

19 Sep 2019: UPSC Exam Comprehensive News Analysis

TABLE OF CONTENTS

A. GS1 Related

B. GS2 Related

HEALTH

- [1. Cabinet approves ban on e-cigarettes](#)
- [2. Two out of three child deaths due to malnutrition: report](#)

POLITY AND GOVERNANCE

- [1. SC reserves orders on Centre's review plea against SC/ST Act dilution](#)
- [2. Livestock 'traffic' fine transforms Arunachal's dirtiest village](#)

C. GS3 Related

SCIENCE AND TECHNOLOGY

- [1. Transgenic mosquitoes transfer genes to native mosquito species](#)

ECONOMY

- [1. NBFC loan pricing under RBI lens](#)
- [2. India is the top source of immigrants across the globe](#)

D. GS4 Related

E. Editorials

INTERNATIONAL RELATIONS

- [1. Saudi oil plant fire](#)
- [2. The Taliban problem: On the Afghan crisis](#)

POLITY

- [1. Dangerous vacuum: On detention of J&K leaders](#)

ECONOMY

- [1. A self-inflicted economic slowdown](#)

F. Tidbits

- [1. Foreign funds 'take over' Indian road assets](#)
- [2. SBI's teaser loan plan may not find favour with the RBI](#)
- [3. Kandhamal tops the list for institutional deliveries in Odisha](#)

G. Prelims Facts

H. UPSC Prelims Practice Questions

I. UPSC Mains Practice Questions

A. GS1 Related

Nothing here for today!!!

B. GS2 Related

Category: HEALTH

1. Cabinet approves ban on e-cigarettes

Context:

The Union Cabinet has approved a ban on e-cigarettes, citing the need to take early action to protect public health.

Up in smoke

Wednesday's move follows an advisory by the government in 2018 to all States to consider banning e-cigarettes

- e-cigarettes are brought from China and other countries and are not manufactured in India. They are also available online

- WHO too urged member countries to take appropriate steps. It does not endorse e-cigarettes as cessation aids

- 16 States & one Union Territory have already banned them. The Indian Council of Medical Research, in a recent paper, had recommended a complete ban on them



- They are marketed as being safer than conventional cigarettes but this is false. Available literature suggests that they may act as gateway products to induce non-smokers to nicotine-use

Details:

- - The Union Health Ministry had earlier issued an advisory to all States and Union Territories to ensure that Electronic Nicotine Delivery Systems (ENDS), e-cigarettes, heat-not-burn devices, vape, e-sheesha, e-nicotine flavoured hookah, and devices that enable nicotine delivery are not sold (including online sale), manufactured, distributed, traded, imported and advertised in their jurisdictions.
 - Upon promulgation of the ordinance, any production, manufacturing, import, export, transport, sale (including online sale), distribution or advertisement (including online advertisement) of e-cigarettes shall be a cognisable offence punishable with imprisonment of up to one year, or fine up to 1 lakh, or both for the first offence; and imprisonment of up to three years and fine up to Rs.5 lakh for a subsequent offence.
 - Storage of electronic-cigarettes shall also be punishable with imprisonment of up to 6 months or a fine of up to 50,000 or both.
 - Envisioned as a tool to combat tobacco addiction, electronic cigarettes and other vaping products have become a major problem and increase the risk of children using them.
- As per a release issued by the Centre, owners of existing stocks of e-cigarettes on the date of commencement of the ordinance will have to suo motu declare and deposit these with the nearest police station.
- The sub-inspector has been designated as the authorised officer to take action under the ordinance.
- The Central or State governments may also designate any other equivalent officer(s) as authorised officer for enforcement of the provisions of the ordinance.

This issue has been comprehensively covered in BYJU'S Comprehensive News Analysis under GS Paper 2 – Health on 12th September 2019. [Click here](#) to read.

2. Two out of three child deaths due to malnutrition: report

Context:

Malnutrition continues to be the leading cause for death among Indian children under the age of five, according to a study led by the Indian Council of Medical Research (ICMR).

Details:

- According to the first comprehensive estimate of disease burden due to child and maternal malnutrition and the trends of its indicators in every State from 1990, two-thirds of the 1.04 million deaths in children under five years in India are still attributable to malnutrition.
- The malnutrition trends over about three decades reported in the paper has utilised all available data sources from India, enabling more robust estimates than the estimates based on single sources that may have more biases.
- The India State-Level Disease Burden Initiative:
 - It is a joint initiative of the Indian Council of Medical Research (ICMR), Public Health Foundation of India, and Institute for Health Metrics and Evaluation.
 - The initiative is in collaboration with the Ministry of Health and Family Welfare along with experts and stakeholders associated with over 100 Indian institutions, involving many leading health scientists and policy makers from India.
 - It was launched in October 2015.

Findings of the report:

- The report states that the disability-adjusted life year (DALY) rate attributable to malnutrition in children varies 7-fold among the States.
- It is highest in Rajasthan, Uttar Pradesh, Bihar and Assam, followed by Madhya Pradesh, Chhattisgarh, Odisha, Nagaland and Tripura.
- The report says the overall under-five death rate and the death rate due to malnutrition has decreased substantially from 1990 to 2017.
- However, malnutrition is still the leading risk factor for death in children under five years.
- It states that malnutrition is also the leading risk factor for disease burden for all ages considered together in most States.
- Among malnutrition indicators, low birth weight is the biggest contributor to the disease burden, followed by child growth failure, including stunting, underweight and wasting.
- The prevalence of low birth weight in 2017 was 21%, and varied across states, ranging from 9% in Mizoram to 24% in Uttar Pradesh.
- The prevalence of child stunting was 39%, ranging from 21% in Goa to 49% in Uttar Pradesh.
 - The trend was the highest in the Empowered Action Group States, which includes Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh, Odisha, and Rajasthan.
 - The prevalence of child underweight was at 33% and child anaemia cases was at 60%, ranging from 21% in Mizoram to 74% in Haryana.
- The study also found that the prevalence of anaemia in women was at 54% in 2017.

Way forward:

- The National Institute of Nutrition, an ICMR institute, and other partners are setting in place mechanisms to ensure there is more data on malnutrition in the various states, which will help monitor progress.
- Efforts are needed in each state to control malnutrition.
- State governments must be encouraged to intensify efforts to reduce malnutrition and undertake robust monitoring to track progress.
- For substantial improvements across all malnutrition indicators, states will have to implement an integrated nutrition policy to effectively address broader determinants of under nutrition across the life cycle.
- Focus on improving the overall nutritional status of girls and women during the preconception and pregnancy period and providing quality antenatal care will positively influence low birth weight indicators and extend the benefits to next generation.
- Focus will be needed on major determinants like provision of clean drinking water, reducing rates of open defecation, improving women's educational status, and food and nutrition security for the most vulnerable families.

Disability-adjusted life year (DALY):

- The disability-adjusted life year (DALY) rate is measured by financial cost, mortality, morbidity, or other indicators.
- The disability-adjusted life year (DALY) is a measure of overall disease burden, expressed as the number of years lost due to ill-health, disability or early death.
- It was developed in the 1990s as a way of comparing the overall health and life expectancy of different countries.

Category: POLITY AND GOVERNANCE

1. SC reserves orders on Centre's review plea against SC/ST Act dilution

Context:

The Supreme Court has reserved orders on a review petition filed by the government against a March 20, 2018 judgment allowing anticipatory bail to persons accused of committing atrocities on Scheduled Castes and Scheduled Tribes.

Details:

- The March 20, 2018 verdict had reasoned that the anti-atrocities law was misused by some members of the community as a means for "blackmail".

This issue has been comprehensively covered in BYJU'S Comprehensive News Analysis under GS Paper 2 – Polity and Governance on 14th September 2019. [Click here](#) to read.

2. Livestock 'traffic' fine transforms Arunachal's dirtiest village

Context:

Ledum in East Siang district had prescribed penalties for roaming pigs and cows, which has transformed the dirty village.

Details:

- In the Ledum village in Arunachal Pradesh's East Siang district, fines were imposed on livestock loitering on the road leading to district headquarters Pasighat.
- The rule came into being, in the village, three years before the Motor Vehicles (Amendment) Act, 2019.
- The quantum of fine read: a bullet for a pig, Rs.500 for a cow and possibility of it being auctioned off.
- It was difficult at first to impose the fine, as some village youth came out with their hunting guns and began shooting the pigs to let people know the rules were not to be taken lightly.
- Ledum has 112 Adi households while three families belong to the Galo community.
 - A gun is a prized possession for many men belonging to the Adi community whose festivals include "Aran" involving community hunting.
 - Yakjong dance is also performed in the Aran festival.
- In 2016-17, the village committee collected Rs.5,000 in 'bovine fine'. The collection slumped to Rs.2,500 and Rs.1,500 during the subsequent financial years. Only 500 has been collected since April 2019.
- The villagers also imposed 100 as penalty on those who threw plastic and other wastes around. As a result, the village is spic and span.
- This is remarkable for a village that was once tagged dirtiest in central Arunachal Pradesh.
- The villagers have also added value by making Ledum a mural village.
 - 15-20 members of the Arunachal Akademi of Fine Arts are painting the walls of the houses with a blend of traditional and modern art.
 - The artwork is being readied ahead of the first Easterly Essence Ledum Festival in October, 2019.
- Ledum located in foothills of central Arunachal Pradesh was identified during the British rule in India, because of its geographical location and water quality.

Adi and Galo Tribes:

- The Adipeople are one of the most populous groups of indigenous peoples in the state of Arunachal Pradesh.
- A few thousand are also found in the Tibet Autonomous Region of China where they are called the Lhoba together with some of the Mishmi people.
- The Galo are a central Eastern Himalayan tribe, who are descendants of Abo Tani and speak the Tani language and Galo language.
- The Galo people primarily inhabit Arunachal Pradesh.
- Other names which have been used to reference the Galo in the past include Duba, Doba, Dobah Abor, Gallong Abor, Galong, Gallong Adi, etc.
- The Galo have been listed as a scheduled tribe under the name Gallong since 1950.

C. GS3 Related

Category: SCIENCE AND TECHNOLOGY

1. Transgenic mosquitoes transfer genes to native mosquito species

Context:

Genes from genetically-modified *Aedes aegypti* mosquito were found to have been transferred to naturally-occurring *A. aegypti* mosquito population in three areas in Brazil where transgenic mosquitoes were released.

What are transgenic mosquitoes?

- A transgenic Mosquito is one that contains a gene or genes which have been artificially inserted instead of the mosquito acquiring them through reproduction.
- Transgenic strains of mosquitoes were developed to

- 1) replace or suppress wild vector populations
- 2) reduce transmission
- 3) deliver public health gains are an imminent prospect.

Background:

- About 4,50,000 transgenic male mosquitoes were released each week for 27 months (June 2013 to September 2015) in three areas in Brazil.
- Transgenic mosquitoes (TMs) were developed to minimize/eliminate the mosquito borne diseases.
- Genetic analysis of naturally occurring mosquitoes were done prior to the release and at six, 12, and 27-30 months after the releases.

Details:

- *A. aegypti* mosquitoes are responsible for transmitting dengue, chikungunya and Zika virus.
- Researchers from Yale University studied 347 naturally-occurring *aegypti* mosquitoes for transfer of genes from the transgenic insects.
 - The transgenic strains can be distinguished from naturally-occurring mosquitoes by using fluorescent lights and filters.
- They found that some transgenic genes were found in 10-60% of naturally-occurring mosquitoes.
- Also, the naturally occurring *aegypti* mosquitoes carrying some genes of the transgenic mosquitoes were able to reproduce in nature and spread to neighbouring areas 4 km away.

Issue:

- As per claims made by the British company Oxitec Ltd, which had developed the technology and field-tested it in several countries,
 - The genetic strategy employed to control *aegypti* population known as RIDL (the Release of Insects carrying Dominant Lethal genes) is supposed to only reduce the population of the naturally occurring *A. aegypti* mosquitoes and not affect or alter their genetics.
 - Also, offspring are not supposed to grow to adult mosquitoes and reproduce.
- The claim was that genes from the release strain would not get into the general population because offspring would die. But that did not happen.
- The genetic strategy works on the premise that the transgenic male mosquitoes released frequently in large numbers would compete with the naturally occurring male mosquitoes to mate with the females.
- Offspring from the mating of transgenic male mosquito and naturally occurring female mosquito do not survive to the adult stage.
 - This is because tetracycline drug, which prevents the dominant lethal gene from producing the lethal protein during rearing in labs, is not present in sufficient quantity in nature.
 - In the absence of tetracycline, there is overproduction of the lethal protein causing the larvae to die.
- At present, it is unclear if the presence of transgenic mosquito genes in the natural population will affect the disease transmission capacity or make mosquito control efforts more difficult.

Category: ECONOMY

1. NBFC loan pricing under RBI lens

Context:

After mandating banks to implement external benchmarking for retail loan pricing, the Reserve Bank is currently looking at the loan pricing regime of non-banking finance companies to make the practice more transparent.

Issue:

- It has often been noticed that lending rates of banks and NBFCs, including housing finance companies, are not responsive to changes in the RBI's policy rate or the repo rate.
- As a result, the banking regulator has mandated banks that floating rate retail loans for homes, vehicles and loans to small and medium enterprises should be linked to an external benchmark like repo rate or Government of India T-bills, for example.
- The main objective behind linking loans to an external benchmark was for faster transmission of monetary policy rates, particularly in a declining interest regime.

Details:

- At present, there is no anchor rate for NBFCs, similar to banks, that is linked to the lending rate of a particular loan.
- For example, banks have the marginal cost of fund based lending rate (MCLR) — the anchor rate — and all the loans are linked to such a rate. Earlier, the base rate acted as an anchor rate.
- Banks were not allowed to lend below the base rate or the MCLR rate.
- However, banks are allowed to add a spread, based on the risk assessment, to the anchor rate.
- The way banks set interest rates is critical for the smooth transmission of policy rates.
- To make this process transparent, RBI has over the years directed banks to price their loans against their benchmark prime lending rate (BPLR), base rate and then MCLR.
- However, this is the first time banks have been asked to link their lending rates to an external benchmark.
- The primary advantage of an external benchmark over an internal rate is transparency. While certain costs such as business strategy and operating costs were part of the anchor rate under the MCLR regime, the external benchmark ensures all those are part of the spread and not built into the anchor.
- The central bank is keen on greater transparency and order in the rate-setting process at non-banking financial companies (NBFCs) and housing finance companies (HFCs), which are not bound by RBI regulations.
- One of the concerns is that only a handful of large NBFCs are supervised by the RBI.

2. India is the top source of immigrants across the globe

Context:

India has emerged as the leading country of origin for immigrants across the world.

Details:

- India with 17.5 million international migrants in 2019, has emerged as the leading country of origin for immigrants according to a dataset released by the Union Nations Department of Economic and Social Affairs.

- The International Migrant Stock 2019, released by the UN DESA's Population Division, said the number of international migrants in the world had reached an estimated 272 million 2019 — 51 million more than in 2010.
- The percentage of international migrants of the total global population has increased to 3.5% from 2.8% in 2000.
- While India remained as the top source of international migrants, the number of migrants living in India saw a slight decline from 5.24 million in 2015 to an estimated 5.15 million in 2019 – both 0.4% of the total population of the country.
- The report states that Bangladesh is the leading country of origin for migrants in India.
- In a statement, the UN DESA Population Division said that one-third of all international migrants originated from 10 countries — after India, Mexico ranked second as the country of origin for 12 million migrants, followed by China (11 million), Russia (10 million) and Syria (8 million).
- The European region hosted the highest number of the immigrants at 82 million in 2019, followed by North America (59 million) and Northern Africa and Western Asia (49 million).
- Among countries, the U.S. hosts the highest number of international migrants (51 million), about 19% of the global population.



The statement added that further, forced displacements continue to rise, with the number of refugees and asylum seekers increased by about 13 million from 2010 to 2017.

D. GS4 Related

Nothing here for today!!!

E. Editorials

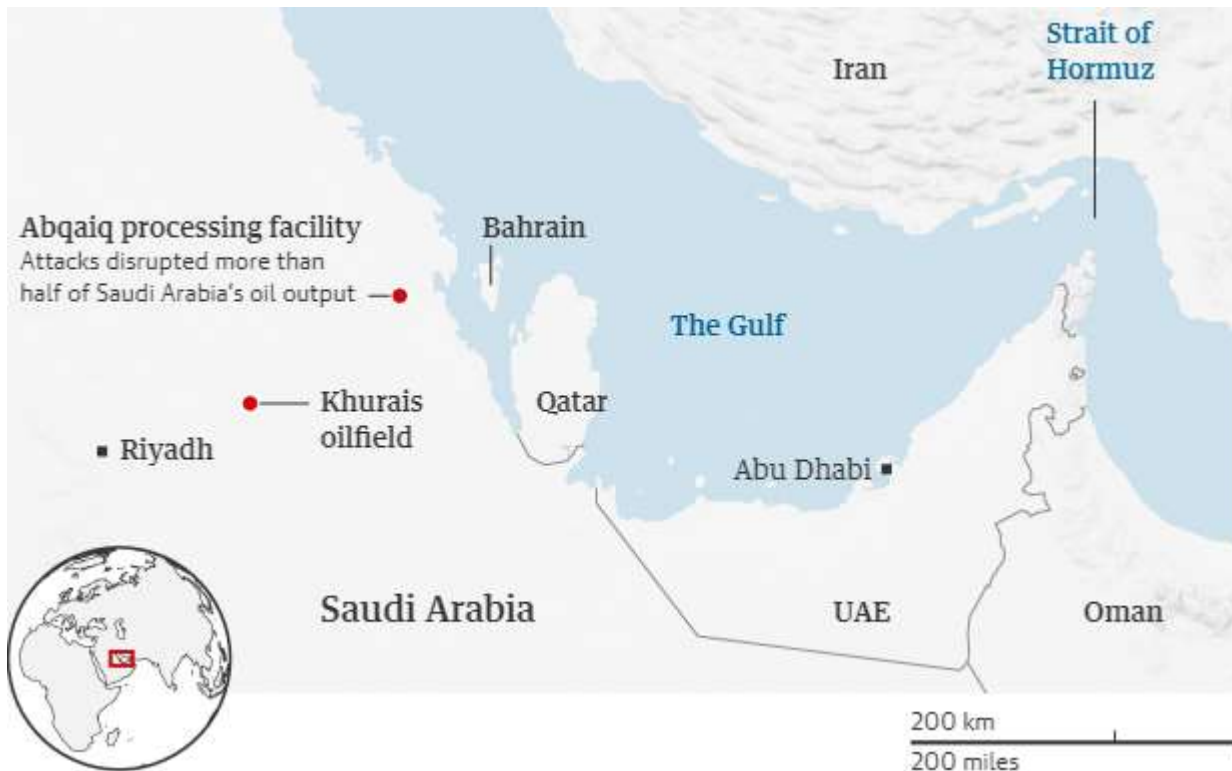
Category: INTERNATIONAL RELATIONS

1. Saudi oil plant fire

Context

- Yemen's Houthi rebels launched drone attacks on the world's largest oil processing facility in Saudi Arabia sparking huge fires and halting about half of the supplies from the world's largest exporter of oil.

- Loud explosions erupted at **Khurais oilfield and Abqaiq processing facility**, both owned by Saudi Aramco, the country's state-owned oil company, often described as the kingdom's crown jewel.



What has been the impact on oil?

- Abqaiq is the world's largest oil processing facility, where about two-thirds of the total Saudi supply is refined and cleaned of impurities such as sulphur and sand.
- Saudi oil ministry sources said the production was disrupted by about 5m barrels a day – nearly half the kingdom's estimated output of 9.7m barrels and 5% of global production.
- Economists believe the oil price could rise higher if Aramco cannot bring supplies back online quickly, or if there is military action in the Gulf.
- Higher oil prices can drag on global growth. It pushes up transport costs and the prices of petroleum-based products. This fuels inflation, leaving consumers with less disposable income.

The fact that it can be severely disrupted is a sign that the world's energy infrastructure is more vulnerable than previously believed, and considered a legitimate target.

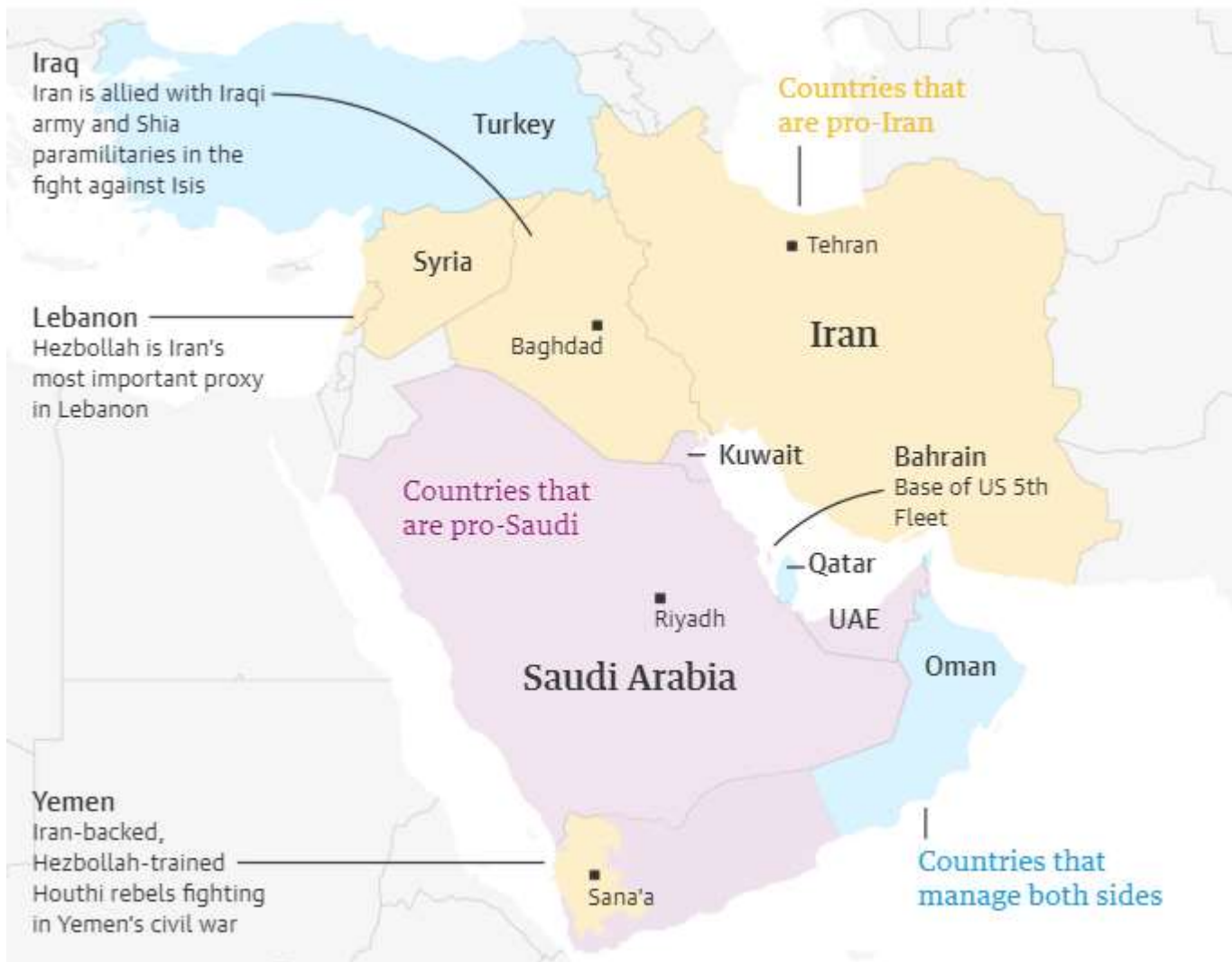
Who was responsible?

- The Houthis, the Iran-aligned rebel army that has been fighting a Saudi-led military coalition in neighboring Yemen, claimed responsibility for the attack.
- The Houthis recently acquired much more powerful drone technology that has given them the power to strike targets up to 1,500km away, according to the UN.
 - Abqaiq is within about 1,000km of Houthi-held territory.

How are the regional actors aligned?

- The Houthis are regarded as part of a network of militias in the Middle East who are sponsored or assisted in some way by Tehran, part of a broader fight to dominate the Middle East between Iran and Saudi Arabia that dates back to the Iranian revolution of 1979.

- The pair do not directly clash; the battle is playing out through proxy actors in Syria, Lebanon and Yemen, among other countries.



Concerns

- When Mr. Trump unilaterally pulled the U.S. out of the Iran nuclear deal and subsequently reimposed sanctions on the Islamic Republic, his expectation was that **the renewed pressure tactics would force Tehran to return to talks so that he could bargain for a tougher deal.**
 - But Iran was so unpredictable in its response that **tensions have rocketed in West Asia.** The latest flare-up where two critical Saudi Arabian oil installations were attacked is an example.
- If the attacks had **originated from Iran**, as the U.S. has claimed, it is a serious act of aggression.
 - And if it had originated from Yemen, Iran's continued support for the Houthis, which enables them to carry out a high-precision, **cross-border attack such as this, would come under renewed focus.**
- The U.S. in May 2019 had effectively cut off Iran's oil industry, critical for its economy, from the global economy. Faced with a precarious economic situation and mounting U.S. pressure, Iran adopted a two-pronged strategy —
 - start violating the nuclear deal step by step
 - Target oil supplies through the Strait of Hormuz, a choke-point between the Gulf and the Arabian Sea and through which a third of crude oil exports transported on tankers pass.
 - A number of oil tankers, owned by Norway, Saudi Arabia and Japan, have come under attack near the Strait of Hormuz

- With attack on the Saudi oil installations, Iran has upped the ante further, **sending a message across the world that no oil facility or tanker is safe in the Gulf as long as Iran is not allowed to trade its oil.**
- Also the U.S. pullout from the deal appears to have tilted the balance of power within the Iranian regime in favour of the hardliners.

Carrot-and-Stick Policy of Obama

- U.S. President Obama's approach was different. Unlike Mr. Trump, **he had a strategic goal — to deny Iran a nuclear bomb.**
- He did **not act unilaterally** on sanctions. He consolidated international opinion, got both allies and partners on his side, imposed UN-recognised sanctions and then offered talks.
- And Iran accepted the offer despite all the bad blood between the U.S. (“the great Satan”) and the Islamic Republic, joined the talks and **agreed to scuttle its nuclear programme** in return for the removal of the international sanctions.
- Obama could have acted unilaterally. He could have made greater demands from Iran such as ending its support for regional proxies.
 - Or he could have threatened Tehran with military action.
 - He did not do any of these primarily because he was aware of the risks involved in a direct conflict with Iran, a country that has always lived in insecurity and cultivated proxies across the region as part of its forward defence doctrine

Mr. Trump should have followed the policy initiated by Obama, force Iran to restrain itself through engagement and promote a new equilibrium in the region.

Conclusion

- Trump may be reluctant to launch a new war but his strategy of Unilateralism is unsuccessful. He has failed to foresee how far Iran would go if it is pushed to a corner. His unilateral actions have destroyed even the fragile order that existed in the region.

2. The Taliban problem: On the Afghan crisis

Please refer the link to read about this topic:

[BYJU'S CNA dated Sep 10, 2019](#)

Under the editorial section:

Trump's peace negotiation with the Taliban.

Category: POLITY

1. Dangerous vacuum: On detention of J&K leaders

Context

- Former Jammu and Kashmir chief minister and National Conference leader Farooq Abdullah has been detained under the Public Safety Act (PSA).
- PSA allows the government to detain a person for upto 2 years without a trial.

Role in J&K Politics

- Farooq Abdullah has been thrice Chief Minister, Union Minister and five times Member of Parliament.
- He is currently MP from Srinagar.
- His father and National Conference founder, Sheikh Abdullah, led Kashmir's Muslim population in rejecting the two-nation theory that led to Partition and the formation of Pakistan in 1947.
- And his son, Omar Abdullah, former Chief Minister and Union Minister, is also under detention

Concerns

- His detention under PSA smacks of complete disregard for the rule of law, accountability and an assault on democratic principles.
- The detention has now been legalized under a stringent law that allows limited remedies and could be extended to as long as two years.
- The move to silence dissent sets a dangerous tactic of marginalizing the moderate, mainstream politicians, which marks a new, dangerous low in the overreach of state power to curtail liberty in Kashmir.

Conclusion

- The treatment meted out by the government to these mainstream pro-India forces is certainly dispiriting and dangerous as it creates a vacuum.
- The void may be filled by forces inimical to India, if the government removes politicians from public spaces by wrongly labelling them anti-India.

Category: ECONOMY

1. A self-inflicted economic slowdown

Please refer the link to read about this topic:

[BYJU'S CNA Dated Sep 4, 2019](#)

Under the editorial section:

Economic Slowdown

F. Tidbits

1. Foreign funds 'take over' Indian road assets

- In a new trend in the road infrastructure space in India, pension funds, sovereign wealth funds and private equity funds from Canada, Abu Dhabi, Australia and Singapore are seen emerging as new owners of road assets, replacing traditional owners.
- So far, these funds have collectively pumped in about Rs.20,000-25,000 crore.
- These foreign funds have come into brown field assets which are risk-free.
- It means that, other than NHAI, foreign investors are controlling a certain percentage of India's road assets.
- It is believed that the divestment has helped.
- The Centre, which has already started asset monetisation programme, has found good success on roads and airports.
- It is now looking at telecom towers, pipelines and the power distribution companies.
- It is opined that, a significant amount of non-core real estate of PSUs are also likely to go for divestment.

2. SBI's teaser loan plan may not find favour with the RBI

- State Bank of India's (SBI) plan to offer teaser loans is likely to hit a regulatory hurdle as the Reserve Bank of India (RBI) is uncomfortable with such products.
- Teaser loans are fixed-cum-floating home loan rates.
- Teaser loans are those which charge comparatively lower rates of interest in the first few years after which the rates are increased.
- SBI's decision to ponder over such products came after RBI mandated banks to link floating rate retail and MSME loans to an external benchmark.
- RBI is of the view that some borrowers may find it difficult to service the loans once the normal interest rate, which is higher than the rate applicable in the initial years, becomes effective.
- In addition, a bank, while extending the loan, does not take into account the borrowers' repayment capacity after lending rates increase.
- While such teaser products are not banned by the regulator, the standard asset provisioning requirement is higher for such loans.
- RBI had increased the provisioning by five times for such loans since these loans are perceived as more risky.
- Higher provisioning discourages banks from offering such products. Following the introduction of higher risk weights, banks had discontinued those products.

3. Kandhamal tops the list for institutional deliveries in Odisha

- Odisha's Kandhamal district, despite having a large number of inaccessible villages, has shown praiseworthy rise in institutional delivery.
- At-home deliveries is on the decline in the district, although it has around 810 inaccessible villages that can only be reached by foot.
- It improvement is attributed to the use of bike ambulances, delivery vans and 'Janani'
- According to an assessment of the percentage of institutional deliveries against estimated pregnancies during the period from April to July 2019, Kandhamal district has topped among 30 districts in Odisha.
- According to Deputy Manager in-charge of reproductive and child health at the National Health Mission in Kandhamal, during these four months, as against the target of 4,887 institutional deliveries, 5,055 institutional deliveries were registered, raising the percentage in the district to 103%.
- This is the highest rate of institutional delivery in the State, and higher than the State average of 76% for institutional delivery during the period.
- It was stated that such improvement could be achieved because of efforts of grassroots-level medical officers, paramedics, Asha volunteers and other health officials.
- Apart from regular monitoring and awareness measures, infrastructure additions have helped the rise in institutional deliveries.

G. Prelims Facts

Nothing here for today!!!

H. Practice Questions for UPSC Prelims Exam

Q1. Consider the following statements:

1. All the NBFCs are regulated by Reserve Bank of India.
2. NBFCs cannot accept demand deposits.
3. Deposit insurance facility of the Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 and 3 only
- c. 1 and 2 only
- d. 1, 2 and 3

Answer: b

Explanation:

Non-Banking Financial Companies are regulated by different regulators such as RBI, SEBI, National Housing Bank etc. NBFC cannot accept demand deposits. It does not form part of the payment and settlement system and cannot issue cheques drawn on itself; deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

Q2. Which of the following diseases is/are transmitted by *Aedes aegypti* mosquitoes?

- 1. Yellow fever
- 2. Dengue
- 3. Chikungunya
- 4. Malaria

Choose the correct answer.

- a. 1 only
- b. 1 and 2 only
- c. 1 and 4 only
- d. 1, 2 and 3 only

Answer: d

Explanation:

***Aedes aegypti* mosquitoes** are responsible for transmitting dengue, chikungunya and Zika virus. It is a genus of mosquitoes originally found in tropical and subtropical zones, but now found on all continents except Antarctica. Malaria is caused by a one-celled parasite called a Plasmodium. **Female Anopheles mosquitoes** pick up the parasite from infected people when they bite to obtain blood needed to nurture their eggs.

Q3. Consider the following statements:

- 1. "Aran" is an important festival of the Adi community of Arunachal Pradesh.
- 2. Rodent trapping is the main activity of the festival.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: c

Explanation:

All the statements are correct. Adi tribe is one of the prominent communities that cover the central part of Arunachal Pradesh. The prime festivals of the tribe are Aran, Solung and Etor. The Aran festival is celebrated during March of every year and rodent trapping is the main activity of the festival. It helps in controlling the rodents before growing the main crop of rice, side by side they have got ethnical importance being the exchangeable gift item during the engagement of bride and groom. The rodent meat is used during the worship of various benevolent god, goddess, deities and spirits for the well-being of human kind.

Q4. Consider the following statements with respect to marginal cost of fund based lending rate (MCLR):

1. Banks are not allowed to lend at a rate below MCLR.
2. MCLR is an internal benchmark.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: c

Explanation:

The marginal cost of fund based lending rate (MCLR) is the minimum interest rate that a bank can lend at. MCLR is a tenor-linked internal benchmark which means that the rate is determined internally by the bank.

I. UPSC Mains Practice Questions

1. Low birth weight needs particular policy attention among all the indicators of malnutrition, as it is the biggest contributor to child death and its rate of decline is among the lowest. Elucidate. (15 Marks, 250 Words)
2. With reference to Public Safety Act of Jammu and Kashmir, critically analyse if “Preventive Detention” is a feature which is out of place in a democracy like India. (15 Marks, 250 Words)