

13 Jan 2020: Comprehensive News Analysis

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B. GS 2 Related

Category: HEALTH

1. [India's under-5 girls face high mortality](#)

Context:

The 'Levels and Trends in Child Mortality' report by the United Nations (UN) inter-agency group for child mortality.

Background:

- **The child mortality rate, also called 'under-five mortality rate',** refers to the probability of dying between birth and exactly five years of age **expressed per 1,000 live births**. It **encompasses neonatal mortality and infant mortality**. **47% of deaths among children under five were newborns in 2018.**
- Rapid progress has resulted in a significant decline in preventable child deaths since 1990, with the global under-5 mortality rate declining by over half between 1990 and 2016. However, despite these advances, there are **still 15000 under-five deaths** per day from largely preventable causes.
- Most of the **causes leading to under-five mortality are preventable** with suitable interventions. The leading causes of death of children under five include:
 - Preterm birth complications
 - Pneumonia
 - Intrapartum-related events
 - **Diarrhoea**
 - Neonatal infection
 - Malaria
 - **Malnutrition and Undernutrition**
- Reduction of child mortality is reflected in the **United Nations' Sustainable Development Goals**. **Target 3.2** aims to end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce under-5 mortality to at least as low as **25 per 1,000 live births by 2030**.

Details:

Variation among the regions and countries:

- **Huge disparities in under-5 mortality rates exist.** Countries that are in the second or third stage of the Demographic Transition Model (DTM) have higher rates of child mortality than countries in the fourth or fifth stage of the DTM.
- Sub-Saharan Africa remains the region with the highest under-5 mortality rates in the world.
- **Approximately 80% of under-5 deaths occur in only two regions: sub-Saharan Africa and South Asia.** Half of all under-5 deaths in 2018 occurred in **five countries: India, Nigeria, Pakistan, the Democratic Republic of the Congo and Ethiopia**. India and Nigeria alone account for about a third.
- Likewise, there are **disparities between wealthy and poor households in developing countries**. According to a Save the Children paper, children from the poorest households in India are three times more likely to die before 5 years than those from richer households.

Gender disparity in Child mortality:

- **Globally the under 5 mortality risk is higher among boys,** meaning that boys are expected to have a higher probability of dying before reaching age 5 than girls. But **this trend was not reflected in India**.
- India is among the few countries in the world where, in 2018, the mortality for girls under 5 years of age exceeded that of boys.
- The report though notes that in 2018, fewer countries showed gender disparities in child mortality, yet in some **countries primarily located in Southern Asia and Western Asia, the risk of dying before age 5 for girls is significantly higher compared to global patterns**.

Indian scenario:

- **India's neonatal mortality rate is 23 per 1,000 live births.**

- **Neonatal death is defined as a death during the first 28 days of life (0-27 days).** The major causes of neonatal mortality are pre-term birth, intrapartum related events, and neonatal infection.
- According to India's 2017 Sample Registration System, the States with the highest burden of neonatal mortality are **Madhya Pradesh, Odisha and Uttar Pradesh**, with 32, 33 and 30 neonatal deaths per 1,000 live births, respectively.
- Jharkhand, Bihar and Uttarakhand showed the largest gender gaps in under-5 mortality.
- **Uttar Pradesh** owing to the large population base and also the high neonatal mortality rate has the **highest number of estimated newborn deaths in India.**

Concerns:

- The report notes that according to the current trends, **close to 52 million children under 5 years of age, will die between 2019 and 2030.**

Way forward:

Reducing the impact of preventable causes:

- Most of the deaths are caused by preventable causes.
- **Early neonatal deaths are more closely associated with pregnancy-related factors and maternal health, whereas late neonatal deaths are associated more with factors in the newborn's environment.**
- **Pneumonia, diarrhoea and malaria** together are the cause of 1 out of every 3 child deaths before the age of 5 and nearly half of under-five deaths globally are attributable to undernutrition. **In less developed countries, malnutrition is the main source of child mortality.**
- Appropriate and timely interventions can go a long way in addressing the problem of child mortality.

Appropriate Interventions:

- **Given the variation among regions and households, there is a need for specific interventions appropriate for the major risk factor at play in each situation.**
- Undernutrition is a major contributing factor in the case of India. Interventions like the POSHAN Abhiyan aiming to improve nutritional outcomes for children, pregnant women and lactating mothers is a welcome initiative.
- The contribution of diarrhoea and malaria to under 5 mortality rate is high in rural hinterlands. Improving sanitation conditions and the provision of PHCs in these areas can be an effective intervention.

Additional details:

- **Infant mortality is the death of young children under the age of 1.** This death toll is measured by the infant mortality rate (IMR), which is the number of deaths of children under one year of age per 1000 live births.
- **Perinatal mortality (PNM)** refers to the death of a foetus or neonate and is the basis to calculate the perinatal mortality rate.

Category: POLITY AND GOVERNANCE

1. Private property is a fundamental right, says SC

Context:

Supreme Court Judgment.

Background:

- Right to private property was a fundamental right under Article 31 of the Indian Constitution.
- **Right to property ceased to be a fundamental right with the 44th Constitution Amendment in 1978.** But it continued to remain a legal right.
- **Article 300A requires the State to follow due procedure** and authority of law to deprive a person of his or her private property.

Details:

- The court has come out with its judgment after hearing a plea filed by Vidya Devi, a widow, whose four acres of land was taken over by the Himachal Pradesh government in 1967.
- The court in its judgment has noted that the **State cannot trespass into the private property of a citizen and claim ownership of the land in the name of 'adverse possession'**. Grabbing private land and then claiming it as its own makes the **State an encroacher**.
- In a significant observation the apex court has stated that in a welfare state like India, **right to property is a human right which translates to being a fundamental right**. The State must **follow due procedure and authority of law while taking possession of private land**.

Additional information:

- **Adverse possession is a legal principle** under which a person who does not have legal title to a piece of property, acquires legal ownership based on continuous possession or occupation of the land without the permission of its legal owner.
- Under the **Limitation Act (a law which deals with the maintainability of the lawsuit on the basis of a time limit)** the time limitation for the adverse possession doctrine is **12 years**.
- A person in possession cannot be ousted by another person except by due procedure of law and **once 12 years' period of adverse possession is over**, even owner's right to eject him is lost and the **possessory owner acquires right and title**.

C. GS 3 Related

Category: ENVIRONMENT AND ECOLOGY

1. Kaziranga has one of the highest number of wetland birds

Context:

The 2019 wetland bird census.

Details:

- **Kaziranga National park has recorded 96 species of wetland birds**, which is one of the highest for wildlife reserves in India.

- The survey has observed **an increase in** not just the **total number of birds**, but also the **no of different species and the families**. A notable improvement has been observed compared to the first wetland bird survey in Kaziranga (2018).
- The bar-headed goose constitutes the largest share followed by common teal and northern pintail species. The other species with sizeable numbers include gadwall, little cormorant, Eurasian wigeon, Asian openbill, northern lapwing, ruddy shelduck and spot-billed pelican.
- The survey has covered four ranges of the park — Agoratoli, Bagori, Kohora and Burapahar. Agoratoli Range home to **Sohola, the largest of Kaziranga's 92 perennial wetlands** saw the highest number of birds.

Significance:

- The wetlands constitute the major portion and also nourish Kaziranga's ecosystem.
- Data on wetland birds is important given that an increase or decrease in the number of birds **is indicative of the park's health**.

Additional Information:

- Kaziranga National Park is a national park in the state of **Assam, India**. The sanctuary, which hosts two-thirds of the world's **great one-horned rhinoceroses**, is a **UNESCO World Heritage Site since 1985**.
- Located on the edge of the **Eastern Himalayan biodiversity hotspot**, the park combines high species diversity and visibility.
- Kaziranga is a vast expanse of tall elephant grass, marshland, and dense tropical moist broadleaf forests, crisscrossed by **four rivers, including the Brahmaputra, Mora Diphlu, Diphlu and Mora Dhansiri**. The park includes numerous small bodies of water.
- Kaziranga is home to a high density of tigers and was declared a **Tiger Reserve in 2006**. The park is home to large breeding populations of elephants, wild water buffalo, and swamp deer.
- Kaziranga is recognized as **an Important Bird Area by BirdLife International for the conservation of avifaunal species**.

2. 'Mass planting of exotic trees in Nilgiris harmful'

Context:

- A Coonoor-based trust proposal to plant more than 10,000 trees in the Nilgiris.

Details:

- The trust plans to plant trees in order to restore the degraded forests and to give impetus to the afforestation efforts in the region.
- Most of the trees will be **exotic flora like jacaranda and podocarpus, pine and bottlebrush**.
- Conservationists argue that this mass plantation drive will be **harmful to the environment in the long term**.

Concerns:

Affecting the ecosystem:

- Exotic trees have a **huge impact on soil chemistry** on the ground, preventing native grass, plants and herbs from taking root underneath the canopy. They behave like an **alien species**, sharing the available resources and thus reducing the number of native species.
- The **reduced floral biodiversity will, in turn, affect the wildlife of the region.**

High Water demand:

- After the exotics take root, they **increase the water demand** in that region, impacting not just the Nilgiris but other districts further downstream that rely on rivers emanating from the hills.
- Given the reliance of the region on water supply from these rivers this might lead to a **water stress condition in the region.**

Way forward:

- Afforestation and reforestation initiatives are welcome, but they need to give consideration to the **species selected for the initiatives.**
- There needs to be a better **understanding of the ecological restoration practices** that can be implemented when working in a landscape as crucial and sensitive as the Nilgiris.
- The basic character of the land should not be altered in the name of afforestation. **Only native grasses should be grown in what were previously grasslands, or Shola trees** should be grown where they existed previously.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category:POLITY AND GOVERNANCE

1. The warp and weft of religious liberty

Context:

- A **nine-judge bench of the Supreme Court** will begin hearing arguments on questions concerning the **relationship between the right to freedom of religion and the rights of individuals to dignity and equality.**

Background:

- The establishment of the nine-judge bench originated out of an order of reference made on **review petitions filed against the Sabarimala judgment.** The new bench will have to interpret the scope and extent of the Constitution's religious liberty clauses.

- There have been many such cases in recent history which involved the **often contradictory relationship** between the right to freedom of religion and the rights of individuals to dignity and equality.

Madesnana ritual:

- It is a 500-year-old ritual performed at the Kukke Subramanya Temple in Karnataka.
- The practice involves people mostly belonging to Scheduled Castes and Scheduled Tribes, rolling over plantain leaves left behind with food half-eaten by Brahmins. The belief is that this act would cleanse their skin of impurities.
- In 2012, following a petition by progressive-minded citizens, a division bench of the Karnataka High Court had put a halt to the ritual, but allowed it to continue in a modified form where Devotees could now voluntarily choose to roll over leaves containing food that was not tasted or partially eaten by the members of any community.
- The order was lifted two years later by another division bench of the High Court, which allowed makesnana in its original form. The court noted that the practise did not violate any law and the banning of it **would hurt the sentiments of devotees and effect their constitutionally guaranteed right to freedom of religion.**
- Following a challenge, the **Supreme Court of India In December 2014 placed a temporary ban on makesnana.**

Female genital mutilation:

- **Female genital mutilation(FGM) is practised in India by the Dawoodi Bohras**, a sect of Shia Islam with one million members in India. The procedure is generally performed when a girl is seven years old and involves the total or partial removal of the clitoral hood.
- **In May 2017 a public interest litigation(PIL) case was raised in India's Supreme Court, seeking a ban on FGM in India.**
- The petition claimed the practice **violated children's rights under Article 14 (Right to Equality) and Article 21 (Right to Life) of the Constitution of India.** FGM can lead to complications in later life including difficult deliveries and urinary infections.
- The defendants argue that khafz is an **essential part of the community's religion, and their right to practise the religion is protected under Articles 25 and 26.** The community believes that male and female circumcision is required as "acts of religious purity".
- In September 2018 the Supreme Court referred the PIL to a five-judge constitution bench for further hearing.

Parsi women and entry to sun temple:

- **A fire temple in Zoroastrianism is the place of worship for Zoroastrians.**
- There is a **religious custom in India of not allowing Zoroastrian women to enter the Fire Temple and the Tower of Silence if they marry a non-Zoroastrian person.**
- Overturning a previous a Gujarat High Court order which upheld the practice the Supreme Court has ruled that a Parsi who married outside her community must be allowed to enter fire temples and participate in other religious rituals.
- Also, entry of menstruating women and non-Parsis is not allowed inside Fire Temple.
- There have been petitions which claim that **the laws governing the personal lives of Parsis** in India are inherently discriminatory and there is a need for state intervention to correct it.

Details:

- The Court will be faced with a difficult task of balancing the right to freedom of religion and the rights of individuals to dignity and equality.

- Within the Constitution of India, **there are two impulses that are often considered to be in conflict with one another.**

Freedom of Religion:

- **India is a pluralist and diverse nation.** The groups and communities with their diverse religious or cultural practices need to be protected, given that they have played an important role in society.
- The Constitution of India in an effort to protect the diverse practices recognizes both the **freedom of religion as an individual right (Article 25)**, as well as the **right of religious denominations to manage their own affairs in matters of religion (Article 26).**

Reasonable restrictions:

- Communities which can be a source of solidarity among the people can also be **a source of oppression and exclusion at times.** Some members of religious and cultural communities may be subjected to authoritarian and oppressive social practices.
- **In India, religion and social life are inextricably linked.** Religious and social status often reinforce each other.
- The practise of “untouchability”, which the Constitution explicitly prohibits and the practice of “ex-communication” reflect the effect that certain religious practices can have on the social status of the vulnerable sections.
- The constitution recognizing the need to protect such vulnerable sections, states that **Articles 25 and 26 are subject to public order, morality, and health.** Article 25 is also **subject to other fundamental rights guaranteed by the Constitution,** and to the state’s power to bring in social reform laws.

Finding the middle ground:

- There is a need to **balance the autonomy of cultural and religious communities and also ensure that individual rights are not entirely compromised due to community compulsions.**

The doctrine of essential practices:

- Over the years, the Supreme Court has attempted to reconcile the two impulses of respecting religious autonomy and enforcing individual rights by using **the jurisprudence of “essential practices of a religion”.** The court has in its previous judgments held that only **those practices that are “essential” to a religion, enjoy constitutional protection.** All other rituals are considered open to the state’s interference.
- The Courts have struck down a number of rituals across religions on the grounds that those practices were embodiments of superstition as opposed to faith. The followers have opposed this **questioning the competency of the “secular” courts to make such distinctions in religious practices.**

Way forward:

The anti-exclusion principle:

- One way to strike a balance between the two rights would be to **check whether the effect of the disputed religious practice causes harm to individual rights or not.** If it does not the religious practice can be allowed, if not it should be banned.
- In this approach the enquiry is not whether the practice is truly religious, but whether its **effect is to subordinate, exclude a section of the society.**

- A similar approach was used by the Bombay High Court in dealing with a petition challenging **the exclusion of women from the inner sanctum of the Haji Ali Dargah**. The court found that this practice constituted a violation of equality for women and struck it down.
- Even in **the Sabarimala case**, both the concurring opinion of Justice D.Y. Chandrachud and the dissenting opinion of Justice Indu Malhotra agreed that **the anti-exclusion principle ought to be the test of the permissibility of certain religious and cultural practices**.

Significance:

- The rights of **women who have long been at the receiving end of discriminatory practices and other vulnerable groups** are on stake. The constitution envisions **a life of dignity and equality to all, both in the public sphere and in the sphere of community**.
- The court's constitutional interpretation, in this case, will go a long way in guaranteeing the basic norms of **fairness, equality, and freedom to members of a community**.

2. Matter of interpretation

Context:

The **National Crime Records Bureau's 2018 "Crime in India report"**.

Details:

The link between higher crime rates and better reporting:

- **Kerala with 1463.2 crimes per one lakh population and the National Capital Region with 1342.5 crimes per one lakh population have the highest crime rates in the country.**
- This might not necessarily mean a higher incidence of crimes in Kerala and NCR, but can indicate that there is **better tracking and registering crime system in these places**.
- Considering the fact that the crime records and statistics are only as good as their reporting, the relatively high numbers are also a reflection of the fact that crime reporting, follow-up and subsequent steps in trial and punishment are much better undertaken in these two places.

Crime against women:

- There has **been a 15% increase in the total crimes against women across all States** in India which could be attributed to better reporting as a result of greater sensitization drives.
- Crimes against women went up by 66% in the state of Uttar Pradesh.
- Notably, Crimes against women has fallen by 20.8% in Delhi. The fall in these numbers, corresponding to the general increase in crimes, could reflect the outcomes of **better gender sensitization in the capital region**.

Violent crimes:

- The number of murders across the States is a reflection of violent crime.
- The finding in the 2017 NCRB report that **northeastern States such as Arunachal Pradesh, Assam, Tripura and Meghalaya have a relatively higher murder rate** compared to most States remains the same in 2018 report as well.
- Jharkhand (4.6 murders per one lakh population, the highest in the country) and Haryana (3.9) have a worrisome record with respect to violent crimes.

Rioting:

- Data from the report suggest that there has been a **marginal decrease in the total number of cases related to rioting from 2016 to 2018.**
- Cases related to caste and communal/religious riots, political violence and agrarian conflicts registered a dip while there was an increase in industrial rioting and other personal disputes.

Offences against the state:

- Among cases registered as “**offences against the State**”, there has been a **notable increase under “sedition”**. The number of those booked under sedition in 2018 has doubled as compared to that in 2016.
- Most of the cases under this section came **under the “Prevention of Damage of Public Property Act”**. Tamil Nadu and Uttar Pradesh had recorded nearly half of the overall cases under this section.

For more information on this topic refer the following articles:

1. [U.P. tops list in crimes against women](#)
2. [Death of a terrorist](#)

3. Favouring public order over justice

This topic has been dealt with in the below article:

[Eloquently reticent](#)

Category:ENVIRONMENT AND ECOLOGY

1. Lessons from Maradu

Context:

The four high-rise luxury apartment complexes in **Maradu municipality of Kochi**, which **violated Coastal Regulation Zone (CRZ) notifications**, were demolished following a Supreme Court order.

Background:

- Buoyed by **weak enforcement of environmental laws, corruption, and undue political influence**, violations of environmental laws have become common. Despite this such violations have rarely been questioned or strict action been taken by the authorities concerned.

The Case:

- The rising demand for waterfront apartments had encouraged many builders to violate norms and construct apartments on the banks of rivers and lakes. This practice was widely prevalent in Kerala. Many high rise luxury apartments had come up in **Kochi adjoining the Vembanad wetland.**

- **The Vembanad wetland is renowned for its rich biodiversity** and hence the wetland is a part of the strictly restricted zone for construction under the **provisions of the CRZ notifications**, which aim to protect the ecology of the coast.
- The Supreme Court based on petitions filed had held that the construction of the apartments adjoining the shores of Vembanad wetland, constitutes a violation of the provisions of the CRZ notifications.
- According to **the Kerala Coastal Zone Management Authority**, constructions had taken place in **critically vulnerable coastal areas which are notified as CRZ-III, where no construction should be permitted except repairs of authorised structures.**
- The court has noted that the illegal constructions in Maradu might have hindered the natural water flow of Vembanad and resulted in severe natural calamities such as floods, which Kerala witnessed in 2018.
- Following the court order, there were **protests from the residents.** Despite this, the court gave strict instructions to the State government to speed-up the demolition process. The court ordered **a compensation amount of ₹25 lakh** to be paid to each household from the confiscated accounts of the builders.

Concerns:

Institutional failures:

- The crime branch of Kerala has found that the builders had constructed the apartments after conspiring with panchayat officials in 2006 to ensure the construction of the apartments. This indicates the **gravity of institutional and policy failures in the administration.**

Cost of violation:

- The overall cost of the violation has been high.
- The house owners have suffered **high financial losses** and have been subjected to mental pressures. There was panic among the families in the neighbourhood.
- The **safety of public assets such as roads and bridges was a concern.**
- There were **environmental costs** of the demolition including air and noise pollution and the subsequent **contamination of the lake.** The **disposal of the debris will remain a challenge.**

Significance:

- The Supreme Court has **acted decisively** in the case. It has upheld that the notion that if someone violates the law and constructs apartments in an ecologically sensitive zone, the removal of these buildings is the only solution, as no heavy fine will fulfil the purpose of complying with the law.
- The Maradu incident may well act as **a deterrent for builders against committing future violations.**

F. Tidbits

1. Tripura HC says social media posting a fundamental right

- The Tripura High Court has remarked that **posting on social media was tantamount to a “fundamental right” applicable to all citizens, including government employees.**

2. 'No progress on world's second tallest Buddha statue project'

- Excavations at **Dev Ni Mori**, during 1960-1963 by the State archaeological department, had unearthed the remains of a **Buddhist monastery** dating to third-fourth century AD.
- A casket was found, which as per its inscription, contained **relics of Gautam Buddha**. Following this, the government had proposed to develop **Dev Ni Mori in Sabarkantha district into an "international Buddhist destination"** with "the second tallest statue of Buddha (108 metres) in the world after the **Spring Temple statue in China** (153 metres).

3. Pongal spells peril for Salem's foxes

- The jallikattu-like event using foxes, or vanga nari in Tamil, is usually organised on Kaanum Pongal on the outskirts of Salem district
- Despite a ban, the event has been organised for decades now.
- **Foxes are a protected species under the Wildlife Protection Act, 1972, and hunting or capturing them is prohibited.**

4. Five Nuh women go against all odds to study, show others way

- Overcoming extreme poverty, deep-rooted social bias, opposition from their own families and the lack of opportunities, five young Muslim women from Haryana's Nuh have realized their dream of seeking higher education for a better tomorrow.
- **Nuh in Haryana is one of the hundred most backward districts in the country.**
- These women have now been nominated as brand ambassadors of Nuh by former Sarpanch and two-time '**Rashtriya Gaurav Gram Sabha Puraskar**' winner Sunil Jaglan for his foundation.
- The five will share their stories to inspire the women in the region and **create awareness on women's rights, health and education.**

G. Prelims Facts

1. Earthquake rocks Ladakh, no casualties

- A medium-intensity earthquake measuring 5.3 on the Richter scale was witnessed in the Union Territory of Ladakh.
- **The National Centre for Seismology (NCS) is an office of India's Ministry of Earth Sciences.** The office monitors earthquakes and conducts seismological research. Specifically, it provides earthquake surveillance and hazard reports to governmental agencies.
- In July 2017, NCS released a mobile app, "**IndiaQuake**", that disseminates real-time earthquake information

2. Villagers give up stone-throwing ritual at Buddhist site

- **Bojjannakonda**, is a famous Buddhist site at Sankaram in **Visakhapatnam, Andhra Pradesh**.
- The site is famous for many votive stupas, rock-cut caves, brick-built edifices, early historic pottery, and **Satavahana coins that date back to the 1st century AD**.
- **Bojjannakonda and Lingalmetta are twin Buddhist monasteries dating back to the 3rd century BC**. These sites have witnessed **three forms of Buddhism**:
 - Theravada (Lord Buddha was considered a teacher)
 - Mahayana (Devotional Buddhism)
 - Vajrayana (Involved extensive rituals)
- **The Indian National Trust for Art and Cultural Heritage (INTACH)** founded in 1984, is a non-profit charitable organisation registered under the Societies Registration Act, 1860, with a stated vision to stimulate and spearhead heritage awareness and conservation in India.
- In 2007, the United Nations awarded INTACH **a special consultative status with the United Nations Economic and Social Council**.

3. Buffalo killed by tiger, owner assured of payout

- **Mahadayi Wildlife Sanctuary** is situated in the state of Goa.

H. UPSC Prelims Practice Questions

Q1. Which of the following statements are correct?

1. Petroleum And Explosives Safety Organisation (PESO) comes under the Ministry of petroleum and natural gas.
2. The Headquarters of PESO is in New Delhi.

Options:

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

Answer: d

Explanation:

- Petroleum And Explosives Safety Organisation (PESO) is a department formed by Government of India under Department for the Promotion of Industry and Internal Trade under Ministry of Commerce and Industry.
- PESO is a regulatory authority with autonomous status.
- It administers Explosives Act 1884, Explosive Substance Act, Petroleum Act 1934, Inflammable substance Act 1952 and Environment Protection Act 1986 to control import, export, transport, storage and usage of explosive materials, flammable materials, pressure vessels, cryogenic vessels, design and installation of all necessary and relevant infrastructure etc.
- The Department is headquartered at Nagpur in the State of Maharashtra in India.

Q2. Which of the following statements are correct?

1. The Kisan Credit Card scheme was prepared by the National Bank for Agriculture and Rural Development.
2. Participating institutions under this scheme include only the commercial banks.

Options:

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

Answer: a

Explanation:

- The Kisan Credit Card scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development(NABARD) on the recommendations of R.V.GUPTA committee.
- Its objective is to meet the comprehensive credit requirements of the agriculture sector and by 2019 for fisheries and animal husbandry by giving financial support to farmers.
- Participating institutions include all commercial banks, Regional Rural Banks, and state co-operative banks.

Q3. Arrange the following cities from east to west:

1. Muscat
2. Tehran
3. Sanaa
4. Kuwait city
5. Tripoli

Options:

- a. 1,2,4,3,5
- b. 4,2,1,5,3
- c. 2,1,4,3,5
- d. 2,4,1,3,5

Answer: a

Explanation:



Tripoli is in Libya (Africa)

Q4. which of the following statements are correct?

1. The Vembanad Lake is included in the list of wetlands of international importance, as defined by the Ramsar Convention.
2. The government of India has identified the Vembanad wetland under the National Wetlands Conservation Programme.

Options:

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

Answer: c

Explanation:

- Vembanad also referred to as the Vembanad Kol is the longest lake in India, spanning several districts in the state of Kerala.
- Vembanad Kol Wetland was included in the list of wetlands of international importance, as defined by the Ramsar Convention for the conservation and sustainable utilization of wetlands. It is the second largest Ramsar site in India only after Sunderbans in West Bengal.
- Several groups of small islands including Vypin, Mulavukad, Vallarpadam, Willingdon Island are located in the Kochi Lake portion.
- The government of India has identified the Vembanad wetland under the National Wetlands Conservation Programme.

I. UPSC Mains Practice Questions

1. The often conflicting relationship between the right to freedom of religion and the rights of individuals to dignity and equality has been a constant source of litigation of late. Comment. Discuss the Supreme Court's stand on such issues. (15 marks, 250 words)
2. In the backdrop of the recent demolition of apartments in Kochi, discuss the concerns regarding violations of environmental laws and the significance of the Supreme Court directions in the case. (10 marks, 150 words)

Read previous [CNA](#).