

06 Oct 2021: UPSC Exam Comprehensive News Analysis

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Category: INTERNATIONAL RELATIONS

1. Denmark Prime Minister arriving on Saturday

Context:

- Denmark Prime Minister's upcoming visit to India.

Background:

Green partnership between India and Denmark:

- India and Denmark in the September 2020 leaders' summit had announced the **first "Green Strategic partnership"** between the two countries.
- The partnership aims to create a framework for significant expansion of cooperation in areas of renewable energy, environment, economy, climate change and science and technology.

Details:

- The Denmark Prime Minister will be the first head of state or government to arrive in Delhi since February 2020, the onset of the [COVID-19 pandemic](#).
- While the entire gamut of bilateral relations would be discussed, **climate change solutions will be at the top of the agenda** during the visit.
 - **Investments in Indian renewable technology, supply of green technology** and the outlining of the respective climate positions of the two countries will be the major deliverables.
 - Denmark is also expected to announce its financing and technological support for an **"Energy island" off the coast of Tamil Nadu** in the Gulf of Mannar where a proposal to produce 4-10 GW of wind power energy is being discussed.
 - The two countries are also expected to review the progress in the implementation of the 'Green Strategic Partnership'.

Significance of the partnership:

- The unique green strategic partnership between the two countries provides a huge opportunity given the **complementarity of the two countries**.

India's renewable energy push and the need for financial resources:

- India is a **developing economy with huge scope for new investment opportunities** especially in infrastructural projects like power and renewable energy.
- **India's per capita energy usage remains far below the global average** and **India is also seeking to ramp up its renewable energy capacity**.
 - India is running the world's largest clean energy programme to achieve 175 GW of renewable capacity, including 100GW of solar power by 2022.

- India plans to meet 40% of its electricity needs from non-fossil fuel sources by 2030, as part of its commitments to the [United Nations Framework Convention on Climate Change](#). In this regard, it has set itself a target to install 450 GW of renewable energy capacity by 2030.
- India's economy provides a huge opportunity for **green growth financial investments** with the promise of good returns.

Denmark's expertise in green energy and availability of financial resources:

- **Green energy has been a top priority in Denmark for decades.** Today, 50% of electricity in Denmark is supplied by wind and solar power. By 2030, the goal set by the Danish parliament is that the electricity system in Denmark will be completely independent of fossil fuels.
- Denmark has gained **expertise in renewable energy generation and possesses technological know-how in the renewable energy domain.** Also given the economic growth in Denmark, it has the **financial resources** to invest in renewable energy projects both within Denmark as well as in other countries.

Conclusion:

- **The green partnership between India and Denmark would be a win-win situation for both countries.** While India will be able to receive renewable energy investments and technical know-how, Denmark will have the opportunity to take advantage of green growth opportunities in India.
- Additionally, such a partnership offers a **blueprint for robust future relationships between the developing and developed countries based on their complementarities.**
 - The recently finalized Climate Action and Finance Mobilization Dialogue (CAFMD) between India and the U.S. as part of the U.S.-India Agenda 2030 Partnership is also a step in this direction.

For detailed information on CAFMD refer to the following article:

[UPSC Comprehensive News Analysis of 14th Sep 2021](#)

- Such green partnership would **play a huge role in the global climate action framework** which gains immense significance amid the recent report by [IPCC](#) pointing out the urgent need to mitigate GHG emissions to meet the Paris climate agreement, 2015.

2. 'Must look at weaknesses and strengths of 13A'

Context:

- Indian Foreign Secretary Harsh Vardhan Shringla's official visit to Sri Lanka and meeting with Sri Lankan President Gotabaya Rajapaksa.

Details:

Bilateral projects:

- The need to **expedite bilateral projects** was emphasized during the meeting.
- This comes amid **considerable strain in relations over Sri Lanka's stance on bilateral projects.**

- Sri Lanka had unilaterally cancelled a trilateral East Container Terminal (ECT) project at the Colombo Port, signed with India and Japan in 2019.
- India had also raised concerns over the “slow pace” of India-backed development projects in Sri Lanka amid **China’s increasing presence in Sri Lanka’s economic and developmental spheres**.
- The development of the **Trincomalee Oil Tank Farm** at the eastern tip of the island nation has been stalled.

13th amendment of the Sri Lankan Constitution:

- India has called for complete implementation of the provisions under the 13th Amendment to the Constitution, including devolution of powers and the holding of provincial council elections at the earliest.
 - The Thirteenth Amendment to the Constitution of Sri Lanka is an amendment to the Constitution of Sri Lanka, **passed in 1987**, which created Provincial Councils in Sri Lanka. The 13th Amendment mandates a measure of **power devolution to the provincial councils** established to govern the island’s nine provinces.
 - It is an outcome of the **Indo-Lanka Accord of July 1987**, signed by the then Prime Minister Rajiv Gandhi and President J.R. Jayawardene, in an attempt to resolve Sri Lanka’s ethnic conflict that had aggravated into a full-fledged civil war, between the armed forces and the Liberation Tigers of Tamil Eelam, which led the struggle for Tamils’ self-determination and sought a separate state.
- The Sri Lankan President has called for a more nuanced deliberation on the weaknesses and strengths of the 13th Amendment to the Sri Lankan Constitution.

Regional security:

- **India has raised concern over maritime security in the region**, particularly in the wake of Sri Lankan authorities recently apprehending **massive hauls of narcotics**. India has raised concerns over Sri Lanka becoming a conduit for drug trafficking in the region, which could have serious complications for the region including India.
- Any threat to Sri Lanka’s peace and security is a threat to the region including India.
- Sri Lankan President has sought India’s support in advancing the 1971 proposal made by then Sri Lankan Prime Minister Sirimavo Bandaranaike to **declare the Indian Ocean a peace zone**.

Also read: [India – Sri Lanka Relations](#)

Conclusion:

- The Sri Lankan President’s expression of a desire to revive the spirit of the relations of the 1960s and 1970s between India and Sri Lanka is a welcome development. Both countries need to take the requisite short-term and long-term measures to take the **crucial bilateral relations** to a higher level.

For more related information refer to the following article:

[UPSC Comprehensive News Analysis of 1st Aug 2021](#)

C. GS 3 Related

Nothing here for today!!!

D. GS 4 Related

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E. Editorials

Category: ECONOMY

1. RBI microfinance proposals that are anti-poor

Background:

In June 2021, the Reserve Bank of India ([RBI](#)) published a “Consultative Document on Regulation of Microfinance”.

Issue:

- While the declared objective of the review is to promote the financial inclusion of the poor and competition among lenders, the likely impact of the recommendations is unfavourable to the poor.
- If implemented, they will result in an expansion of microfinance lending by private financial institutions, in the provision of credit at high rates of interest to the poor, and in huge profits for private lenders.
- The proposed guidelines will favour private credit institutions at the cost of public sector banks.

The recommendations:

- The consultative document recommends that the current ceiling on the rate of interest charged by non-banking finance company-microfinance institutions (NBFC-MFIs) or regulated private microfinance companies needs to be done away with.
 - This is because it is believed that it is biased against one lender (NBFC-MFIs) among the many (commercial banks, small finance banks, and [NBFCs](#)).
- It proposes that the rate of interest be determined by the governing board of each agency, and assumes that competitive forces will bring down interest rates.
- It also proposes to de-regulate the rate of interest charged by private microfinance agencies.
- Besides, the RBI has abandoned any initiative to expand low-cost credit through public sector commercial banks to the rural poor, the bulk of whom are rural women (as most loans are given to members of women’s groups).

According to current guidelines, the ‘maximum rate of interest rate charged by an NBFC-MFI shall be the lower of the following:

- the cost of funds plus a margin of 10% for larger MFIs (a loan portfolio of over ₹100 crore) and 12%

for others; (or)

- the average base rate of the five largest commercial banks multiplied by 2.75'.
 - In June 2021, the average base rate announced by the RBI was 7.98%.

The website of some Small Finance Banks (SFBs) and NBFC-MFIs showed that the official rate of interest on microfinance was between 22% and 26% — roughly three times the base rate.

Details on Microfinance – Crucial for households:

- Microfinance is becoming increasingly important in the loan portfolio of poorer rural households.
- A study showed that:
 - Unsecured microfinance loans from private financial agencies were of disproportionate significance to the poorest households – poor peasants, wage workers, persons from the Scheduled Castes and Most Backward Classes.
 - These microfinance loans were rarely for productive activity and almost never for any group-based enterprise, but mainly for house improvement and meeting basic consumption needs.
 - Poor borrowers took **microfinance** loans, at reported rates of interest of 22% to 26% a year, to meet day-to-day expenses and costs of house repair.

Concerns:

- The rate of interest charged by private agencies on microfinance is the maximum permissible, a rate of interest that is far from any notion of cheap credit.
- The actual cost of microfinance loans is even higher for several reasons.
 - An official flat rate of interest used to calculate equal monthly instalments actually implies a rising effective rate of interest over time.
 - A processing fee of 1% is added and the insurance premium is deducted from the principal. As the principal is insured in case of death or default of the borrower or spouse, there can be no argument that a high interest rate is in response to a high risk of default.
- A shift to digital transactions refers only to the sanction of a loan, as repayment is entirely in cash.
 - Contrary to the RBI guideline of “no recovery at the borrower’s residence”, collection was at the doorstep.
- If the borrower is unable to pay the instalment, other members of the group have to contribute, with the group leader taking responsibility.

Shift in Microfinance Lending:

- In the 1990s, microcredit was given by scheduled commercial banks either directly or via non-governmental organisations to women’s self-help groups, but given the lack of regulation and scope for high returns, several for-profit financial agencies such as NBFCs and MFIs emerged.
- By the mid-2000s, there were widespread accounts of the malpractices of MFIs and a crisis in some States such as Andhra Pradesh, arising out of a rapid and unregulated expansion of private for-profit micro-lending.

- The microfinance crisis of Andhra Pradesh led the RBI to review the matter, and based on the recommendations of the [Malegam Committee](#), a new regulatory framework for NBFC-MFIs was introduced in December 2011.
- At present, privately-owned for-profit financial agencies are the “regulated entities”. They have been promoted by the RBI.
- Lending by small finance banks (SFBs) to NBFC-MFIs has been recently included in priority sector advances.
- Post-COVID-19, the cost of funds supplied to NBFC-MFIs was lowered, but with no additional restrictions on the interest rate or other parameters affecting the final borrower.
- 31% of microfinance is provided by NBFC-MFIs, and another 19% by SFBs and 9% by NBFCs.
 - These private financial institutions have grown exponentially over the last few years, garnering high profits.
 - At this pace, the current share of public sector banks in microfinance (the SHG-bank linked microcredit), of 41%, is likely to fall sharply.

Conclusion:

The proposals in the RBI’s consultative document will lead to further privatisation of rural credit, reducing the share of direct and cheap credit from banks and leaving poor borrowers at the mercy of private financial agencies. This is not favourable especially at a time of widespread post-pandemic distress among the working poor. Concerns have been raised about the implications for women borrowers and it has been demanded that the rate of interest on microfinance not exceed 12% per annum. To meet the credit needs of poorer households, there is a need for policy reversal. Strengthening of public sector commercial banks and firm regulation of private entities is the need of the hour.

2. Crackdown there, hope here

Context:

China has been taking some drastic measures for the overhaul of its tech sector.

Details:

- China has imposed sweeping regulations, antitrust and anti-monopoly lawsuits, cyber security probes, and algorithm controls on the entire tech segment, ranging from e-commerce websites, search engines, ride sharing and food delivery apps to e-learning portals.
 - These clampdowns are estimated to have wiped off over \$1.5 trillion of value from Chinese tech stocks.
- In 2020, China stopped Ant Group’s blockbuster initial public offering (IPO). This came as a shock as Alibaba’s fintech arm, was on track to raise \$37 billion and its valuation was reportedly nearing more than \$300 billion.
- This episode was perceived as an attempt to rein in the successful entrepreneur, Jack Ma. Prior to this incident, he had publicly criticised the government’s tech policy for stifling innovation.
- In 2021, there is yet another high-profile crackdown on a Chinese tech company.
- China’s obsessive efforts to ensure that no private entity gains enough data to ever be in a position to even remotely challenge Chinese Communist Party-led state dominance, and that no competing

country gains access to the citizen database through any unforeseen means, is the major reason behind this overhaul.

- These efforts are not limited only to the consumer tech sector.
- State support to manufacturing and hard tech industries, which are perceived to be of higher value, including 5G/6G, semiconductor chips, artificial intelligence, biotechnologies, batteries, aviation and space tech, has also increased.
- A conscious redirection of efforts to areas that would maximise China's geopolitical and geo-economic gains is being witnessed.
- It would not be surprising to see more state-owned enterprises like ZTE and state-supported heavyweights like Huawei focus on strategic high technology and attempt to be pioneers in the global market.

How is it beneficial for India?

- China's sweeping overhaul of its tech sector could benefit India in the near future.
- The rate of digitisation accelerated during the pandemic in India and these developments could be beneficial for India.
- Start-ups here raised a record \$10.46 billion in the first half of this year alone. India's tally of unicorns has crossed 60.
- This trajectory and India's projected growth will make the country the first destination of the funds exiting Chinese stocks during these crackdowns.
- However, mirroring the U.S. start-up ecosystem, India's emphasis too is on consumer tech, from which China is tactically distancing itself. The U.S. also has a far-reaching system for research and development of strategic technology.

How can India take Advantage?

- The U.S. remains China's lone rival in the high-tech space, and the extent of this partnership will be important for India.
- U.S. interests will more likely be inclined towards the possibilities of market entry and penetration of its firms.
- India should strive to move beyond this to complementary collaborations.
- India should also remain open to partnerships with friendly nations, keeping the enhancement of its internal capacity as the objective.
 - E.g.: the ongoing talks with Taiwan to bring in a semiconductor chip manufacturing plant to India. If successful, this could drive next-generation industries, including 5G devices and electric vehicles.

Conclusion:

The progress India has made in sectors including biotech and space tech has shown that with the right political will and private participation, India could be self-sufficient and also reach global competitiveness. Concerted efforts to develop indigenous manufacturing and hard technology are important if India must retain its strategic autonomy. Only then can India securely reach its stated goal of being among the largest three economies by the end of this decade.

Category: INTERNATIONAL RELATIONS

1. With AUKUS, India must keep its head above water

Context:

The U.S. recently announced a new trilateral security partnership for the Indo-Pacific between Australia, the U.K. and the U.S. (AUKUS).

This topic has been comprehensively covered in [Sep 16th, 2021 CNA](#) and [Sep 17th, 2021 CNA](#).

Category: POLITY AND GOVERNANCE

1. Detail in relief

Context:

The Supreme Court has said that the State Governments should not deny the ex gratia of ₹50,000 each to the families of persons who died of COVID-19 merely on the grounds that their death certificates did not show the virus as the cause of death.

Details:

- The Supreme Court Bench underscored this point while approving the guidelines proposed by the [National Disaster Management Authority \(NDMA\)](#) under the Disaster Management Act for grant of ex gratia to the kin of people who died of COVID-19.
- The States have been tasked with providing the relief amount from their State Disaster Response Fund (SDRF).
 - The District Disaster Management Authorities would make the disbursements.
 - District-level committees would deal with grievances regarding certification of death and issue amended documents.
 - The committees would have to record the reasons for rejecting claims.
 - The payment would continue for future COVID deaths until further notification.
- The guidelines have said families of those who committed suicide within 30 days of a COVID-positive diagnosis would also be eligible for ex gratia.
- The National Disaster Management Authority issued guidelines, specifying that ₹50,000 be paid for each death.
- While the primary requirement to avail of this assistance is that the death should be certified as having been caused by COVID-19, the Court has rightly ruled that the cause mentioned in the death certificate would not be conclusive by itself, and that if other documents are provided, the family shall be entitled to the ex gratia payment.
- It has been made clear that deaths occurring within 30 days from the date of testing or from the date of being clinically determined a COVID-19 case shall be treated as eligible for the aid, even if the death takes place outside the hospital/in-patient facility.
- It has also advised the authorities to avoid technicalities in processing claims.

Significance of the order:

- Experience has shown that hospitals tend to attribute some deaths to co-morbidities rather than the infection; and many died after testing negative during a spell of hospitalisation or after discharge.
- The most welcome feature of order detailing is the stern caveat that no State shall deny the benefit solely on the ground that a person's death certificate did not specify the cause of death as due to the novel coronavirus disease.
- The Union government has shed its initial apprehension about incurring the financial burden of compensating the next of kin of the over 4.49 lakh people officially recorded as having died due to COVID-19.
- It is a matter of consolation to those likely to have their claims rejected or disputed that the Court has created an appeal mechanism in the form of Grievance Redressal Committees at the district level.

Category: SECURITY

1. The Met on the mat

Context:

The Metropolitan Police of London is in the news for the wrong reasons. The gruesome murder of a teacher has caused outrage. The police have been accused of negligence.

Concerns:

- At least 81 women have been killed in the U.K. where the suspects are men.
- Many critics have raised concerns about the fact that women are not being protected despite the Met being led by a woman Commissioner.
- The police in the U.S. have an inglorious record. The latest instance was of George Floyd where he was pinned to the ground by three police officers in Minneapolis until he died of suffocation.
- Another Met police officer, despite being linked to two previous allegations of indecent exposure, has gone unpunished.
- The senseless deaths of a father and son in Sattankulam in Tamil Nadu had raised similar concerns and stressed the need for police reforms.

This topic has been covered in [July 2nd, 2020 CNA](#)

Diminishing Trust in Police:

- Police organisations in several parts of the world are not trusted for civilised and lawful behaviour.
- This is despite the many mechanisms that are in place that do not permit secretive police actions against crime suspects.
- The numerous controls that have been established have not had the desired effect.
- A few unscrupulous and overzealous policemen are responsible for this sorry situation.
- Sometimes, a few in the political executive misuse their authority to settle personal issues with their adversaries.
- The judiciary has tried to set right this distortion in the criminal justice system, but success has been marginal.

Read more on [police reforms in India](#) in the link.

Way Forward:

- It is unfortunate that the whole force gets a bad name because of a few deviants.
- Perhaps most painful is the popular impression that women are easy prey to marauding policemen.
- Merely upgrading police technology, such as compulsory body cameras on patrol policemen and video recording of police station proceedings, without a corresponding change in mindset will not be enough.
- The Chief Justice of India also recently expressed his strong reservations about the conduct of police officers and bureaucracy in the country.

This topic has been covered in [Oct 2nd, 2021 CNA](#).

- A new culture of ethics, not deterrent punishments alone, can transform the conduct of the police. Bringing about such a change will take decades and requires enlightened police as well as political leadership.

F. Prelims Facts

1. Climate experts, theorist get Physics Nobel

- U.S.-Japanese scientist Syukuro Manabe, Klaus Hasselmann of Germany and Giorgio Parisi of Italy have been announced as winners of the **Nobel Physics Prize** for their **work on climate models and the understanding of physical systems**.
 - The climate model developed by Dr. Manabe showed how levels of carbon dioxide in the atmosphere corresponded to increased earth surface temperatures. Dr. Hasselmann had helped identify **climate “fingerprints”**- factors both natural and human activities contributing to climate change process.
- The Nobel committee hoped to send a message with its prize announcement as the rate of global warming has set off alarm bells around the world. The message seems to be to convey that the **modelling of climate is solidly based on physics theory**.

G. Tidbits

1. Youth hit by COVID's mental toll: Unicef

Context:

- Release of **UNICEF's global flagship publication: “The State of the World's Children 2021; On My Mind: promoting, protecting and caring for children's mental health”**.

Mental health issue in India:

- The report details the significant **impact of COVID-19 pandemic on children's mental health**.
- **Mental health issues in developing countries such as India have been on the rise**. Around 14% of those aged 15 to 24 in India, or **1 in 7 reported often feeling depressed**. Many are also at a higher risk of neglect and abuse. This poses severe risks to the healthy development of children.

- As per the report, only 41% of young people in India felt it was good to seek support for mental health problems as compared to an average of 83% across the countries surveyed. This might be indicative of the **lack of awareness on the mental health issue and also the stigma associated with mental health issues in India.**

H. UPSC Prelims Practice Questions

Q.1 Which of the following statements is/are correct regarding the Ayushman Bharat scheme?

1. The National Health Authority is the agency responsible for implementing the scheme.
2. The scheme doesn't cover major illnesses such as Cancer.
3. Learning from the Covid pandemic, the scheme now also covers the treatment for Black Fungus.

Options:-

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

Answer: c

Explanation:

- Ayushman Bharat scheme was launched in 2018 to address health issues at all levels – primary, secondary, and tertiary.
- It has two components: Pradhan Mantri Jan Arogya Yojana (PM-JAY), earlier known as the National Health Protection Scheme (NHPS) and Health and Wellness Centres (HWCs).
- The National Health Authority is the agency responsible for implementing the scheme.
- Pradhan Mantri Jan Arogya Yojana offers eligible families an insurance cover of Rs. 5 lakh per annum per family. The cover will include pre and post-hospitalization expenses. It will also cover all pre-existing conditions.
- The scheme also covers the treatment cost of oncology with chemotherapy for 50 different types of Cancer. Ayushman Bharat would provide health cover for cancer based on the drug regimen and not on the type of cancer. The scheme now also covers the treatment for Black Fungus.

Q.2 Which of the following nations is a member of Quad, but not a member of AUKUS?

- a. India
- b. UK
- c. USA
- d. Australia

Answer: a

Explanation:

- India is a member of the Quad (India, Australia, U.S. and Japan) but not a member of the AUKUS trilateral security partnership (Australia, U.S. and the U.K.).

Q.3 Which of the following statements is/are correct regarding the transfer of judges of High Courts in India?

1. The President can transfer the judges of the High Court, based on the recommendations of the Collegium.
2. The decision to transfer the High Court judges isn't open to judicial review.
3. The Governors of the states involved are also consulted by the President before the transfer order is given.

Options:-

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

Answer: a

Explanation:

- The President can transfer the judges of the High Court, based on the recommendations of the Collegium.
- The decision to transfer the High Court judges is open to judicial review. The Supreme Court in the Vishwanath Gopal Palshikar vs Union Of India case (1999) held that the scope of judicial review in the matter of transfer is very limited and has held that the judicial review can be only on the ground that the transfer was made without the recommendation of the Hon'ble Chief Justice of India.
- While consultation with the Governor of a state is mandated for the appointment of the Judge of a High Court, there is no such consultation with regards to the transfer process of the High Court judges. The consultation in such scenarios is limited to that with the Chief Justice of the concerned High Court.

Q.4 The '13th amendment' to the Sri Lankan Constitution, often seen in the news, deals with -

- a. Non-interference by other nations in internal affairs of Sri Lanka
- b. Power devolution to provincial councils established to govern the nation's nine provinces
- c. Universal adult franchise
- d. Control over the nation's Exclusive Economic Zone

Answer: b

Explanation:

- The Thirteenth Amendment is an amendment to the Constitution of Sri Lanka, passed in 1987, which created Provincial Councils in Sri Lanka. 13th Amendment mandates some degree of power devolution to the provincial councils established to govern the island's nine provinces.
- It is an outcome of the Indo-Lanka Accord of July 1987, signed by the then Prime Minister Rajiv Gandhi and President J.R. Jayawardene, in an attempt to resolve Sri Lanka's ethnic conflict that had aggravated into a full-fledged civil war, between the armed forces and the Liberation Tigers of Tamil Eelam, which led the struggle for Tamils' self-determination and sought a separate state.

Q.5 The 'Senkaku islands', often seen in the news, are a part of the territorial dispute between

- a. China & South Korea
- b. Japan & North Korea
- c. China & Japan
- d. South Korea & North Korea

Answer: c

Explanation:

- Senkaku Islands are known as the Diaoyu Islands and is disputed between China and Japan.

Q6. Building 'Kalyana Mandapas' was a notable feature in the temple construction in the kingdom of (UPSC-2019)

- a. Chalukya
- b. Chandela
- c. Rashtrakuta
- d. Vijayanagara

Answer: d

Explanation:

- The chief characteristics of the Vijayanagara architecture were the constructions of tall Raya Gopurams or gateways, the Kalyana mandapam with carved pillars in the temple premises, the Garbhagriha, and the Amman shrine. Building 'Kalyana Mandapas' was a notable feature in the temple construction of this kingdom.

I. UPSC Mains Practice Questions

1. Critically evaluate the proposed guidelines on microfinance brought out recently by the RBI. (15 marks, 250 words)[GS-3, Economy]

2. The formation of the AUKUS security grouping spells opportunities but also possible unique challenges which New Delhi can ill-afford to ignore. Examine. (15 marks, 250 words)[GS-2, International Relations]

