

29 Dec 2019: UPSC Exam Comprehensive News Analysis

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B. GS2 Related

Category: HEALTH

1. Need a different approach to address child malnutrition

Context:

A study on child malnutrition in India by a team of researchers from Cambridge and Harvard University.

Background:

Malnutrition:

- **Malnutrition**, according to the World Health Organisation (WHO), **refers to deficiencies, excesses, or imbalances in a person's intake of energy and/or nutrients.**
- Maternal, infant, and child nutrition play significant roles in the proper growth and development, including the future socio-economic status of the child.
- **More than 200 million children below five years of age are chronically malnourished in the world.**
- The **Sustainable Development Goals 2** refers to ending hunger and achieving food security and improved nutrition.

Concerns:

- **Undernutrition puts children at greater risk of dying from common infections**, increases the frequency and severity of such infections, and delays recovery.
- The interaction between undernutrition and infection can create a potentially lethal cycle of **worsening illness and deteriorating nutritional status**. These affect children in several ways including **stunting, childhood illness, and retarded growth**.
- Poor nutrition in the first 1,000 days of a child's life can also lead to stunted growth, which is associated with **impaired cognitive ability and reduced school and work performance**.
- Malnutrition makes them **less productive in later life**. It is estimated that malnutrition is a contributing factor in **about one-third of all deaths of children under the age of 5**.
- Malnutrition causes a persistent problem in middle- and low-income countries by **impeding the socio-economic development of the country**.

Indian scenario:

- Reports of National Health & Family Survey, United Nations International Children's Emergency Fund, and WHO have highlighted that rates of malnutrition among adolescent girls, pregnant and lactating women and children are alarmingly high in India.
- **India's National Family Health Survey (NFHS) shows that there has been a decline in child malnutrition numbers in the country, but various studies show that the rate of decline is very slow.**
- A UNICEF report states that malnutrition is behind 69 per cent deaths among children below 5 years in India.

- Factors responsible for malnutrition in the country include mother's nutritional status, lactation behaviour, women's education, and sanitation.

Details:

- The research team from Harvard and Cambridge University has assessed **district-level trends** in the prevalence of malnutrition and how **wealth disparity plays a role** in five important malnutrition indicators such as stunting, underweight, wasting, low birth weight, and anaemia.
- The researchers have used the NFHS-4 data of 2015-16.

Key Findings:

- Wealth disparities in underweight children were seen across all districts with Gujarat, Jharkhand and Bihar having the worst disparities and Mizoram, Nagaland and Manipur having the least. This observation is important since it brings out the fact that even within well-performing districts, there can be **gross non-egalitarian malnutrition outcomes**.
- Being underweight is highly correlated with child morbidity and is reflective of the current environmental and nutritional status of the child. Hence, **'underweight' is arguably a more relevant and straightforward indicator to monitor progress in child malnutrition**.
- Another major finding of the study is the fact that though the Government of India's new initiative **National Nutrition Mission (NNM)** has led to a progressive decline in child malnutrition, the decline has been slow and the improvements have not been equally distributed across the population.

Way forward:

- The findings of the study should inform **future policies and interventions** to target areas with the highest overall burden and the worst wealth disparity in child nutritional status.
- There is the need for **differentiated strategies** to address the problem of child malnutrition in India. Districts where the prevalence of malnutrition is uniformly high likely require a different intervention strategy compared with districts where prevalence is high but disproportionately shouldered amongst poorer households within the district.
- It is important to make sure **progress on child nutrition is made both effectively and equitably**.

C. GS3 Related

Category: ECONOMY

1. No extra charge on payments via RuPay, UPI from January 1

Context:

Finance Minister's announcement on waiver of Merchant Discount Rate (MDR) on digital payments.

Background:

- One of the major proposals of the 2019 budget speech was that **low-cost digital modes of payment like the BHIM UPI, UPI-QR Code, Aadhaar Pay, certain Debit cards, NEFT, RTGS**, could be offered without the imposition of MDR in order to **promote a "less-cash" economy**.
- **The Merchant Discount Rate (MDR) is the percentage of the digital transaction that a merchant pays to banks for providing the services of digital payment**. This cost is often passed on to the

customer which was only increasing the cost of digital transactions and was acting as a possible deterrent for digital transactions.

Details:

- **The Finance Minister has announced that the digital transactions made using RuPay credit cards or UPI QR codes will not attract additional charges for merchants or customers from January 1st 2020.**
- The government has already amended two laws — **the Income Tax Act and the Payments and Settlement Systems Act** — in order to implement the budget announcement.
- All shops, business establishments and companies with an annual turnover of ₹50 crores or more have been mandated to offer these modes of payment to customers.
- The Department of Revenue will soon **notify RuPay and UPI as the prescribed mode of payment for digital transactions without any Merchant Discount Rate (MDR).**
- RBI and banks will absorb these costs from the savings that will accrue to them on account of handling less cash as people move to these digital modes of payment.

Concerns:

- **The Payments Council of India** has always stated that an MDR waiver would hurt companies in the payments system. It argues that the cost should be borne by the government instead of banks, which would have no incentive to promote digital payments without MDR revenues.

Significance:

- The decision to choose RuPay and UPI as the platforms which will not attract this levy may promote these **home-grown digital payment pathways** over those promoted by foreign companies, including VISA and MasterCard.
- This move which will **reduce the transaction costs of digital payment** would provide a boost to the digital payments system in India and bring in the subsequent **advantages of a digital economy to India.**

2. Reforms restored PSBs' health

Context:

Finance Minister's meeting with the heads of the Public Sector Banks.

Background:

- A robust banking sector is very important for a developing economy like India. This crucial sector has been **grappled with huge non-performing assets (NPAs)** on their books with serious **consequences on credit growth rate and investment rate in India.**
- Recognising the importance of the banking system the government has focused on introducing **reforms to help revive the ailing sector.**
- Some of the most important interventions involve the introduction of **the Insolvency and Bankruptcy Code, asset quality review norms by the RBI, consolidation and governance reforms in PSBs, Bank recapitalisation and the prompt corrective action (PCA) framework of RBI.**
- The extensive reforms seem to have restored banks to health.

Details:

The profitability of banks:

- Out of 19 public sector banks (PSBs) that had posted losses in 2018-19, **13 have returned to profitability in the first half of 2019-20.**

Non-Performing Assets:

- Gross NPAs of PSBs had fallen from ₹8.96 lakh crore in March 2018 to ₹7.27 lakh crore in September 2019 with provision coverage ratio rising to more than 76%, the highest level in seven years. **Gross non-performing assets (NPAs) have fallen 18% since March 2018.**
- **Asset quality of banks has improved with the recoveries and resolutions** under the Insolvency and Bankruptcy Code (IBC).

Reducing “undue harassment” by enforcement agencies:

- A recent RBI report observes that frauds reported by banks — both private and public — during the first half of 2019-20 had touched an all-time high of ₹1.13 lakh crore, mostly due to delay in detection by the lenders.
- However, there have been concerns over **“undue harassment” by enforcement agencies** like the CBI, CVC and CAG, which was preventing genuine, bona fide lending decisions from being taken.
- There is a need to ensure that undue apprehensions did not hinder lending. **Prudent commercial decision-making needs to be protected.**
- The Central Bureau of Investigation (CBI) **would not take suo motu action without a referral from internal bank vigilance committees.** The internal committees of banks would examine suspicions of fraudulent activities involving ₹3 crores or more before deciding to refer it to the CBI.
- This mechanism needs to be made more robust while ensuring **speedy action for disposal of vigilance cases against PSB officials that have been pending for years.**

Debt Recovery:

- To aid debt recovery, the Finance Ministry has launched **e-Bkraya, a common e-auction platform** to sell 1.73 lakh properties, worth ₹2.3 lakh crores that have been attached by PSBs over the last three years.

3. Bank deposit cover set for an increase

Context:

- The government is considering a proposal from **the Deposit Insurance and Credit Guarantee Corporation (DICGC)** to increase the deposit insurance limit.

Background:

- **The financial irregularities in the operations of Punjab and Maharashtra Cooperative Bank (PMC Bank)** and the subsequent RBI restrictions on withdrawal from accounts had caused panic among some sections of the depositors regarding the safety of banking system in India.
- **Presently, deposits up to ₹1 lakh are insured by the DICGC.**

Details:

- **The DICGC which is a subsidiary of the Reserve Bank of India (RBI),** has sent a proposal to the government for increasing the deposit insurance cover to between ₹3 lakh and ₹5 lakh.
- For deposit insurance to increase, **the DICGC Act needs to be amended,** for which Cabinet approval is required.

- The last time the insurance cover was increased was in May 1993, when it was raised from ₹30,000 to the current ₹1 lakh. Since its inception in January 1968, when the cover was ₹5,000, the amount insured has been increased on four occasions.
- The DICGC insures all bank deposits, such as savings, fixed, current and recurring, but not deposits of foreign governments and of central/State governments, deposits of State Land Development Banks with the State co-operative banks, inter-bank deposits, deposits received outside India and those specifically exempted by the Corporation with the prior approval of the banking regulator.

Category: SCIENCE AND TECHNOLOGY

1. Tests for unmanned mission by 2020-end, says ISRO chief

Context:

- The [Indian Space Research Organisation \(ISRO\)](#) planning its first unmanned test mission of the Gaganyaan mission.

Background:

- **Gaganyaan will be the first manned space mission of ISRO which is proposed to be launched by 2022.**
- India has already successfully developed and tested several building blocks, including **re-entry space capsule, pad abort test, safe crew ejection mechanism** in case of rocket failure, flight suit developed by DEBEL and the powerful **GSLV-MkIII launch vehicle**.
- The orbital and re-entry mission and recovery operations have been flight demonstrated in Space Capsule Re-entry Experiment (SRE) mission.
- Having met all required technological keystones, **the Indian Human Spaceflight Programme** was accepted and formally announced by the Prime Minister on 15 August 2018.
- **Gaganyaan is an Indian crewed orbital spacecraft intended to be the basis of the Indian Human Spaceflight Programme.**
- Gaganyaan is expected to carry **three people into space for seven days**. The largely autonomous capsule will orbit the Earth in the **low earth orbit of 300-400 Km**.
- The crewed vehicle is planned to be launched on ISRO's GSLV Mk III in December 2021. HAL has manufactured the crew module.
- With this, **India could potentially become the fourth country to send a man to space**, after the erstwhile USSR, the US and China. Denmark also has a manned space flight scheduled for 2022.

Details:

- **Two unmanned Gaganyaan missions** will be undertaken prior to sending humans.
- As per ISRO schedule, the first and second unmanned flights would be sent in orbit within 30 and 36 months beginning from August 2018.
- The Indian Space Research Organisation (ISRO) is planning to fly the first unmanned test mission carrying a humanoid ahead of its crewed Gaganyaan mission.

Significance:

The next frontier:

- In terms of space technology, a manned space programme is the obvious next step for India. India cannot afford not to **develop the technological capacity for manned space flight** because that will represent a major drawback in Indian space capabilities.

Scientific Knowledge:

- The astronauts would carry out a series of experiments, particularly **microgravity experiments**.
- Human spaceflight programme will provide a unique micro-gravity platform in space for conducting experiments and test bed for future technologies.

The impetus to R&D:

- Gaganyaan Programme will allow **pooling in of diverse technological and industrial capabilities** and enable broader participation in research opportunities and technology development **benefiting a large number of students and researchers**.
- The programme is expected to **spur research and development within the country in niche science and technology domains**.

Technological spinoffs:

- There is a huge potential for technology spinoffs in areas such as **medicine, agriculture, industrial safety, pollution, waste management, water and food resource management, etc**.

A national project:

- India's quest to undertake human space flight and its earlier Moon and Mars missions prove the growing sophistication of India's space program and ensure a seat at the **high table of global governance of outer space**.
- Gaganyaan Programme will establish **a broader framework for collaboration between ISRO, academia, industry, national agencies and other scientific organisations**. It will serve as a national project involving several institutes, academia and industry.

Economic Benefit:

- The mission **would create 15,000 new employment opportunities**, 13,000 of them in private industry. It is expected to **train human resources in advanced technologies**.
- The programme is expected to give impetus to economic activities within the country in terms of **employment generation, human resource development and enhanced industrial capabilities**.

Collaboration with other countries:

- **India is collaborating with France and Russia for the mission**. This would ensure strengthening the bilateral ties that India shares with the two countries.
- Human Spaceflight capability will enable India to participate as **a collaborating partner in future global space exploration initiatives with long-term national benefits**.

Long Term Benefits:

- Even if the direct benefits of such advancement may not be as great in the short-term, this is a necessary longer-term investment.
- The success of the mission will rekindle public imagination and get the young generation interested in space in particular and science in general.

Challenges:

- There is the need for necessary infrastructure for crew training, the realisation of flight systems and ground infrastructure to support the Gaganyaan Programme.
- **India does not yet have the requisite facilities to train astronauts.**
- **Crew safety** will be a major concern. India is yet to perfect fool-proof launch vehicle technology, the basic requirement for a manned space mission. The Polar Satellite Launch Vehicle and the Geosynchronous Launch Vehicle, the two Indian spacecrafts deployed to launch satellites and modules into space, are yet to be man-rated.

D. GS4 Related

Nothing here for today!!!

E. Editorials

Category: ECONOMY

1. Is the economy in really bad shape?

Context:

The declining economic growth rate in India.

Background:

Economic Data:

- India's growth in the **July to September quarter of 2019 slipped to a six-and-a-half-year low of 4.5%**. As against this trend, the January to March quarter of 2018 witnessed a robust 8.1% growth.
- Compared to the previous quarter when growth clocked 5%, the 4.5% rate is not a dramatic downswing. But what is concerning is the fact that this has been a trend where **a slow and steady dip in growth over six quarters in a row** has been observed.
- Growth in the first half of this financial year has been just 4.8%, compared to 7.5% in the same period of 2018-19.
- **The current nominal GDP growth (real growth plus inflation) of 6.1% is the slowest in a decade.**
- **The fixed investment growth rate has fallen to 1%**, the private consumption growth halved year on year, and manufacturing activity has contracted by 1%.

Industrial output:

- Industrial output has shrunk. It shrank 3.8% in October 2019, the second straight month of contraction following a 4.3% dip recorded in September 2019 and **belied expectations that festive demand may revitalise production activity.**

Electricity Generation:

- Electricity generation is a good barometer of demand generated by the economic activities in a country and not just industrial production. **Electricity generation has witnessed a 12.2% decline.** This is the second month in a row that it has witnessed a decline.

Other metrics:

- Some of the important metrics that indicate the economic activity and consumption like **imports, merchandise exports, automobile sales, and bank credit (expected to hit a 58-year low in 2019-2020) have witnessed declines or slowing growth rates.**

Inflation:

- Over the recent period, inflation had been within limits mandated for the Monetary Policy Committee. However **retail inflation has hit a 40-month high of 5.54% in November 2019**, more than double the 2.3% recorded in November 2018.
- Food inflation has hit 10%, led by vegetables and pulses. This has led to worries that India may be entering a phase of stagflation, where growth and employment are low but inflation is high. This would lead to difficulty for policymakers.
- Any further spike in inflation will take the inflation close to the upper tolerance mark of 6%. This will take the option of cutting interest rates for spurring growth out of the equation, making it more difficult to revive growth in the economy.

Rating agencies and multilateral institutions:

- **The International Monetary Fund (IMF) has slashed India's growth estimate** for 2019 to 6.1% from its earlier forecast of 7% and is expected to slash it further.
- **The World Bank expects 6% growth** but even achieving this range (6% to 6.1%) would require a significant uptick in the second half of 2019 given that growth rates in the first half of 2019 have been less than expected.
- The major global rating agencies like the **Moody's Investor Services and Fitch Ratings have lowered growth estimates for India.** Moody's Investor Services has switched India's sovereign rating outlook from "Stable" to "Negative", citing enhanced growth risks.
- Similar revisions have come from almost every other global institution, including the Asian Development Bank, the Organisation for Economic Cooperation and Development (OECD) and rating agency Standard & Poor's (S&P).
- India-based, S&P-owned rating agency CRISIL has pegged down its growth hopes from 6.3% to just 5.1%, **stressing that the slowdown has deepened.**

Concerns:

- India has observed a gradual slowdown over the past year-and-a-half. The economic indicators for the first two months of the third quarter hold **no hope for improved performance in the third quarter either.**
- India seems to be in the **midst of a significant economic slowdown.**

Details:

- There have been contradicting arguments on the reason for the current slowdown. While some have claimed that this has been driven by a structural malaise caused by significant deficiencies in the economy's framework, such as archaic rules governing factor markets, many have also argued that this is a cyclical phenomenon and would re-correct itself. The World Bank has said that this cyclical slowdown is severe.
- The former Chief Economic Adviser (CEA) in his recent paper, titled "India's Great Slowdown: What Happened? What's the Way Out?" referring to this as India's great slowdown has stated that the economy's "seemingly sudden" illness is unusually severe.

Possible causes:

- Mr Subramanian reckons that India's current crisis is **driven by both cyclical and structural factors** and the **problems in the finance sector have only exacerbated the slowdown.**

Recent moves:

- Some of the possible causes could be the **demand collapsing due to reasons ranging from poor rural income growth, the ghosts of demonetisation and a hastily implemented Goods and Services Tax (GST)**. Demonetisation and GST may have hurt growth, but cannot be the reason for the rapid fall in recent quarters.

The global financial crisis of 2008:

- It is likely that the origin of the present crisis might lie **in the aftermath of the 2008 global financial crisis** when slower growth rates proved wrong the bullish assumptions that were driving large infrastructure investments.
- **Investments and exports that had driven growth through the early 2000s began the downward slide.** Fortunately for India, the lower oil prices and a boom in credit from non-banking financial companies (NBFCs) ensured that India's growth recovered without fixing the basic problems of the economy adequately.
- With the present crisis in NBFCs, **twin balance sheet crisis** (of stressed banks and corporates with infrastructure debts) **has become a Four Balance Sheet challenge** (adding stressed NBFCs and real estate firms).
- All the major engines of growth like consumption, have witnessed a decline, causing growth to collapse. **India finds itself in a vicious cycle, in which low growth is further damaging balance sheets, and deteriorating balance sheets are bringing down growth.**

Government efforts:

- The government has rolled back several measures perceived to be deterrents for investors in the Budget for 2019-20. It has even slashed corporate taxes significantly in a bid to attract fresh investments.
- The Finance Ministry has unveiled some packages for particularly embattled industry sectors such as **NBFCs and real estate.**
- The government has focused on reinvigorating the financial sector through reforms like the introduction of **the Insolvency and Bankruptcy Code, asset quality review norms by the RBI, consolidation and governance reforms in PSBs, Bank recapitalisation and the prompt corrective action (PCA) framework of RBI.**
- **RBI has slashed its key interest rates by 1.35% or 135 basis points over the past year,** in a bid to spur growth too.

Way forward:

- There is a need for some **"countercyclical steps"** like tax cuts and higher public spending and continuation of structural reforms to revive the growth.
- But given the fiscal constraints of the government compounded by lower tax revenues and the need to avoid inflationary pressures, there is need for a more nuanced approach.
- Need to focus on fixing the core crisis afflicting **India's financial entities** and creating a sense of certainty and predictability about **India's policy direction in taxation matters or reforms of labour and land.**

Category: POLITY AND GOVERNANCE

1. Protecting minors

Context:

- During the protests against the Citizenship (Amendment) Act, 2019, there have been instances of police clashing with and detaining protesters and in a few of these cases, those detained were minors under 18 years.

Background:

Juvenile Justice Act:

- **The Juvenile Justice (Care and Protection of Children) Act, 2015** has specific procedures and rules in relation to children found to be in conflict with the law.
- Under Section 10, it says that as soon as a child alleged to be in conflict with law is apprehended by the police, the child shall be **placed under the charge of the special juvenile police unit or the designated child welfare police officer.**
- That officer in charge should produce the child before the Juvenile Justice Board within a period of 24 hours excluding the time necessary for the journey from the place where the child was picked up.
- **In no case should a child alleged to be in conflict with the law be placed in a police lock-up or lodged in a jail.** The detention of children in a police station thus involves a 'flagrant violation of the law'.

The National Commission for Protection of Child Rights (NCPCR):

- **The National Commission for Protection of Child Rights (NCPCR) is a statutory body set up in 2007 under the Commission for Protection of Child Rights Act, 2005.**
- The commission works under the aegis of the Ministry of Women and Child Development. It is responsible for protecting the rights of children in India. State Commissions for the protection of a child's rights are also to be established under its supervision.

Objectives:

- The objective of the commission is to **protect, promote and defend child rights in India** including the rights adopted in **the United Nations Convention on the Rights of the Child, 1989. India has adopted an accession to it in 1992.**
- The United Nations Convention on the Rights of the Child, 1989 defines a child as being a human being under 18.

Powers:

- The commission examines and reviews the safeguards provided under any law for the protection of child rights and recommends suitable measures to the government. The commission can present a report annually, or as it deems fit, for implementation of these measures.
- **The commission can also inquire into the violation of child rights and recommend initiation of proceedings in such cases.** While inquiring into such matters, the NCPCR has the powers of a civil court.
- In addition, it has a host of other powers in terms of commissioning research and framing **policy for child protection and safety.**

Details:

- NCPCR issued an advisory to the Directors General of Police of all States regarding the use of children in unlawful activities, following certain instances where certain groups of protesters were involving children in unlawful activities such as stone-pelting and other violent acts during the protests.
- **Guidelines of the NCPCR in respect to children's rights in areas of civil unrest** state that police and military authorities should avoid blanket characterisation of adolescent boys as security threats and the authorities should not ideally consider any arbitrary detention, mistreatment, or torture of children.
- Any violations of the set guidelines should be investigated and swift action needs to be taken against the personnel involved.
- **The NCPCR has held that such use of children violates the rights of children under the Juvenile Justice (Care and Protection of Children) Act, 2015.**
- Additionally, there is the need to take strong action against those people who are **using the children as shields** and resorting to violence during the protests.

F. Tidbits

1. FPI flows cross ₹1-lakh crore in 2019

- According to data from the National Securities Depository Ltd. (NSDL), the year 2019 saw **foreign portfolio investors (FPIs) investing heavily in Indian equities** with total inflows breaching the ₹1 lakh-crore mark only for the fourth time ever and the first since 2013.
- The year also saw the benchmark indices breaching record levels on various occasions with the 30-share Sensex touching a high of 41,810 on December 20. FPIs are often considered to be the prime drivers of any bull run in the Indian stock markets.

2. At least 90 people killed in Mogadishu blast

- At least 90 people were killed and dozens wounded when a bomb-laden vehicle exploded at a bustling checkpoint in the **Somali capital of Mogadishu.**
- **The Al-Qaeda-linked Islamist group, Al-Shabaab,** regularly carries out such attacks to undermine the government, which is backed by the UN and African Union troops.

3. Locust attack under control: Gujarat govt.

- A huge swarm of locusts invaded the State's Banaskantha district bordering Rajasthan, feeding on crops such as mustard, castor and wheat.
- Much of the locust swarm which invaded north Gujarat's Banaskantha district has been destroyed by spraying 4,900 litres of pesticides over 5,000 hectares.
- The farmers whose crops were destroyed will be compensated under the **State Disaster Response Fund provisions,** under which ₹6,800 are paid per hectare if 33% of crop or more is damaged.

4. Mahagenco's mining project in Raigarh put on ice

- **The Expert Appraisal Committee (EAC),** has decided to "return the proposal in its present form" to the Maharashtra State Power Generation Company Limited (Mahagenco) to operate the Gare Palma Sector-II coal mine.

- In September 2019, during a **public hearing** for 2,245 project-affected families in 14 villages, residents highlighted the impact of the existing projects on groundwater and air quality, besides damage to fields due to spillage of fly ash, cracks in houses caused by blasting and fires in coal mines and stockpiles.
- Seeking clarifications and inputs on 20 points, the EAC has asked for compliance report on the issues raised during the hearing with a “certain timeline and allocation” and a **social impact assessment study** for the proposed displacement of tribals and the Scheduled Castes.
- Recently, a five-member panel set up by the [National Green Tribunal](#) found the **Tamnar-Gharghoda region**, which has 13 coal mines and 12 power plants, close to **exceeding its environmental carrying capacity**.
- The team also highlighted the negligence by the existing projects, with at least 27% of the **fly ash from power plants being dumped in low-lying areas in a highly unscientific manner**, destroying agricultural fields.

G. Prelims Facts

1. Efforts on to make the ‘biggest youth event’ memorable one: Sonowal

- The third Khelo India Youth Games is to be held in Guwahati from January 10 to 22, 2019.
- **Khelo India Youth Games, formerly Khelo India School Games (KISG) is held annually** in January or February.
- It is the **national level multidisciplinary games in India** held for two categories, namely under-17 years school students and under-21 college students.
- To identify talent at grassroots level, each sport has a dedicated talent hunt committee, who will identify top 2 sportspersons for each sport (totalling 1000 kids) and they will be given an annual scholarship of INR 50000 for 8 years to prepare them for international sporting events.

2. Red sandalwood smugglers held

- *Pterocarpus santalinus*, with the common names red sanders, red sandalwood, is a species of *Pterocarpus* **endemic to the southern Eastern Ghats mountain range of South India**.
- This tree is valued for the rich red colour of its wood. **The wood is not aromatic**. The tree is not to be confused with the aromatic *Santalum* sandalwood trees that grow natively in South India.
- ***Pterocarpus santalinus*** was listed as an endangered species by the IUCN, because of overexploitation for its timber in South India. However, it was later **reclassified to Near Threatened in 2018**, as the scale of this loss is not properly known.
- It is also listed in **appendix II of the CITES**, which means that a certificate is required in order to export it, that should only be granted if the trade is not detrimental to the survival of the species.

H. Practice Questions for UPSC Prelims Exam

Q1. Which of the following statements is/are correct?

1. The National Nutrition Mission is under the Ministry of Health and Family Welfare.
2. The Mission aims to achieve improvement in nutritional status of children in the age group of 0-6 years only.

Options:

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

Answer

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Q2. Which one of the following best describes the term “Merchant Discount Rate”?

- a. The incentive given by a bank to a merchant for accepting payments through debit cards pertaining to that bank.
- b. The incentive given by the Government to customers when they use debit cards for financial transactions when purchasing goods or services.
- c. The charge to a merchant by a bank for accepting payments from his customers through the bank’s debit cards.
- d. The incentive given by the Government to merchants for promoting digital payments by their customers through Point of Sale (PoS) machines and debit cards.

Answer

Q3. Which of the following best describes the term “eBkray”?

- a. It is an e-auction platform to enable online auction of attached assets by banks.
- b. It is a platform for providing online loans for businesses in the textile sector.
- c. It is a platform for the government to receive quotations from the MSMEs for its mandatory procurement policy.
- d. It is an interactive platform for guiding startups in the food processing sector.

Answer

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Q4. Which of the following statements is/are correct?

1. The Deposit Insurance and Credit Guarantee Corporation (DICGC) is a subsidiary of the Reserve Bank of India.
2. Presently, the DICGC offers an insurance coverage of upto ₹2 lakh on the deposits.
3. The deposit insurance facility is not available to depositors of NBFCs.

Options:

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

Answer

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I. Practice Questions for UPSC Mains Exam

1. Discuss the significance of the Gaganyaan mission to India. What are the major challenges in the manned mission to space?
2. India's current economic slowdown seems to be driven by both cyclical and structural factors and the problems in the finance sector has only exacerbated the slowdown. Comment. Discuss the measures taken by the government to revitalise the financial sector in India.