04 June 2021: UPSC Exam Comprehensive News Analysis

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Category: POLITY AND GOVERNANCE

1. ‘Journalists need protection against sedition charges’

Context:
The Supreme Court (SC) quashed a sedition case registered against senior journalist and Padma Shri awardee Vinod Dua for his critical remarks against the Prime Minister and the Union government in a YouTube telecast.

Details:
- By doing so, the SC underscored its 59-year-old verdict (1962 Kedar Nath Singh verdict) that “strong words” of disapproval about the ruling regime did not amount to sedition.
  - The 1962 judgment said Section 124A of the Indian Penal Code (sedition) was intended only to punish subversion of a lawfully established government through violent means.
- It upheld the right of every journalist to criticise, even brutally, the measures of the government with a view to improving or altering them through legal means.
- Stating that the time is long past when the mere criticism of governments was sufficient to constitute sedition, it said that the free speech of a journalist should be protected from charges of sedition.

Sedition
The IPC Section 124 A says, “Whoever, by words, either spoken or written, or by signs, or by visible representation, or otherwise, brings or attempts to bring into hatred or contempt, or excites or attempts to excite disaffection towards the Government established by law in India shall be punished with [imprisonment for life], to which fine may be added, or with imprisonment which may extend to three years, to which fine may be added, or with fine.

Read more on the origin, cases, arguments against the sedition law comprehensively covered in 6th March 2020 CNA. Also read: Sedition law in India.


C. GS 3 Related

Category: ECONOMY

1. Significant progress in SDGs on clean energy, health: NITI index

Context:
NITI Aayog has launched the third edition of the Sustainable Development Goals (SDG) India Index 2020.

Sustainable Development Goals (SDG) India Index
- The index was first launched by NITI Aayog in 2018.
The index has been comprehensively documenting and ranking the progress made by States and Union Territories towards achieving the Sustainable Development Goals.

100 being the highest score, it implies that the State/UT has achieved the targets set for 2030. ‘0’ score implies that the state is at the bottom of the table.

NITI Aayog has the twin mandate to oversee the adoption and monitoring of the SDGs in the country, and also promote competitive and cooperative federalism among States and UTs.

The SDG India Index 2020–21, developed in collaboration with the United Nations in India, tracks the progress of all States and UTs on 115 indicators that are aligned to MoSPI’s National Indicator Framework (NIF).

In the current edition, 115 indicators incorporate 16 out of 17 SDGs, with a qualitative assessment on Goal 17 and cover 70 SDG targets.

Highlights:

- This edition of the index report focuses on the significance of partnerships as its theme.
- India’s overall SDG score improved by 6 points—from 60 in 2019 to 66 in 2020–21.
- According to the 2020 SDG Index, India saw significant improvement in the Sustainable Development Goals (SDGs) related to clean energy, urban development and health in 2020.
• All the States showed some improvement from last year’s scores.
• Mizoram and Haryana saw the biggest gains.
• The SDGs on eradication of poverty and hunger both saw significant improvement.
• The SDGs that deal directly with wages and industrial growth reflect the fact that India’s economy has taken a beating over the last year.
• There has been a major decline in the areas of industry, innovation and infrastructure as well as decent work and economic growth.
• Clean Water and Sanitation SDG also saw a drop.
• Kerala retained its position at the top of the rankings, with a score of 75, followed by Tamil Nadu and Himachal Pradesh, both scoring 72.
• Bihar, Jharkhand and Assam were the worst performing States.

Note:
States and Union Territories are classified as below based on their SDG India Index score:

• Aspirant: 0–49
• Performer: 50–64
• Front-Runner: 65–99
• Achiever: 100

Issues:
• Although the index shows improvement on the inequality SDGs, the NITI Aayog has omitted key economic indicators used to measure inequality in income and expenditure last year.
  • In 2019, the indicators for inequality included the growth rates for household expenditure per capita among the bottom 40% of rural and urban populations, as well as the Gini coefficient (a measure of the distribution of income) in rural and urban India.
  • The 2018 indicators included the Palma ratio (metric for income inequality).
• Such economic measures have been omitted from the indicators used for this SDG for 2020.
• Greater weightage is given to social equality indicators, such as:
  • The percentage of women and Scheduled Caste/Scheduled Tribe representatives in State Legislatures and the Panchayati raj institutions.
  • Levels of crime against the SC/ST communities.
• The only economic indicator in 2020 is the percentage of the population in the lowest two wealth quintiles.

Sustainable Development Goals
• The SDGs were developed by a global consultative process on holistic development and are 17 in number.
• They have a 2030 deadline.

Read more on Sustainable Development Goals (2012) – 17 Goals, 169 Targets
2. DoT issues operational guidelines for PLI scheme

https://byjus.com
Context:
The Department of Telecom issued operational guidelines for the performance-linked incentive (PLI) scheme for the sector.

Details:
- The scheme would take effect from April 1, 2021.
- The scheme stipulates a minimum investment threshold of ₹10 crore for MSMEs and ₹100 crore for non-MSME applicants.
  - Land and building costs will not be counted as investment.
- Eligibility would be further subject to incremental sales of manufactured goods.
- DoT would grant approvals to 10 eligible applications each in the MSME and non-MSME categories. Out of the 10 applications in the non-MSME category, at least three would be eligible domestic companies.

Read more on this scheme covered in PIB Summary & Analysis for 17th February 2021.

Category: ENVIRONMENT AND ECOLOGY

1. Strong policies on black carbon can sharply cut glacier melt: World Bank study

Context:
World Bank has released a report titled “Glaciers of the Himalayas, Climate Change, Black Carbon and Regional Resilience”.

Details:
- The research covers the Himalaya, Karakoram and Hindu Kush (HKHK) mountain ranges, where glaciers are melting faster than the global average ice mass.
- The rate of retreat of HKHK glaciers is estimated to be 0.3 metres per year in the west to 1.0 metre per year in the east.
- Industry and residential burning of solid fuel together account for 45–66% of regional anthropogenic [man-made] BC deposition, followed by on-road diesel fuels (7–18%) and open burning (less than 3% in all seasons) in the region.
- Glacier melt produces flash floods, landslips, soil erosion, and glacial lake outburst floods.

Issue:
- Black carbon (BC) deposits produced by human activity accelerate the pace of glacier and snow melt in the Himalayan region.
- BC is produced by incomplete combustion of fossil fuels and biomass and emissions.
- It is a short-lived pollutant that is the second-largest contributor to warming the planet after carbon dioxide (CO2). Unlike other greenhouse gas emissions, BC is quickly washed out and can be eliminated from the atmosphere if emissions stop.
- It is part of a larger basket of aerosols that impact climate change directly and indirectly.
• Anthropogenic black carbon deposits such as soot are changing temperatures, precipitation patterns and accelerating glacier melts.
• Deposits of BC act in two ways hastening the pace of glacier melt: by decreasing surface reflectance of sunlight and by raising the air temperature.

Policy Measures to cut BC emissions:
Some of the ongoing policy measures to cut BC emissions are:

• Enhancing fuel efficiency standards for vehicles
• Phasing out diesel vehicles and promoting electric vehicles
• Accelerating the use of liquefied petroleum gas for cooking and through clean cookstove programmes
• Upgrading brick kiln technologies

Way Forward:

• Full implementation of current policies to mitigate BC can achieve a 23% reduction.
• With all existing measures, water from glacier melt is still projected to increase in absolute volume by 2040, with impacts on downstream activities and communities.
• However, enacting new policies and incorporating them through regional cooperation among countries can achieve enhanced benefits.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: HEALTH

1. Rural health care needs fixing, and now

Background:
The pandemic has exposed the lack of robust healthcare infrastructure in India:

• The two consecutive waves of COVID-19 and the lack of adequate and timely health care infrastructure in the country have led to a health crisis in India.
• The second wave of the pandemic has also affected the rural areas and the rural people are struggling to get timely and quality health care.
• A key takeaway from the pandemic is that India needs to focus on improving its health infrastructure more so in the rural areas.

Lacunae in rural health infrastructure:
Despite the rural areas supporting a substantial share of the Indian population, rural areas continue to be plagued by the issue of inadequate and poor health infrastructure. As a result, our vast rural populace remains deprived of critical health interventions.

- Out of the 139 crore population of India, around 91 crore people are living in 649,481 villages of India accounting for about 65% of the Indian population.
- As against the ideal of one Primary Health Centre (PHC) for every 10 villages, India has only one PHC for 25 villages. As per this metric India has a shortfall of 3,594 PHCs.
- Similarly, there is a shortfall of community health centres (CHCs) as well.
  - CHCs act as a referral centre covering a population of 80,000 people to 1.20 lakh people.
- The CHCs are also grossly understaffed. There is a shortfall of 81.8% specialists at CHCs.
- The number of hospital beds per capita continues to be low in India with rural areas having far lesser hospital beds as compared to urban areas.
  - As per the Human Development Report 2020, India has eight hospital beds for a population of 10,000 people. While for China the number stands at 40 beds for a population of 10,000 people.
- The number of medical colleges and hospitals continue to be low in rural areas.

**Significance of primary health care:**

**Lessen the burden on tertiary level:**

- If the SHCs work effectively, there will be less pressure on PHCs. If the PHCs function well, then there will be minimal pressure on CHCs and so on.
- PHC system can tackle up to 80% of health needs and can reduce the need for specialized health care services. Thus strengthening the primary health infrastructure will help lessen the burden on hospitals.

**Economic viability:**

- A robust rural healthcare infrastructure with a healthy linkage between the SHCs, PHCs and CHCs will help treat the disease/s at the primary level itself. This will help India save money and resources being spent at tertiary level health care which is often costly.

**Correction of the inverted pyramid pattern in India:**

- The focus on primary health care will help correct the inverted pyramid of Health Services provision and utilization pattern being observed in India.
  - A large proportion of health services in India are delivered at the secondary and tertiary levels whereas the demand is high at the primary level. Thus, the pattern of service utilisation and delivery is inverted in India.
- The reorganization and strengthening of the health services at the primary level (supply side) while also changing the behaviour of people to use the services at the primary level (demand side) will help India correct the inverted pyramid as discussed above.

**Better health outcomes:**
A robust primary health infrastructure has the advantage of early detection of diseases and timely interventions. Thus it will invariably lead to better health outcomes for the patients.

Potential for adoption of preventive and health promotion approach:

- Given that primary healthcare acts as the first point of contact between the health infrastructure and a large proportion of the general populace in our country, they can be used to promote a preventive approach to healthcare.
  - As per an estimate of WHO, non-communicable diseases (NCDs) such as hypertension, diabetes and cardiovascular diseases cause nearly 5.87 million (60%) of all deaths in India. Given the difficulty of a healthcare infrastructure being able to cater to such a large population, a preventive and promotive healthcare approach becomes inevitable.
  - As part of Ayushman Bharat, the Government is supporting the States for strengthening Sub Centres and Primary Health Centres as Health and Wellness Centres for the provision of comprehensive primary care that includes preventive and health promotion at the community level with a continuum of care approach. Under this scheme, universal screening, prevention and management of common non-communicable diseases have been rolled out across the country.

Recommendations:

Primary healthcare approach:

- The 2018 Astana Declaration acknowledges Primary Health Care (PHC) approach as being the most effective way to sustainably solve today’s health and health system challenges. Hence such an approach becomes inevitable for a healthy India.
  - As per WHO, primary health care is a whole-of-society approach to health and well-being centred on the needs and preferences of individuals, families and communities. It ensures that people receive comprehensive care – ranging from promotion and prevention to treatment, rehabilitation and palliative care – as close as feasible to people’s everyday environment.

Sub-district based health system in India:

- Considering the large size of districts in India, effective planning in health services and tackling inequities in health outcomes need a sub-district unit-level planning. Thus the planning and implementation of funding and human resources should focus on these lines.
  - There should be a greater focus on establishing block level health units.

Addressing the shortfall in rural healthcare infrastructure:

- Villages need adequate health services.
- The number of PHCs should be expanded and also these PHCs should have the provision of some beds and other minimum necessary facilities.
- The CHC must be equipped with the necessary infrastructure and trained medical personnel.
- Regular health camps need to be organized for areas without necessary access to the healthcare infrastructure.
- The chain of SHCs, PHCs and CHCs must be designed to take care of the multiple health needs of our people.
Focussing on health outcomes:

- Apart from higher budgetary allocations to the health sector, there is also a need to ensure that the money being spent improves health facilities and improves health outcomes.
  - In India, the recent National Health Policy 2017 has proposed to spend two-thirds or more of Government spending on the PHC system.
  - The healthcare facilities in the rural areas must be able to provide regular and comprehensive healthcare needs based on the World Health Organization (WHO)'s principle of Universal Health Coverage.
  - Universal Health Coverage ensures that all people have access to needed health services (including prevention, promotion, treatment, rehabilitation and palliation) of sufficient quality to be effective while also ensuring their affordability.

Collective responsibility:

- Despite health being a State subject, the state and central governments must take up the task of improving the healthcare infrastructure in rural areas as a collective responsibility.
- Additionally, the governments must also engage with all kinds of rural community organisations such as panchayats, gram sabha, notified area committees, municipal bodies and non-governmental organisations to realize the potential benefits that such a collaborative approach can yield.

Category: INTERNATIONAL RELATIONS

1. Comments to avoid in long-standing ties

Context:

- The article authored by the former High Commissioner to Bangladesh and Foreign Secretary Krishnan Srinivasan analyzes the India-Bangladesh bilateral relations.

Challenges in the India-Bangladesh relationship:

Border issue:

- India and Bangladesh share an approximately 4,100-kilometre land border.
- Despite the friendship remaining solid, the border has been sensitive. At least 25 Bangladeshis were killed in the first six months of 2020 along the border by Indian forces, according to a rights watchdog.
- Human trafficking and smuggling of arms, cattle, drugs through the unfenced borders is a serious security threat for India.
- Illegal migrants from Bangladesh pose socio-economic challenges in the bordering states.

River water sharing:

- The Teesta water dispute remains unresolved. This has had a drag on taking the relationship to a higher level.
- India and Bangladesh share almost 54 Transboundary rivers.
Trade imbalance:

- Despite robust trade relations between the two neighbours, there is a **highly skewed balance of trade in favour of India**. This has been a cause of concern for Bangladesh and there have been repeated calls from it to urgently address the **trade imbalance** by India adopting favourable trade policies.
  - Bangladeshi Foreign minister had recently called on India to provide a tariff-free facility for exports from Bangladesh.

China factor:

- China is making deep inroads into Bangladesh by ramping up infrastructure investments (energy projects) and expanding economic cooperation.

Increasing radicalization:

- Bangladesh has continued to face challenges from Islamist factions.
- Recently an Islamist group, Hifazat-e-Islam, organised mass protests against French President Emmanuel Macron and opposed the government’s plan to build a statue of the country’s founding father, Bangabandhu Mujibur Rahman, in Dhaka’s suburbs.
- Groups like Harkat-ul-Jihad-al-Islami (HUJI) operating out of Bangladesh have been espousing **anti-India sentiments**.

Turbulent past:

- The turbulent **history of Partitions**; East Bengal that became East Pakistan and then Bangladesh, attended by enormous bloodshed and the abuse of human rights, has left emotional wounds.

Irritants in the relation:

- **The Citizenship (Amendment) Act** and the proposed National Register of Citizens have created a negative impression about India in Bangladesh.
- Statements being made by the politicians have strained the otherwise friendly relationship between the two neighbours.

For related information refer to:

**UPSC Comprehensive News Analysis of 26th Mar 2021**

Significance of the relationship:

For India:

- Can provide easy **connectivity to the landlocked Northeastern states**.
  - There has been considerable improvement in connectivity between India and its Northeast by land, river and the use of Bangladeshi ports.
- Important for the **security of NE India** as cooperation with Bangladesh can help neutralise/tackle the insurgent groups which otherwise seek refuge in neighbouring countries.
- Partnership can help **balance China’s growing influence in the region**.
Bangladesh is India’s largest trading partner in South Asia. It offers a large market for Indian goods and also an avenue for investment.

There are at least 100,000 Indian nationals now living and working in Bangladesh.

**For Bangladesh:**

- Bangladesh is nearly surrounded on all territorial sides by India.
- India is a major source of FDI into Bangladesh.
- Receives developmental assistance and lines of credit from India.
- Co-operation in the power sector:
  - It imports over 1200 MW of electricity from India.
  - Joint collaboration over Roopur nuclear plant.
  - Humanitarian aid in times of need.

**Unique relationship between India and Bangladesh:**

- India shares a unique relationship with Bangladesh given the otherwise troubled bilateral relations in the Indian subcontinent.
  - India played a leading role in Bangladesh’s liberation struggle and was its sole economic supporter in its early years of independence.
  - A significant proportion of the Bangladeshi population treasure the linguistic and cultural ties with adjacent India.
  - The cordial resolution of the dispute regarding the delimitation of the maritime boundary between India and Bangladesh marks a high mark of the bilateral relationship wherein international relations have been marred by an otherwise hostile approach to such issues. Eg. – South China Sea dispute.
  - The implementation of the Land Boundary Agreement is also a landmark event in the bilateral relationship in a region otherwise marked by border disputes.

**Conclusion:**

- To a certain degree, both India and Bangladesh depend on each other for security and stability.
- As quid pro quo for India’s support to Bangladesh, while India expects that Bangladesh would keep India’s concerns in mind when devising and pursuing its policies, India too should respect the sensibilities of the neighbouring country.
- **India-Bangladesh relationship as a major pillar of India’s ‘neighbourhood first’ policy.** It is imperative for India to bolster ties with Bangladesh as a priority.
- India should leverage its unique relationship with Bangladesh to revive the bonhomie and address the issues adversely affecting the partnership.

**Category: GOVERNANCE**

1. Information Technology Rules: a case of overreach?
The article analyzes the privacy versus security issue brought to light by the recent IT rules mandating traceability provisions. This issue has been previously discussed in the following articles.

UPSC Comprehensive News Analysis of 1st June 2021
UPSC Comprehensive News Analysis of 28th May 2021

F. Prelims Facts

1. NASA announces two new missions to Venus

What's in News?

NASA has announced two new missions to Venus.

- Both the missions will launch at the end of the decade (2030).
- They are aimed at learning how Earth’s nearest planetary neighbour – Venus became a hellscape while Earth thrived.
- The two new official missions are named: Veritas and Davinci+.
- The Veritas (for “Venus emissivity, radio science, InSAR, topography and spectroscopy”) mission is designed to map the surface of Venus in search of answers to how it and Earth diverged so radically.
  - It will look to see if volcanoes and other geologic processes are still active.
- Davinci+ (deep atmosphere Venus investigation of noble gases, chemistry, and imaging) will focus on the atmosphere of Venus and look into whether the planet once had oceans.

Note:
- Various NASA spacecraft have done flybys of Venus, but the agency hasn’t launched a dedicated Venus mission since Magellan.
- Magellan reached the planet in 1990 to map the surface. It lost contact in 1994.

G. Tidbits

1. Govt. advised the split in MGNREGA wage benefit

What's in News?

An advisory of the Rural Development Ministry had directed States to divide Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) wage payments into separate categories for SCs, STs and others from this financial year.

- The decision to split the wage payments by caste categories was done on the advice of the Union Finance Ministry.
- The objective is to assess and highlight the benefits flowing from budgetary outlay towards Scheduled Castes (SCs) and Scheduled Tribes (STs).
- The measure, to a large extent, is aimed at highlighting what the Centre is doing for the SC and ST communities.
2. Norms for employing retired officials defined

What's in News?

The Central Vigilance Commission (CVC) has laid down a defined procedure to be followed by government organisations for getting vigilance clearance before employing a retired official on a contractual or consultancy basis.

Issue:

- The CVC said that the absence of a uniform procedure sometimes led to a situation where officials with tainted past or cases pending against them were engaged.

Procedure:

- Before offering employment to retired All India Services and Group A officers of the Central government or their equivalent in other organisations owned or controlled by the Centre, vigilance clearance from the employer organisation (from which the officer has retired), should be obtained.
- In case a retired officer served in more than one organisation, clearance has to be obtained from all of them where the person was posted in the 10 years prior to retirement.
- Simultaneously, a communication seeking clearance should also be sent to the CVC.
- If there is no response within 21 days, vigilance clearance should be deemed to have been given.
  - If the employee is found involved in any vigilance-related matter or not cleared from the vigilance point of view, the employer organisation would be responsible for all consequential actions.
- CVC directed all government organisations to formulate rules to ensure the cooling-off period is observed.

**H. UPSC Prelims Practice Questions**

Q 1: Consider the following statements:

1. Sedition law was inserted in the Indian Penal Code (IPC) in 1870 in response to the Wahabi movement.
2. Sedition is one of the 8 reasonable restrictions on citizens’ right to freedom of speech and expression under the Indian Constitution.

Which of the above statements is/are correct?

a. Only 1  
b. Only 2  
c. Both  
d. None

Answer: a
Explanation:

- Sedition law was inserted in the Indian Penal Code (IPC) in 1870 in response to the Wahabi movement.
- Sedition is not among the 8 reasonable restrictions on citizens' right to freedom of speech and expression under the Indian constitution. Sedition is not mentioned in Article 19(2).
- The state can impose 8 reasonable restrictions on the exercise of freedom and expression under the Indian Constitution. They are on the following grounds:
  1. The sovereignty and integrity of India
  2. Security of the State
  3. Friendly relations with foreign nations
  4. Public order
  5. Decency or morality
  6. Contempt of court
  7. Defamation
  8. Incitement to an offense

Q 2: Consider the following statements regarding SDG India Index:

1. The Index is intended to provide a holistic view on the social, economic and environmental status of the country and its States and UTs.
2. Goals 12, 13, 14 and 17 are excluded from the SDG India Index.
3. Centre and the States/UTs have the mandate to oversee the adoption and monitoring of the SDGs in the country.
4. The Index was launched in 2018.

Which of the above statements is/are correct?

a. 1 & 4 only
b. 1 & 2 only
c. 1, 2 & 3 only
d. All of the above

Answer: a

Explanation:

- Sustainable Development Goals (SDG) India Index is intended to provide a holistic view on the social, economic and environmental status of the country and its States and UTs.
- In the current edition (2020-21), 115 indicators incorporate 16 out of 17 SDGs, with a qualitative assessment on Goal 17.
- NITI Aayog has the twin mandate to oversee the adoption and monitoring of the SDGs in the country, and also promote competitive and cooperative federalism among States and UTs.
Q 3: Consider the following statements regarding Black Carbon (BC) deposits:

1. They are short-lived pollutants considered the second-largest contributor to warming the planet.
2. Accelerating the use of liquefied petroleum gas for cooking can cut BC emissions.
3. BC deposits increase the surface reflectance of sunlight.
4. BC deposits raise the air temperature.

Which of the above statements is/are correct?

a. 1, 2 & 3 only
b. 1, 2 & 4 only
c. 1 & 2 only
d. 1, 3 & 4 only

Answer: b

Explanation:

- Black carbon (BC) deposits produced by human activity accelerate the pace of glacier and snow melt in the Himalayan region.
- BC is produced by incomplete combustion of fossil fuels and biomass and emissions.
- It is a short-lived pollutant that is the second-largest contributor to warming the planet after carbon dioxide (CO2).
- Accelerating the use of liquefied petroleum gas for cooking and through clean cookstove programmes can cut BC emissions.
- Deposition of BC decreases the surface reflectance of sunlight thereby hastening the pace of glacier melt.
- BC deposits raise the air temperature.

Q 4: Which of the following statements is/are correct?

1. India’s overall import dependence on edible oils has ended in 2021.
2. In 2020-21, the production of food grains has decreased when compared to the figures of 2019-20.
3. India’s agricultural exports have shrunk by nearly 18 per cent in 2020-21 to meet the domestic food needs.

Which of the above statements is/are correct?

a. Only 1
b. 1 & 2 only
c. 1 & 3 only
d. None of the above

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Answer: d

Explanation:

- India needs 25 million tonnes of edible oils to meet its requirement at current consumption level of 19 kg per person per year.
- Of the total requirement, 10.50 million tonnes are produced domestically. India’s import dependence on edible oil still remains high at about 65%.
- In 2020-21, food grain production in India is projected officially to be around 305.44 million tonnes – a massive increase of nearly 27 million tonnes over the average annual output of the previous five years (2015-16 to 2019-20).
- India’s agricultural exports grew 17.5 per cent to cross $41.8 billion in 2020-21.

Q5. ‘Pradhan Mantri Jan-Dhan Yojna’ has been launched for (UPSC 2015)

a. providing housing loan to poor people at cheaper interest rates  
b. promoting women’s Self-Help Groups in backward areas  
c. promoting financial inclusion in the country  
d. providing financial help to the marginalized communities

CHECK ANSWERS:-
Answer: c

Explanation:

Pradhan Mantri Jan-Dhan Yojna (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, such as Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

I. UPSC Mains Practice Questions

1. Words and actions of political figures on the domestic front may damage the cordial bilateral ties between countries. Explain the statement with the help of relevant examples. (10 Marks, 150 Words) [GS-2, International Relations].

2. Sedition, a colonial-era law, often used to implicate citizens who are exercising democratic rights of dissent, should have no space in India’s Legal System. Do you agree? Justify. (15 Marks, 250 Words) [GS-2, Polity and Governance].