

23 Nov 2022: UPSC Exam Comprehensive News Analysis

“

The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint to keep from meddling with them while they do it.

- Theodore Roosevelt

”

TABLE OF CONTENTS

<u>A. GS 1 Related</u>
<u>B. GS 2 Related</u>
<u>C. GS 3 Related</u>
<i>ECONOMY</i>
<u>1. RBI's concerns on slow deposit growth</u>
<i>SECURITY</i>
<u>1. The SC ruling on pensions for women IAF officers</u>
<u>D. GS 4 Related</u>
<u>E. Editorials</u>
<i>INTERNATIONAL RELATIONS</i>
<u>1. The 'India pole' in international politics</u>
<i>ENVIRONMENT</i>
<u>1. Think local climate action, think Meenangadi</u>
<u>F. Prelims Facts</u>
<u>1. Tamil Nadu gets its first biodiversity heritage site</u>
<u>G. Tidbits</u>
<u>1. SC calls out Centre over short tenures of CECs</u>
<u>2. India-Australia trade pact set to open up opportunities: Goyal</u>
<u>3. Putin unveils Russia's 'Arctic power' with launch of nuclear icebreakers</u>
<u>H. UPSC Prelims Practice Questions</u>
<u>I. UPSC Mains Practice Questions</u>

A. GS 1 Related

Nothing here for today!!!

B. GS 2 Related

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C. GS 3 Related

Category: ECONOMY

1. RBI's concerns on slow deposit growth

Syllabus: Indian Economy and issues relating to planning and mobilization of resources

Prelims: About Non-Performing Assets (NPAs) and National Asset Reconstruction Company Limited

Mains: Trends in macroeconomics, deposit growth and credit growth, and banks' asset quality

Context

Senior officials of the [Reserve Bank of India \(RBI\)](#) including the Governor and the Deputy Governor met MDs and CEOs of public and certain private sector banks recently and have advised them to “remain watchful” about the changes in the macroeconomic situation.

Reasons for which the banks are advised to remain watchful

- At present, the macroeconomic situation across the globe is witnessing severe pressure mainly due to:
 - Energy inflation and crisis especially in Europe induced due to the [Russia-Ukraine war](#)
 - The economic slowdown in China due to the imposition of frequent lockdowns in line with its zero-COVID policy
 - The increase in the cost of living because of resulting inflationary pressures
- Due to the above reasons, the monetary policies around the world, particularly of advanced economies, are being tightened which has caused concerns about the financial stability risk in emerging and developing economies.
- The “drag” mainly occurs in two ways in developing and emerging economies:

- The lower external demand from advanced economies leads to a reduction in export demand which severely impacts economic growth as it would be driven only by the domestic demand which can be insufficient.
- Increased global inflation and interest rates affect the flow of capital into the economy, thereby exerting pressure on the domestic currency and higher imported inflation.
- Analyzing the existing conditions in the macroeconomic outlook, the RBI in its November 2022 bulletin had held that “The (domestic) macroeconomic outlook can be best characterised as resilient but sensitive to formidable global headwinds.”

Deposit growth as compared to credit growth

- Generally, banks’ credit-disbursing capabilities are determined by the banks’ in-house reserves.
- Further, the demand for credit usually rises with greater economic activity.
- However, according to the RBI’s latest bulletin, domestic aggregate demand is at an “uneven profile” currently.
- The urban demand looks to be robust and rural demand which has been mute off late has also begun to acquire some pace.
- On account of the increased demand, commercial bank credit has posted growth which has been led by services, personal loans, agriculture and industry.
- Recent trends indicate that there is a growing preference for bank credit for meeting working capital requirements.
- According to the RBI’s data for scheduled commercial banks, aggregate deposits have posted an increase of 8.2% as compared to 11.4% on a year-over-year basis.
 - However, the credit off-take has surged 17% as compared to a 7.1% increase on a year-over-year basis.
- Experts opine that the deposit growth has not shrunk but that credit growth has increased in recent quarters.
 - The credit growth was on a lower trajectory during the pandemic due to lower economic activity. The credit growth has increased rapidly with economic activity returning to normalcy.
- Other experts highlight the fact that the stagnant deposit rates are also the reason for slower deposit growth.
 - Banks have passed on higher rates through loan portfolios and have followed a measured approach with respect to deposit rates.
 - This approach has helped the banks increase their net interest margins but has failed to increase their capacity to disburse further credit.

Trends in banks’ asset quality

- The latest bulletin of the RBI has pointed out that the gross [non-performing assets](#) (NPAs) have consistently reduced with the net NPAs reducing to 1% of total assets.

- Further, the liquidity cover has been robust and profitability has increased but still, the market participants have raised concerns with respect to corporates due to the current macroeconomic situation.
- The Union Finance Minister has held that the asset quality is expected to improve on the corporate loan book as de-leveraging has taken place in corporate India in recent years through which most of the corporates have cut down their debt level and improved their credit profile.
- Also, the corporate NPAs are expected to reduce in the upcoming fiscals due to the establishment of the [National Asset Reconstruction Company Limited \(NARCL\)](#) which will take over a certain amount of legacy corporate loan NPAs which are still with the banks.

***Nut graf:** Amidst the fears of global spillovers of recession and global economic slowdown, the RBI officials have advised the public and private sector banks in India to remain watchful of the changes in the macroeconomic situation. Adoption of new-age technology solutions and undertaking mitigating measures proactively play a key role in minimising the potential impact on the balance sheets and financial stability risks.*

Category: SECURITY

1. The SC ruling on pensions for women IAF officers

Syllabus: Various Security forces and agencies and their mandate

Mains: Appointment and role of women in Armed forces

Context

- The Supreme Court has directed the Indian Air Force (IAF) to consider the grant of pensionary benefits to 32 Short Service Commission (SSC) women officers, who have fought for 12 years to be reinstated and granted permanent commission.
- The women officers had joined the service between 1993-1998 and were accorded extensions of six and four years successively before being released from service between 2006 to 2009.

Supreme Court's views

- The Supreme Court bench which consisted of the Chief Justice of India (CJI), held that “these women SSC officers had the legitimate expectation of being granted an opportunity to claim permanent commission in terms of prevailing policy”.

- The court while exercising its extraordinary powers granted through Article 142 of the Constitution said that the women SSC officers in contention should be considered for the grant of pensionary benefits.
- Acknowledging the requirements related to the exigencies of serving the nation, the Court pointed out that the reinstatement of these women officers cannot be a feasible option.
- The court further held that the cases of the appellants will be examined based on the HR Policy of November 2010 and clarified that the officers shall not be entitled to arrears of salary.
- Additionally, the Chief Justice of India appreciated the IAF for taking a “fair approach”.

Read more about - [Women in the Indian Armed Forces](#)

Permanent commission to women in armed services

- The Indian Navy and the IAF have been granting permanent commissions to women even before the Indian Army.
- The Supreme Court through its milestone judgment in the **Babita Puniya case** (February 2020) directed the Army that the women officers must be granted permanent commissions as well as command postings in all services other than combat.
- Later in March 2021, the Supreme Court in the **Lt. Col. Nitisha vs. Union of India** said that the Army’s selective evaluation process was found to be discriminatory against and disproportionately impacted women officers seeking a permanent commission.
- Recently, the Ministry of State for Defence of India has said that in the Army, women are commissioned in 10 arms and services as officers and that a permanent commission had been granted.
 - Further, the Ministry also held that women are also serving as medical doctors and dentists in the Indian armed forces, only women are serving as nurses in Military Nursing Service and women are also being inducted as jawans in the Corps of Military Police from 2019.
- The government has also informed that the National Defence Academy (NDA) has begun inducting women cadets from the Autumn 2022 term, with 19 vacancies being allotted to women.
- The Navy has further started 12 branches, cadres and specialisations for women officers.
- Women are serving in all arms and services as officers in the IAF similar to their male counterparts.
 - Currently, there are about 1,640 women officers in the IAF excluding medical, dental and nursing officers.
 - The number also includes 15 fighter pilots, and 53 transport and helicopter pilots.
 - The fighter stream of IAF has been open for women since 2016.
- Further, women would also be inducted as Agniveers under the [Agnipath scheme](#).

Also read - [Army: Women in Commanding Role: RSTV - Big Picture](#)

***Nut graf:** Despite there being an emphasis on bringing about reforms in the armed forces to induct women soldiers and grant them permanent commissions in recent years, the share of women personnel serving in the armed forces is still low. This issue requires immediate attention as the increased participation of women will help improve overall security outcomes and boost the country's military strength.*

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: INTERNATIONAL RELATIONS

1. The 'India pole' in international politics

Syllabus: GS2, Global agreements involving India.

Mains: India emerging as a 'pole' in the international world order.

Details:

- There is an increased frequency of a question regarding India's priority in world politics, particularly among the contesting blocks like the United States and West on one side and Russia on the other side.
- However, India shows reluctance on these matters and refuses to take sides, as it considers itself to be a 'side' whose interests are not accounted for by other camps/blocks/poles. For instance, when geopolitical powers were seeking India's support in the Ukraine issue, India did not side with either of them.
- India will assume the leadership of two geopolitically significant institutions [G20](#) and the Shanghai Cooperation Organisation (SCO).

For more information on Shanghai Cooperation Organisation (SCO), read here: [Shanghai Cooperation Organisation \(SCO\)](#)

India as a 'pole':

- Indian policymakers view the country as a pole in the multipolar world order. The origins of this thought can be traced to India's struggle for independence. For instance,

- The independence articulations of leaders like Gandhiji, Jawaharlal Nehru, Bal Gangadhar Tilak, etc. on international politics.
- India's civilizational sense of itself.
- The [Non-Aligned Movement](#) of the past.
- India's foreign policy approach has been a unique experiment. Though it has had its shortcomings, it has not taken away its distinctive sense of external agency.
- India's consideration of itself as a pole is also evident from the manner in which it pursued the concept of Non-Alignment for several decades post-independence.
 - It should be noted that India's non-alignment is often misinterpreted as neutrality. However, for India, it is the ability to take a position on a given issue on a case-by-case basis.
- Modern India refuses to be led by another pole or easily aligned to one and instead sees itself as a pole.

Description of 'pole':

- The classical view of polarity is the domination of the international system by the great powers, the power balance by them, and building alliance on the basis of ideology or power distribution.
- India, however, holds a different view of itself as a pole because it has not actively sought to dominate the South Asian regional subsystem (even when it could and has faced disastrous consequences if tried). Additionally, its balancing behaviour has been subpar, as it has refused to build alliances or sought camp followers or allegiances.
- Elements of India's idea of being a pole:
 - India believes that it has a strategic periphery in South Asia having a natural claim to primacy.
 - It further discourages interference by other powers in that area.
 - It speaks in varying degrees for underprivileged collectives like South Asia, NAM, Global South, Developing Nations, etc. It also favours the rule of law and regional order.
- It is very clear that India's historical role in the region has been more of a provider of common goods instead of a rule setter or demander of allegiance.
- India's reaction on various issues like that of Ukraine, Iraq, the [North Atlantic Treaty Organization's \(NATO\)](#) aerial campaign in Serbia, climate change, etc. indicate that it tends to take positions that not just suit its interests but are also informed by its sense of being a unique player on the global stage.

Conclusion:

- It should be remembered that India is a pivotal power in the Indo-Pacific and the region beyond. It has the ability to deal with challenges like security, climate, and others that can have consequences across the world.

- The western powers should therefore treat India as a partner and should mainstream India into global organizations like the [UNSC](#).
- Moreover, as India assumes the chair of the G20 and the SCO in 2022, it will further try to assert itself as a major pole in the world thereby, dissuading demands of following a particular camp.

Also read: [Principles of India's Foreign Policy](#)

***Nut Graf:** India's foreign policy approach is unique, wherein it considers itself to be a 'pole' in the international system. Moreover, India's idea of the pole is also different from the conventional definition of domination and instead focuses on rule of law.*

Category: ENVIRONMENT

1. Think local climate action, think Meenangadi

Syllabus: GS3, Environment, Climate change.

Mains: Role of local governments in dealing with climate change.

Context: Best practices by various gram panchayats in dealing with climate change.

Role of Panchayats in dealing with Climate Change:

- The past few decades have shown a multifold increase in climate-related disasters. The majority of India's population lives in rural areas and is engaged in agriculture.
- The greater variability in rainfall and temperatures due to [climate change](#) directly impacts the livelihood and overall well-being of millions of people.
- India's National Action Plan on Climate Change 2008 identifies a range of priority areas for the national and State governments. However, much better results would have been achieved if Panchayati raj institutions were given a greater role.
- The decentralization process ensures people's participation and thus panchayats can play a critical role in adapting, building climate-change resilient communities, and coordinating responses to climate risks.
- Moreover, it is necessary to involve Panchayati Raj Institutions in order to achieve the goals set out in the 'Panchamrit' resolution of the [COP26, Glasgow 2021](#), as these institutions are closest to the people.
- It is also important to have a local action plan for the enforcement and implementation of climate policies.

For more information on National Action Plan on Climate Change, read here: [National Action Plan on Climate Change \(NAPCC\)](#)

Carbon Neutrality Projects across India:

The concept of 'carbon neutrality' focuses on zero carbon developments, conservation of the environment, food, energy, and seeds sufficiency, and economic development. Mitigation of [greenhouse gas](#) emissions and adaptation to increased frequency and severity of weather events is also critical in this context.

- **Case Study of Meenangadi:**

- Meenangadi gram panchayat in the Wayanad district of Kerala envisaged a project called 'Carbon neutral Meenangadi' in 2016.
- The aim of the project was to transform Meenangadi into a state of carbon neutrality.
- It initiated campaigns, classes, studies, and awareness programmes. A greenhouse gases emission inventory was also prepared.
- The gram sabha prepared an action plan after conducting socio-economic surveys and energy-use mapping. Various multi-sector schemes were implemented to reduce emissions, increase [carbon sequestration](#), and preserve the ecology and biodiversity.
- One of the landmark schemes to aid carbon-neutral activity was 'Tree banking'. It encouraged the planting of trees by extending interest-free loans. Approximately 1,58,816 trees were planted and geo-tagged to monitor their growth.
- The scheme saw the involvement of the entire community including school students, youth, and technical and academic institutions in the proximity.
- Significant changes are visible after five years.
- Another thrust area is local economic development where manufacturing of LED bulbs and other associated micro-enterprises were initiated.

- **Case Study of Palli gram panchayat:**

- Palli gram panchayat in Jammu and Kashmir adopted a people-centric model, with specific local activities.
- A climate-resilient plan was prepared by the panchayat making the villagers aware of mitigation factors like reducing energy consumption, using solar energy, cutting down fossil fuels, eliminating the use of plastics, and promoting water conservation and plantation.
- Solar panels and bio-gas plants were established. A solar plant of 500KW was installed to power nearly 340 households in the panchayat. Moreover, a Gram Panchayat Development Plan for 2022-23 was also prepared.

- **Other Examples:**

- The Kali Bein river was rejuvenated in Seechewal gram panchayat with people's participation.

- Similarly, Odanthurai panchayat (Tamil Nadu) has established its own windmill of 350 KW.
- Tikekarwadi gram panchayat (Maharashtra) is a great example of the extensive use of biogas plants and green energy production.
- Chapparapadavu gram panchayat (Kerala) has multiple green islands that are nurtured by the local community.

The 'clean and green village' theme:

- The Ministry of Panchayati Raj has stressed localizing the [Sustainable Development Goals \(SDGs\)](#) on a thematic basis.
- The fifth theme in this regard is 'Clean and Green Village'. Activities covered under the ambit of this theme are biodiversity protection, natural resource management, waste management, and afforestation.
- As per the latest figures, nearly 1,09,135 gram panchayats have prioritized 'Clean & Green Village' for the year 2022-23.
- The integrated Panchayat Development Plan prepared by all panchayats is also a stepping stone in addressing various environmental concerns of villages in India.

Also read: [Causes of Climate Change](#)

***Nut Graf:** The role of local governments in dealing with the issue of climate change is very critical as they are based on the principle of public participation. Many rural local bodies of India are silently contributing to ensure carbon neutrality, these efforts need to be documented, publicized, encouraged and replicated across the country.*

F. Prelims Facts

1. Tamil Nadu gets its first biodiversity heritage site

Syllabus: GS-3; Environment and Biodiversity

Prelims: Biodiversity heritage sites

Context

The Tamil Nadu government notified the Arittapatti and Meenakshipuram villages in the Madurai district as the first biodiversity heritage site in the State.

Details

- The new Biodiversity Heritage Site (BHS) comprises 139.63 hectares in Arittapatti village and 53.58 hectares in Meenakshipuram village and will be known as the **Arittapatti Biodiversity Heritage Site**.
- The Arittapatti region is known for its ecological and historical significance as it houses about 250 species of birds which include three important raptors species namely the Laggar Falcon, the Shaheen Falcon and Bonelli's Eagle.
- The site is also known for other important wildlife fauna such as the Indian pangolin, [slender loris](#) and pythons.
- The region is surrounded by seven hillocks that serve as a watershed and help charge about 72 lakes, 200 natural springs and three check-dams.
 - The Anaikondan tank, constructed during the Pandiyan era (16th century) is one among them.
- The area also comprises megalithic structures, rock-cut temples, Tamil Brahmi inscriptions and Jain beds.

Biodiversity Heritage Sites (BHS)

- Biodiversity Heritage Sites are those well-defined areas that are known for their unique, ecologically fragile ecosystems with rich biodiversity comprising of any one or more of the following components:
 - Richness of wild as well as domesticated species or intra-specific categories
 - High endemism
 - Existence of rare and threatened species, keystone species, species of evolutionary significance, wild ancestors of domestic/cultivated species or their varieties
 - Past pre-eminence of biological components represented by fossil beds
 - Having significant cultural, ethical or aesthetic values and are important for the maintenance of cultural diversity and long history of human association
- Biodiversity Heritage Sites can be either terrestrial, coastal and inland waters or marine ecosystems.
- According to Section 37 of the [Biological Diversity Act, 2002](#), state governments can notify areas as Biodiversity Heritage Sites in consultation with local governing bodies.
- Famous Biodiversity Heritage Sites in India include Nallur Tamarind Grove and Hogrekan (Karnataka), Glory of Allapalli (Maharashtra), Tonglu BHS under the Darjeeling Forest Division (West Bengal), Dialong Village (Manipur), Ameenpur lake (Telangana), Majuli (Assam), Naro Hills (Madhya Pradesh), Baramura waterfall and Silachari Caves (Tripura)

G. Tidbits

1. SC calls out Centre over short tenures of CECs

- The Supreme Court has said the government has maintained hypocrisy in the independence of the Election Commissioners as this is evident from the way the tenures of Chief Election Commissioners (CECs) have reduced drastically from over eight years in the 1950s to just a few hundred days post-2004.
- According to **Section 4** of the **Election Commission (Conditions of Service of Election Commissioners and Transaction of Business) Act, 1991**, the term of a CEC and Election Commissioners is six years or till the age of 65, whichever is earlier.
- However, the recent trend is that individuals are picked whom the government knows would “never ever” get close to the full term of six years prescribed under the Act.
- The SC judge said that the protections under [Article 324](#) which include removal through impeachment, available under the Constitution to the CECs would only be of any use if the individuals had a full term.
- The Constitution Bench of the SC while hearing a series of petitions seeking functional independence for Election Commissioners, asked the government why there had been “no checks and balances” in the issue and referred to the existing constitutional mechanisms in countries such as Sri Lanka, Nepal, Pakistan and the United Kingdom in the appointment of election authorities.

2. India-Australia trade pact set to open up opportunities: Goyal

- The Union Minister of Commerce and Industry has said that the India-Australia trade pact which has been recently ratified by the Australian Parliament will open up significant opportunities for the Indian business sectors.
- The Minister welcomed the bipartisan support extended by Australia to the [India-Australia Economic Cooperation and Trade Agreement \(ECTA\)](#) that was signed by India with the previous Australian administration.
- The agreement will help businesses wanting to establish manufacturing in India and will also open up the potential for jobs by Australian investments coming to India, manufacturing in India at scale to serve the Indian market and the rest of the world from India.
- The agreement will also enhance the market for the Indian pharma and textile industries.
- Further, the agreement will improve the geopolitical partnership between India and a friendly democratic country like Australia.

3. Putin unveils Russia’s ‘Arctic power’ with launch of nuclear icebreakers

- The President of Russia unveiled two nuclear-powered icebreakers that will ensure year-round navigation in the Western Arctic adding to Russia’s Arctic power.

- The 173.3-metre **Yakutia**, which has a displacement of up to 33,540 tonnes and the ability to break through ice of up to three metres is expected to enter service in 2024. Another icebreaker named the **Chukotka** is expected to enter service in 2026.
- Russia already has two other icebreakers of the same series in service named the **Arktika** and the **Sibir**.
- Further, a super-powerful nuclear **Rossiya** icebreaker which is of 209-metres with a displacement of up to 71,380 tonnes and the ability to break through ice four metres thick would be completed by 2027.
- Icebreakers are gaining a lot of strategic significance as climate change is shaping up the Arctic region as the shrinking ice cap opens up new sea lanes.
- Further, the Arctic region is extremely significant to Russia as its vast oil and gas resources including a liquefied natural gas plant on the Yamal Peninsula lie in the region.

H. UPSC Prelims Practice Questions

Q1. Which of the following pairs is/are correctly matched? (Level – Difficult)

Biodiversity Heritage Sites	State
1. Nallur Tamarind Grove	Andhra Pradesh
2. Ambaragudda	Karnataka
3. Ameenpur Lake	Uttar Pradesh
4. Arittapatti	Tamil Nadu

Options:

- 1, 2 and 4 only
- 2 and 4 only
- 2, 3 and 4 only
- 1, 2, 3 and 4

Answer: b

Explanation:

- **Pair 1 is not correct**, Nallur Tamarind Grove is located in Devanahalli Taluk, near Bengaluru, **Karnataka**.
- **Pair 2 is correct**, Ambaragudda is located in the Western Ghats village of Sagara taluk of Karnataka.
- **Pair 3 is not correct**, Ameenpur is situated in the Sangareddy District of **Telangana**.
- **Pair 4 is correct**, Arittapatti is a village set near a rocky hill close to Madurai in Tamil Nadu.

Q2. Which of the following statements best describes 'Project Unnati': (Level – Medium)

- a. A capacity building programme on nanosatellite development.
- b. A skilling project intended to upgrade the skill base of the Mahatma Gandhi NREGA beneficiaries.
- c. A project launched to address the low enrolment of girl students in prestigious engineering institutions.
- d. An initiative for skill development in the environment and forest sector aimed at enabling the youth to gain employment or self-employment using the network and expertise of ENVIS Hubs.

Answer: b

Explanation:

- Project UNNATI is a skilling project to upgrade the skill base of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) beneficiaries.

Q3. Consider the following statements with respect to 'Gamosa': (Level – Difficult)

1. It is also known as 'Jaapi' and is an essential part of the Bihu festival.
2. The Uka Gamosa is a special variety decorated with floral motifs to be gifted as a memento or used during festivals.
3. They are mostly made of Muga Silk.

How many of the given statements is/are correct?

- a. One statement only
- b. Two statements only
- c. All three statements
- d. None of the above

Answer: d

Explanation:

- **Statement 1 is not correct**, Gamosa is a white rectangular piece of cloth with embroidered red borders and is one of the most recognisable cultural symbols of Assam.
 - Jaapi is a traditional conical hat from Assam.
- **Statement 2 is not correct**, Uka means plain and meant for daily usage. Uka Gamosa has red borders on both sides without any design and is used for rituals, pujas and to wipe the body after a bath.

- **Statement 3 is not correct, Cotton yarn** is the most common material used for weaving Gamosa.

Q4. Lachit Borphukan is associated with which of the following battles? (Level – Medium)

1. Battle of Samugarh
2. Battle of Chausa
3. Battle of Saraighat
4. Battle of Alaboi

Options:

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

Answer: c

Explanation:

- Lachit Borphukan was a general of the Ahom Kingdom whose army he led successfully in resisting the imperial expansion of the Mughal Empire in the late 1600s.
- Lachit Borphukan was associated with the **Battle of Saraighat** and the **Battle of Alaboi**.
- The Battle of Samugarh was fought between Aurangzeb and Dara Shukoh.
- The Battle of Chausa was fought between the Mughal emperor, Humayun, and the Afghan, Sher Shah Suri.

Q5. Consider the following statements: (Level – Medium) PYQ-2017

1. India has ratified the Trade Facilitation Agreement (TFA) of WTO.
2. TFA is a part of WTO's Bali Ministerial Package of 2013.
3. TFA came into force in January 2016.

Which of the statements given above is/are correct?

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

Answer: a

Explanation:

- **Statement 1 is correct**, India ratified the Trade Facilitation Agreement (TFA) of WTO in 2016 and became the 76th WTO member to accept the TFA.
- **Statement 2 is correct**, WTO's Trade Facilitation Agreement (TFA) is a part of the WTO's Bali ministerial package of 2013.
- **Statement 3 is not correct**, The Trade Facilitation Agreement came into force in **2017**.

I. UPSC Mains Practice Questions

1. Short tenures for the Chief Election Commissioners in India are a direct attack on India's democratic values. Critically analyze. (250 words; 15 marks) (GS II - Polity)
2. What are the different components of bank deposits in India? How does the rate of growth of these deposits impact the economic growth? (250 words; 15 marks) (GS III - Economics)