraza (Nusinersen):** Injected into the spine regardless of age, it promotes SMN2 expression to increase SMN protein levels.
- **Zolgensma:** Administered as a single-dose intravenous infusion to children under two years, it delivers a modified SMN1 gene via a harmless viral vector (AAV9).
- **Risdiplam:** Taken orally daily, it enhances SMN2 gene splicing to maintain SMN protein levels, approved in 2020 for lifelong use.

8. Launch of 2,800 cr Digital Agri Mission part of govt's agenda for first 100 days

Source: IE, Page 7

Context: Centre is set to announce big-ticket initiatives as part of its first 100-day agenda, which include a 2,800 crore Digital Agriculture Mission.

Digital Agriculture Mission

- The Digital Agriculture Mission 2021–2025 aims to accelerate projects utilizing advanced technologies such as AI, blockchain, remote sensing, robots, and drones.
- An integrated ICT strategy has been developed to enhance accessibility and effectiveness in reaching farmers.
- This strategy facilitates rapid scheme planning, monitoring, and policymaking for swift farmer benefits.

To empower rural communities:

- Those with digital infrastructure access can utilize web portals for information.
- Smartphone users can access the same through mobile apps.
- Basic phone users receive SMS advisories from experts.
- Personalized assistance is available via the toll-free Kisan Call Centre.

Implementation & Budget:

- Initially planned for 2021-22, the nationwide rollout was delayed due to the Covid-19 outbreak.
- Pilot projects have been initiated in various states under the Agriculture Ministry's supervision.
- Projects are active in six districts including Farrukhabad (UP), Beed (Maharashtra), Gandhinagar (Gujarat), Fatehgarh Sahib (Punjab), and Virudhunagar (Tamil Nadu).
- In Farrukhabad, unique IDs have been issued to over 1.5 lakh farmers by the Uttar Pradesh government.

Budgetary Allocation:

- A total budget of Rs 2,800 crore has been allocated for the mission, to be implemented over the next two fiscal years until 2025-26.



9. SBI raises MCLR by 10 bps across tenors

Source: IE, Page 13

Context: The State Bank of India (SBI) raised the marginal cost of the fund-based lending rate (MCLR) by 10 basis points (bps) across all tenures. The

Marginal Cost of Funds based Lending Rate (MCLR)

- MCLR is the minimum lending rate below which a bank is not permitted to lend.
- It is aimed at facilitating the calculation of the minimal interest rate for various types of loans that banks offer.
- The Reserve Bank of India (RBI) introduced the MCLR methodology for fixing interest rates on April 1, 2016, in order to enhance the effectiveness of monetary policy transmission as well as increase transparency in the rate of interest-setting procedure.
- It replaced the base rate structure, which had been in place since July 2010.

How is MCLR calculated?

- MCLR is determined internally by the bank depending on the period left for the repayment of a loan.
- MCLR is closely linked to the actual deposit rates and is calculated based on four components:
 - the marginal cost of funds
 - negative carry on account of the cash reserve ratio
 - operating costs
 - tenor premium.
- Under the MCLR regime, banks are free to offer all categories of loans at fixed or floating interest rates.
- The actual lending rates for loans of different categories and tenors are determined by adding the components of spread to MCLR.
- Therefore, the bank cannot lend at a rate lower than the MCLR of a particular maturity for all loans linked to that benchmark.
- Banks review and publish MCLR of different maturities, every month.
- Certain loan rates, like those of fixed-rate loans with tenors above three years and special loan schemes offered by the government, are not linked to MCLR.



10. CIC upholds response of Rashtrapati Bhavan on RTI query on Presidential assent

Source: The Hindu, Page 5

Context: The Central Information Commission (CIC) has upheld the Rashtrapati Bhavan's response to a Right to Information (RTI) Act query on the number of times former President Ram Nath Kovind returned any decision taken by the Prime Minister.

Central Information Commission (CIC)

- **Established:** The CIC was established by the Central Government in 2005, under the provisions of the Right to Information Act (2005). It is not a constitutional body.
- **Members:** The Commission consists of a Chief Information Commissioner and not more than ten Information Commissioners.
- **Appointment:** They are appointed by the President on the recommendation of a committee consisting of the Prime Minister as Chairperson, the Leader of Opposition in the Lok Sabha, and a Union Cabinet Minister nominated by the Prime Minister.
- **Tenure:** The Chief Information Commissioner and an Information Commissioner shall hold office for such term as prescribed by the Central Government or until they attain the age of 65 years, whichever is earlier. They are not eligible for reappointment (as per the amendments made in the RTI Act, 2005 in 2019).

Power and Functions of CIC:

- The Commission must receive and inquire into a complaint from any person regarding information requested under RTI, 2005.
- The Commission can order an inquiry into any matter if there are reasonable grounds (suo-moto power).
- While inquiring, the Commission has the powers of a civil court in respect of summoning, requiring documents, etc.

State Information Commission:

- It is constituted by the State Government.
- It has one State Chief Information Commissioner (SCIC) and not more than 10 State Information Commissioners (SIC) to be appointed by the Governor on the recommendation of the Appointments Committee headed by the Chief Minister.



Daily Quiz

1. Consider the following statements regarding the United Nations Security Council (UNSC):

1. The UNSC has 10 non-permanent members elected for a term of two years.
2. The five permanent members (P5) of the UNSC have veto power over substantive resolutions.
3. India is a permanent member of the UNSC.
4. The UNSC is responsible for the maintenance of international peace and security.

Which of the statements given above are correct?

- A. 1, 2, and 4 only
- B. 1 and 3 only
- C. 2 and 4 only
- D. 1, 2, 3, and 4

2. Which of the following statements about the National Education Policy (NEP) 2020 is correct?

- A. The NEP 2020 proposes the establishment of a single regulator for higher education excluding medical and legal education.
- B. Under NEP 2020, the current 10+2 school education system will be replaced by a 5+4+3+2 model.
- C. NEP 2020 mandates the instruction of all subjects in regional languages only up to Class 5.
- D. The NEP 2020 proposes the creation of a National Assessment Centre named PRAGATI to oversee school assessments and evaluations.

3. Which of the following statements about the Foreign Exchange Management Act (FEMA) is correct?

- A. FEMA was enacted to replace the Foreign Exchange Regulation Act (FERA) of 1991 and aims to facilitate external trade and payments while promoting orderly development and maintenance of the foreign exchange market in India.
- B. Under FEMA, all foreign exchange transactions in India require prior approval from the Reserve Bank of India (RBI).
- C. FEMA allows for the free and unrestricted repatriation of all capital investments made by foreign investors in India without any regulatory oversight.
- D. FEMA applies only to transactions involving the physical movement of foreign currency and does not cover electronic transfers or other forms of foreign exchange transactions.

4. Which of the following statements about the Wholesale Price Index (WPI) is true?

- A. WPI measures the price changes of goods sold in retail to consumers.
- B. WPI is calculated and published annually by the Ministry of Commerce and Industry.
- C. WPI's base year was updated to 2011-12 from 2004-05 to synchronize with other economic indicators.
- D. WPI includes prices of services along with goods in its calculation.



5. Which aspect of the Digital Agriculture Mission 2021–2025 aims to enhance accessibility and effectiveness in reaching farmers?

- A. Introduction of traditional farming methods
- B. Implementation of pilot projects in urban areas
- C. Development of an integrated ICT strategy
- D. Issuance of unique IDs to farmers

6. Consider the following statements with reference to telecom regulatory authority of India.

- 1. TRAI was established by the Government of India under the Telecom Regulatory Authority of India Act, of 1997.
- 2. The Central Government is required to seek TRAI's recommendations on the need for new service providers and the terms and conditions of their licenses.
- 3. The composition of TRAI includes a Chairperson, up to two full-time members, and up to two part-time members, appointed by the Central Government.
- 4. TRAI's recommendations to the Central Government are binding.

How many of the above statements are correct?

- A. Only one
- B. Only two
- C. Only three
- D. All of the above

7. What is the primary objective of the Jal Jeevan Mission (JJM)?

- A. To promote urban water conservation initiatives across India.
- B. To provide 55 liters of water per person per day to every rural household by 2024.
- C. To implement desalination plants along coastal regions for freshwater production.
- D. To establish international partnerships for water resource management.

8. Which of the following genetic disorders is characterized by distinctive facial features, growth retardation, microcephaly, delayed motor development, and cognitive impairments, among other symptoms?

- A. Dubowitz Disease
- B. Kenyan yellow fever
- C. Both A and B
- D. None of the above

9. Consider the following statements regarding the Central Information Commission (CIC).

- 1. The CIC was established in 2005 under the Right to Information Act (2005), and it is not a constitutional body.
- 2. The Commission consists of a Chief Information Commissioner and up to ten Information Commissioners, appointed by the President based on the recommendation of a committee.



3. The Chief Information Commissioner and Information Commissioners can hold office either for a term specified by the Central Government or until they reach the age of 65, with no provision for reappointment.

How many of the above statements are correct?

- A. Only one
- B. Only two
- C. All of the above
- D. None of the above

10. Why was the Marginal Cost of Funds based Lending Rate (MCLR) introduced by the Reserve Bank of India (RBI)?

- A. To decrease transparency in the interest rate-setting procedure.
- B. To replace the base rate structure with a more complex system.
- C. To facilitate the calculation of the maximum lending rate for banks.
- D. To enhance the effectiveness of monetary policy transmission and increase transparency in interest rate-setting.



Solutions

Answer 1: Option A is Correct

Explanation:

- Statement 1 is correct: The UNSC has 10 non-permanent members who are elected by the General Assembly for a term of two years.
- Statement 2 is correct: The five permanent members (P5) of the UNSC – China, France, Russia, the United Kingdom, and the United States – have veto power over substantive resolutions.
- Statement 3 is incorrect: India is not a permanent member of the UNSC; it has been elected as a non-permanent member multiple times.
- Statement 4 is correct: The UNSC is primarily responsible for the maintenance of international peace and security.

Hence, Option A is correct.

Answer 2: Option A is Correct

Explanation:

- Option A is correct. The NEP 2020 proposes the establishment of a single regulator for higher education, the Higher Education Commission of India (HECI), excluding medical and legal education.
- Option B is incorrect. The NEP 2020 proposes a new curricular structure of 5+3+3+4, not 5+4+3+2. This structure corresponds to the ages 3-8 years (foundational stage), 8-11 years (preparatory stage), 11-14 years (middle stage), and 14-18 years (secondary stage).
- Option C is incorrect. While the NEP 2020 encourages the use of the mother tongue or regional language as the medium of instruction up to at least Class 5, it does not mandate this for all subjects or restrict it only to regional languages.
- Option D is incorrect. The NEP 2020 proposes the creation of a National Assessment Centre named PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development) to oversee school assessments and evaluations, not PRAGATI.

Hence, Option A is correct.

Answer 3: Option A is correct

Explanation:

- Option A is correct. FEMA was enacted to replace the Foreign Exchange Regulation Act (FERA) of 1973, not 1991. FEMA aims to facilitate external trade and payments and promote the orderly development and maintenance of the foreign exchange market in India. This marks a shift from the stringent regulatory approach of FERA to a more liberalized framework under FEMA.
- Option B is incorrect. Under FEMA, not all foreign exchange transactions require prior approval from the Reserve Bank of India (RBI). FEMA distinguishes between current account transactions, which are generally permissible without prior approval, and capital account transactions, which may require approval or are subject to regulations.



- Option C is incorrect. FEMA regulates the repatriation of capital investments and ensures that such transactions are subject to regulatory oversight to prevent misuse and ensure compliance with the law.
- Option D is incorrect. FEMA covers all forms of foreign exchange transactions, including electronic transfers and other forms of non-physical currency movements, not just the physical movement of foreign currency.

Hence, Option A is correct.

Answer 4: Option C is correct

Explanation:

- Option A is incorrect. WPI measures price changes of goods sold in bulk by wholesale businesses to other businesses, not retail to consumers.
- Option B is incorrect. WPI is calculated and published monthly, not annually.
- Option C is correct. The base year of WPI was indeed updated to 2011-12 from 2004-05 in April 2017 to align with other economic indicators like GDP and IIP.
- Option D is incorrect. WPI includes only goods and does not include prices of services.

Hence, Option C is correct.

Answer 5: Option C is correct

Explanation:

- Option A is incorrect. Digital Agriculture Mission focuses on accelerating projects utilizing advanced technologies, not traditional farming methods.
- Option B is incorrect. Pilot projects under the mission are initiated in various states, including rural districts, not specifically urban areas.
- Option C is correct. The Digital Agriculture Mission has developed an integrated ICT strategy to enhance accessibility and effectiveness in reaching farmers. This strategy includes tools for scheme planning, monitoring, and policymaking.
- Option D is incorrect. While a part of the implementation details (issuance of unique IDs), does not directly relate to enhancing accessibility and effectiveness through ICT strategies.

Hence, Option C is correct

Answer 6: Option C is correct

Explanation

- Statement 1 is Correct. TRAI was indeed established by the Telecom Regulatory Authority of India Act, of 1997, to regulate the telecommunications sector in India.
- Statement 2 is Correct. The Central Government must seek TRAI's recommendations on the need for new service providers and the terms and conditions of their licenses as per the Telecom Regulatory Authority of India Act.
- Statement 3 is Correct. The composition of TRAI includes a Chairperson, up to two full-time members, and up to two part-time members, all appointed by the Central Government.
- Statement 4 is incorrect. TRAI's recommendations to the Central Government are advisory in nature and not binding.



Hence, Option C is correct as the three statements are correct.

Answer 7: Option B is correct

Explanation

- Option A is incorrect. Jal Jeevan Mission focuses on rural areas, not urban water conservation initiatives.
- Option B is correct. Mission's primary objective, which aims to ensure every rural household receives a minimum of 55 litres of water per person per day by the year 2024.
- Option C is incorrect. Mission aims to increase drinking water sources, it primarily focuses on sustainable methods like rainwater harvesting and groundwater recharge, not desalination plants.
- Option D is incorrect. While collaboration with other government programs is a feature of the mission, it does not specifically focus on establishing international partnerships for water resource management.

Answer 8: Option A is correct

Explanation

- Option A is correct. Dubowitz's Disease shows symptoms such as distinctive facial features, growth retardation, microcephaly, delayed motor development, and cognitive impairments.
- Option B is incorrect. In Kenyan yellow disease, many people do not experience symptoms. Common symptoms include fever, muscle pain, headache, loss of appetite, nausea or vomiting.

Hence, Option A is correct.

Answer 9: Option C is correct

Explanation

- Statement 1 is correct. The Central Information Commission (CIC) was established in 2005 under the provisions of the Right to Information Act (2005), and it is not a constitutional body.
- Statement 2 is correct. The CIC consists of a Chief Information Commissioner and up to ten Information Commissioners, appointed by the President on the recommendation of a committee comprising the Prime Minister, Leader of Opposition in Lok Sabha, and a Union Cabinet Minister nominated by the Prime Minister.
- Statement 3 is correct. The Chief Information Commissioner and Information Commissioners can hold office for a specified term or until they attain the age of 65 years, with no provision for reappointment, as per the amendments in the RTI Act, 2005.

Hence, Option C is correct.

Answer 10: Option D is correct

Explanation

- Option A is incorrect because the introduction of MCLR aimed to increase transparency, not decrease it.
- Option B is incorrect because MCLR replaced the base rate structure with a methodology that is intended to be more responsive and transparent, not necessarily more complex.



- Option C is incorrect because MCLR is aimed at determining the minimum lending rate, not the maximum.
- Option D is correct based on the information provided. The RBI introduced the Marginal Cost of Funds based Lending Rate (MCLR) on April 1, 2016, to improve the transmission of monetary policy changes to the lending rates of banks and to make the interest rate-setting process more transparent.

Hence, option D is correct.





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