

2 July 2024



Daily Current Affairs

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SOURCES



Date: 2 July 2024

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Important News Articles

GS II

1. CEPA: India wants South Korea to drop tariffs on some items- The Hindu

Relevance: Bilateral, Regional and Global Groupings and Agreements involving India and/or affecting India's interests.

Prelims Takeaway

- CEPA

News:

- India wants South Korea to eliminate tariffs on a number of items, such as varieties of meat, milk, fruits, fish, stones, yarn and petroleum products, which were exempted or protected against steep cuts in the India-Korea Comprehensive Economic Partnership Agreement (CEPA) signed about a decade-and-a-half ago.
- The two countries are preparing to discuss request lists for tariff cuts in the on-going negotiations to upgrade the CEPA, with narrowing of trade deficit with South Korea high on India's agenda.
- "Stakeholders in the Indian industry have been provided the draft request list and asked to suggest more items on which tariff cuts can be sought and even propose deletions if needed. The next round of India-Korea CEPA upgrade meeting.
- The CEPA, signed in August 2009 and implemented in January 2010,
 - covers trade in goods, investments, services, and bilateral cooperation in areas of common interest.
 - While India offered tariff elimination or concession on 83.8% tariff lines imported from South Korea, the latter offered tariff elimination or concession on 93.2% tariff lines.

Trade deficit

- Bringing down the trade deficit with South Korea is one of the top matters for discussions featuring in India's negotiating agenda.
- In 2023-24, India's imports from South Korea was \$21.13 billion while exports stood at \$6.41 billion.
- The average exports from India to South Korea before the CEPA (2007-09) were valued at \$3.4 billion, while the average imports stood at \$7.3 billion, leading to an average trade deficit of \$4 billion, per an analysis by research body Global Trade and Research Initiative (GTRI).
- Post-CEPA (2022-24), the average exports increased to \$ 7.1 billion, and imports surged to \$19.9 billion, resulting in a much larger average trade deficit of \$12.8 billion.
- "This indicates an increase in the trade deficit by \$ 7.2 billion from the pre-CEPA period to the post-CEPA period, marking a 220% increase," GTRI pointed out in its report.

2. Govt. undecided on deadline to fix boundaries for Census - The Hindu

Relevance: Government Policies and Interventions for Development in various sectors and Issues arising out of their Design and Implementation.

Prelims Takeaway

- Census

News: The deadline to freeze administrative boundaries for the Census exercise ended recently, but a new date has not been announced.

Highlights:

- The ambiguity has a direct impact on the dates of the Census exercise that was previously held in 2011.
- The deadline has been extended nine times since December 2020.
- The order on December 30, 2023 which extended the freezing of administrative boundaries by State governments till June 30, 2024 effectively pushed the decennial Census exercise at least till October 1 as it usually takes three months to prepare the enumerators for the task.
- The implementation of the women's reservation Act passed in the Special Session of Parliament last year, reserving 33% of seats in Parliament and the Assemblies for women, is dependent on the conduct of the Census.

3. RBI, ASEAN to create platform for instant retail payments - The Hindu

Relevance: Bilateral, Regional and Global Groupings and Agreements involving India and/or affecting India's interests.

News: The Reserve Bank of India and ASEAN countries have decided to create a platform to facilitate instant cross-border retail payments.

Prelims Takeaway

- Nexus
- ASEAN

Highlights:

- This platform is expected to go live by 2026.
- RBI has joined the Project Nexus, a multilateral international initiative to enable instant cross-border retail payments by interlinking domestic fast payments systems (FPSs).
- Nexus, conceptualised by the Innovation Hub of the Bank for International Settlements (BIS), aims to connect FPSs of four ASEAN countries (Malaysia, the Philippines, Singapore, and Thailand); and India, who would be the founding members and first mover countries of this platform.
- An agreement to this effect was signed by BIS and central banks of the founding countries
- Indonesia, which has been involved from the early stages, continues to be involved as a special observer.
- Once functional, Nexus will play an important role in making retail cross-border payments efficient, faster, and more cost effective.
- The Reserve Bank has been collaborating bilaterally with various countries to link India's FPS Unified Payments Interface (UPI), with their respective FPSs for cross-border Person to Person (P2P) and Person to Merchant (P2M) payments.
- While India and its partner countries can continue to benefit through such bilateral connectivity of fast payment systems, a multilateral approach will provide further impetus to the efforts in expanding the international reach of Indian payment systems.

4. Taliban attends UN meeting for the first time in Doha, meets top Indian govt official-THE PRINT

Relevance: Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.

Prelims Takeaway

- TALIBAN

News:

- The Taliban is for the first time participating in a United Nations (UN)-led meeting in Qatar's Doha that started Sunday, sparking an outcry from women's rights activists across the world.

Key Highlights

- There was an "exchange of views on the development of relations between the two countries"
 - during which India supported the Taliban's position in the Doha meeting and in turn, thanks were given for India's assistance to Afghanistan, according to a statement issued by the Taliban government spokesperson
- The war-torn country's economy and impact of Western sanctions featured prominently during the UN-led meeting on Afghanistan, where discussions also focused on the threat of drugs and other issues.
- Taliban government spokesperson Zabihullah Mujahid noted that the regime's ban on poppy cultivation failed to garner any movement in terms of easing of sanctions by the international community.
- The Taliban continues to be economically crippled under the UN and Western countries, and all foreign reserves of Afghanistan's central bank remain frozen.
- However, certain players in its neighbourhood like Kazakhstan have removed the Taliban from their list of prohibited groups.
- The Russian foreign ministry is reportedly considering the same. China, meanwhile, became the first country to officially recognise an ambassador appointed by the Taliban regime this February.

GS III

5. Enough opportunity to promote maize and soybean in Chhattisgarh, the Center will provide full help - PIB

Relevance: Major Crops - Cropping Patterns in various parts of the country, - Different Types of Irrigation and Irrigation Systems; Storage, Transport and Marketing of Agricultural Produce and Issues and Related Constraints; E-technology in the aid of farmers.

Prelims Takeaway

- Oilseeds
- Pulses

News:

- With the aim of rapid progress of the agriculture sector in the country, has initiated state-wise discussions, under which the Union Minister held a meeting with a high-level delegation at Krishi Bhavan.

Highlights:

- During the discussion along with promoting pulses, oilseeds, horticulture etc. in Chhattisgarh, many other topics related to agriculture and farmers welfare were discussed.
- Union Minister discussed with Chhattisgarh Minister about the various schemes and programmes of the Agriculture Ministry including Pradhan Mantri Kisan Samman Nidhi, Pradhan Mantri Fasal Bima Yojana, Rashtriya Krishi Vikas Yojana, pulses, oilseeds, horticulture, Namu Drone Didi, Oil Palm Mission.
- He also mentioned the central government's policy to promote pulses and oilseeds.
- There is ample opportunity to promote maize and soybean in Chhattisgarh.
- The Union Minister said that there will be adequate availability of inputs like fertilizers, seeds etc. in the Kharif season and he gave instructions to the concerned officials.

6. Chital stock dwindling in Kuno, plan to move out excess cheetahs-INDIAN EXPRESS

Relevance: Conservation, environmental pollution and degradation, environmental impact assessment.

Prelims Takeaway

- Kuno national park
- Gandhi Sagar wildlife sanctuary

News:

- The Project Cheetah authorities have reached an in-principle decision to shift surplus cheetahs from Kuno national park to Gandhi Sagar wildlife sanctuary after the monsoon.

Key Highlights

- At present, Kuno has 26 cheetahs, including 13 cubs and sub-adults.
- This follows a reassessment of Kuno's cheetah carrying capacity pegged at 21 in the Project Action Plan
 - necessitated by a staggering loss of over 25 per cent since 2022 of Kuno's prime cheetah prey base: the chital population.
- The loss of an estimated 2,250 chital within a year has confounded the project team as the seven cheetahs that managed to hunt in the wild outside the enclosures during that period took down only around 50 chital.
- Ironically, leopards are also frustrating the efforts to stock and breed a cheetah prey base in Gandhi Sagar wildlife sanctuary by sneaking into a 60 sq km enclosure to feed on chital brought from the state's prey-rich forests.
- While Madhya Pradesh is in the process of bringing 1,500 chitals to replenish the dwindling stock at Kuno and looking to dispatch another lot to Gandhi Sagar
 - the project authorities have acknowledged the limitations of draining other habitats of prey without a strategy to reduce leopard predation.
- The Cheetah Project Steering Committee is hence considering a proposal for introducing a larger cat in the Kuno mix to reduce leopard activities and ease the pressure on the prey base.

Editorials, Gists and Explainers

7. What is on the agenda for the 16th Finance Commission? - The Hindu

Relevance: Appointment to various Constitutional Posts, Powers, Functions and Responsibilities of various Constitutional Bodies.

Context:

- The 16th Finance Commission (FC) has begun its work, established under Article 280 of the Indian Constitution, primarily focusing on the devolution of the consolidated fund.
- Since the 73rd and 74th constitutional amendments, local bodies have gained significant recognition within the federal system.
- These amendments introduced sub-clauses 280 (3) (bb) and (c), which mandate the FC to recommend measures to augment State consolidated funds for supporting panchayats and municipalities.

Contribution of Cities

- The National Commission on Urbanisation in the mid-80s described cities as “engines of growth.”
- Cities contribute around 66% of India’s GDP and about 90% of total government revenues.
- Cities, thus, are an important spatial zone for the overall development of the country.
- However, our economic scale is insufficient to meet rising needs. The World Bank estimates that \$840 billion is needed for basic urban infrastructure in the next decade.

An overview of cities fiscal health

- Despite the efforts of five commissions since the 11th Finance Commission, financial devolution to cities remain inadequate.
- The fiscal health of municipalities is poor, affecting both city productivity and quality of life.
- Rapid urbanisation without appropriate fiscal action has adverse effects on development.
- Intergovernmental transfers (IGTs) to Urban Local Bodies (ULBs) in India are about 0.5% of GDP, much lower than the 2-5% typical of other developing nations.
- Although IGTs make up about 40% of ULBs’ total revenue, issues persist regarding their predictability, earmarking for vulnerable groups, and horizontal equity.

Taxation System

- The introduction of the Goods and Service Tax (GST) has reduced ULBs’ tax revenue (excluding property tax) from about 23% in 2012-13 to around 9% in 2017-18.
- IGTs from States to ULBs are very low, with State Finance Commissions recommending only about 7% of States’ own revenue in 2018-19.
- Increasing the quantum of IGTs as a percentage of GDP is necessary.
- Despite the 74th constitutional amendment’s aim to financially strengthen ULBs, progress over three decades has fallen short.
- The 13th Finance Commission observed that “parallel agencies and bodies are emasculating local governments both financially and operationally.”
- Programs like the Member of Parliament Local Area Development Scheme and the Member of Legislative Assembly Local Area Development Scheme exacerbate this issue, distorting the federal structure.

Way forward

- In the absence of the 2021 Census, reliance on 2011 data is inadequate for evidence-based fiscal devolution.
- Thus, the 15th FC’s nine guiding principles require a revisit. Not all of them but reference to enhancement in property tax collection in tandem to the State’s GST; maintenance of accounts; resource allocation for mitigating pollution; focus on primary health care, solid waste management, drinking water, etc., deserve attention.
- The 16th FC must consider India’s urbanization dynamism and ensure IGTs to urban areas are at least doubled.

8. Glossing over unemployment, its high electoral price- The Hindu

Relevance: Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

Context:

- The Indian economy requires 25 million-plus jobs to be generated over the next five years in order to employ all those who are presently unemployed in this nation.
- The Narendra Modi government has claimed that the Indian economy, judged by GDP, grew at an impressively rapid pace of 8% last year.
- But even if that claim is true, it has not created an adequate number of appropriate jobs going by the current unemployment in India.
- Using the latest official statistics, the unemployment rate for people aged 15 years or above may have dipped from 4.2% in 2021 to 3.1% in 2023, but this is not commensurate with the rapid GDP growth rate of 8%.

Inequality gap is widening

- The gap between the haves and have-nots has widened in the last two decades. Moreover, throughout the past decade, official statistics reveal a sharp rise in wealth inequality.
- About 1% of India's population now owns 40% of the country's wealth. This is terrible for any democratic population and state, if not for the stability of the nation.
- This is what is graphically called "K-shaped" inequality in the economy, i.e., consumption/income for a few is rising, while for a large proportion of the less well-to-do population, it is sliding, i.e., it is decreasing 'K'-wise.
- In public meetings, Prime Minister has claimed that because of GDP growth in the last nine years of his tenure, the economy has lifted 25 crore people out of poverty (by investing heavily in capital expenditure)
- Government economists also claim that the Modi government has succeeded in establishing sustained and fast-paced economic growth, making people happy. This remains to be seen in the next three years.
- In fact, the electoral outcome has raised questions about this claim which experts of the government wide news media had touted — that India is the "fastest-growing large economy in the world."

Growth could slip

- The Modi government frequently claims that the 2023-24 GDP growth of 8.2% has come on top of the strong 7% growth in 2022-23. How this was calculated has not been disclosed.
- India's growth in the last two years has been pushed via a significantly large Budget deficit for funding the government's massive capital expenditure.
- Hence, the 8.2% growth registered in 2023-24 by the Finance Ministry appears to be a flash in the pan. It is doubtful if it can be maintained in 2024-25. Indeed, those who study serious quantitative economics expect growth to slip further.

Need for a new strategy

- During the last decade, this government's economists have frequently called for the "next generation of reforms" to accelerate national economic growth.
- Moreover, in agriculture, 92% of the jobs are in the unorganised sector. In industry and services, 73% of the jobs created are in the small- and medium-informal sections. The government and formal private sector account for a mere 27% of jobs. Thus, India now needs a new long-term economic strategy — a tall order as the BJP lacks a cohesive majority in Parliament and has no economist to speak frankly to the relevant Ministers.

9. How urban expansion makes Delhi susceptible to flooding- INDIAN EXPRESS

Relevance: Conservation, environmental pollution and degradation, environmental impact assessment.

News:

- Unchecked and ill-thought-out urban expansion is the principal reason behind chronic urban flooding in Delhi, and the larger National Capital Region (NCR).

Key Highlights

- Water-logging also led to lengthy power cuts, property damage, and loss of life, with at least 11 people dying due to structural collapses and electrocution.
- Factors such as inadequate desilting of drains by civic authorities also play a part, but at the heart of it, Delhi is ailed by a more fundamental problem.

A rapidly growing city

- Delhi is undergoing one of the world's fastest urban expansions. According to data from NASA's Earth Observatory, the geographic size of Delhi almost doubled from 1991 to 2011.
- According to the United Nations' The World's Cities in 2018 data booklet, Delhi will overtake Tokyo as the world's most populous city by 2030, with an estimated population of nearly 39 million, roughly two and a half times its population in 2000.

Concrete everywhere

- Construction in Delhi's flood plains began as early as the 1900s, when the British decided to build a railway line along the river bed.
- This concretisation leaves little room for rainwater to percolate into the soil, leading to flooding.

No 'water masterplan'

- Water bodies which can help manage flooding have also been systematically destroyed. "According to official records, Delhi has some 1,000 water bodies."

10. How the world's first brain implant to control epileptic seizures works - Indian Express

Relevance: Science and Technology- Developments and their Applications and Effects in Everyday Life.

Context:

- Oran Knowlson, has become the first person in the world to be fitted with a brain implant to help bring his epileptic seizures under control.
- The deep brain stimulation (DBS) device, which sends electrical signals deep into the brain, has reduced Knowlson's daytime seizures by 80%.

Epilepsy

- Epilepsy, a condition that leads to recurring seizures, sees a person experience jerking of arms and legs, temporary confusion, staring spells, or stiff muscles.
- It is caused by abnormal electrical activity in the brain.
- The disease has no identifiable cause in nearly 50% of the cases. However, head trauma, tumours in the brain, some infections like meningitis, or even genetics can lead to epilepsy.
- In India, between 3 and 11.9 per 1,000 people suffer from epilepsy, according to a comment in a 2022 Lancet study.

How does the device work

- The neurostimulator delivers constant electrical impulses to the brain to disrupt or block abnormal seizure-causing signals.
- The device uses DBS, which is also utilised for movement disorders associated with Parkinson's, and other neurological conditions.
- Although DBS has been tried before for childhood epilepsy, until now neurostimulators were placed in the chest (instead of the brain), with wires running up to the brain where the leads were placed on the affected region
- It is not the first line of treatment for epilepsy. Doctors first use anti-seizure medicines and a ketogenic diet, which is high in fats and low in carbohydrates.
- Although the reasons are not well understood, a ketogenic diet is known to reduce seizures, even in children with treatment-resistant epilepsy.
- If that does not work, doctors can carry out brain surgery to remove a portion of the brain where the seizures originate.

How expensive is DBS?

- Neurostimulators cost about Rs 12 lakh. There are additional surgical costs that one has to pay in private hospitals
- Keeping this in mind, such devices should be suggested only for those who have epilepsy which originates from different parts of the brain (instead of one focal point), making operations less viable.
- DBS can also be an option when drugs and diet have failed to control seizures.

Quick Look

1. Project 75I

- Project 75I (a follow-up to Project 75) is an improvement upon the design and technology of AIP technology, along with other features of its predecessor.
- With the AIP technology, submarines use fuel cells that will enable them to stay submerged for up to two weeks.
- The first submarine must have a minimum of 45% indigenisation, with the indigenous content going up to 60% in the sixth.
- The project would aid in boosting the core submarine building industry but also enhance the manufacturing sector, especially for MSMEs.
- The submarines under Project 75 (I) may be larger than those under Project 75.

2. C-DAC

- It is the apex research and development wing of the Ministry of Electronics and Information Technology.
- It was established in the year 1988.
- Its main purpose was to carry out research and development in Electronics, IT and other associated areas.
- It was setup to build Supercomputers in context of denial of import of Supercomputers by USA.
- C-DAC build India's first indigenously built supercomputer Param 8000 in 1991.

3. Exercise MAITREE

- Indian Army and Royal Thailand Army (RTA) will conduct their joint Military Exercise MAITREE-2019 at Meghalaya from Sept 16-29, 2019.
- Exercise MAITREE is an annual training event that is conducted in India and Thailand alternatively, since 2006.
- In the backdrop of changing facets of global terrorism, this exercise is a significant exercise for both the nations as they face the security challenges from terrorism.
- The Southern regions of Thailand (eg. Satun city, Patthalung province, Bangkok, etc) that are mostly visited by foreigners are prone to terrorist attacks.
- The scope of this exercise covers company level joint training on insurgency & counter-terrorism operations in jungles and urban scenarios.

4. Mars Odyssey

- It was an early mission in NASA's Mars Exploration Program.
- It was launched from Cape Canaveral, Florida, on April 7, 2001.
- The Odyssey spacecraft has been orbiting Mars since 2001.
- Odyssey's original goals were to search for signs of water, make detailed maps of the planet's surface materials and determine radiation levels for humans.
- The spacecraft holds the record for the longest continually active mission in orbit around a planet other than Earth. Its mission is scheduled to last until 2025.
- It created the first global map of chemical elements and minerals that make up the Martian surface.

5. Project Nexus

- It is a multilateral international initiative to enable instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- Rather than requiring FPS operators to establish multiple custom connections for each country, Nexus provides a standardized, single-connection solution that enables seamless transactions across borders.
- With Nexus, an FPS operator can connect to a single network, enabling instant access to other countries within the network.
- It was conceptualized by the Innovation Hub of the Bank for International Settlements (BIS).
- It aims to connect the FPSs of four ASEAN countries (Malaysia, Philippines, Singapore, and Thailand); and India, who would be the founding members and first mover countries of this platform.
- The platform, which can be extended to more countries, is expected to go live by 2026.



Prelims Track Question

Q1. Consider the following statements regarding Free trade Agreements.

1. It is an arrangement between two or more countries under which they agree to end tariffs and non-tariff barriers on a large value of imports from partner countries.
2. FTA normally covers trade in goods or services but not other aspects like IPR, investment etc.

Which among the statements given above is/are incorrect?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Q2. Consider the following statements regarding the Census in India:

1. The Census in India is conducted every 10 years by the Office of the Registrar General and Census Commissioner
2. The first complete Census in India was conducted in 1871.
3. The Census data is used for the delimitation of constituencies and allocation of seats to the various states in the Lok Sabha.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3

Q3. Consider the following statements regarding Unified Payments Interface (UPI):

1. UPI is a real-time payment system developed by the Reserve Bank of India (RBI).
2. UPI allows users to link multiple bank accounts to a single mobile application.
3. Transactions on UPI are facilitated by the National Payments Corporation of India (NPCI).

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3

Q4. Consider the following statements regarding the United Nations (UN):

1. The United Nations was established in 1945 after the end of World War II.
2. The UN Security Council consists of 15 members, out of which 10 are permanent members and 5 are non-permanent members.
3. The International Court of Justice (ICJ), is the principal judicial organ of the UN

Which of the statements given above is/are correct?

- A. 1 and 3 only
- B. 2 only
- C. 1 and 2 only
- D. 1, 2, and 3

Q5. Consider the following statements regarding pulses in India:

1. India is the largest producer and consumer of pulses in the world.
2. The major pulse crops grown in India include chickpeas, pigeon peas, and black grams.
3. Pulses are an important source of protein in the Indian diet and play a significant role in soil fertility due to their nitrogen-fixing properties.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3

Q6. Consider the following Protected Areas

1. Nagarhole National Park
2. Pobitora Wildlife Sanctuary
3. Sathyamangalam Tiger Reserve

How many of the above are located in the Cauvery Basin?

- A. Only one
- B. Only two
- C. All three
- D. None

Q7. Consider the following statements regarding the Finance Commission of India:

1. The Finance Commission is a constitutional body established under Article 280 of the Indian Constitution.
2. The primary function of the Finance Commission is to recommend the distribution of net proceeds of taxes between the Centre and the States.
3. The recommendations made by the Finance Commission are binding on the government.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3

Q8. Consider the following statements regarding the Gini Coefficient:

1. The Gini Coefficient is a measure of income inequality within a country.
2. A Gini Coefficient of 0 represents perfect equality, while a Gini Coefficient of 1 represents perfect inequality.
3. The Gini Coefficient can only be used to measure income inequality and not wealth inequality.

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

Q9. Consider the following statements with reference to Dryland farming in India:

1. It is largely confined to regions having an annual rainfall of less than 75 cm.
2. These regions grow hardy and drought-resistant crops such as ragi, bajra, moong, gram and guar.
3. The regions may face flood and soil erosion hazards

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q10. Consider the following statements regarding Epilepsy

1. It is a condition that leads to recurring seizures
2. It is caused by abnormal electrical activity in the brain.
3. The disease has no identifiable cause in nearly 50% of the cases.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3

Prelims Track Answer

Answer 1 Option B is correct

Explanation

- Free Trade Agreement (FTA):
 - It is an arrangement between two or more countries under which they agree to end tariffs and non-tariff barriers on a large value of imports from partner countries.
 - Hence, statement 1 is correct.
 - Coverage: The agreement may also cover, among others, services, investment, and economic cooperation.
 - FTA normally covers trade in goods (such as agricultural or industrial products) or trade in services (such as banking, construction, trading etc.).
 - FTA can also cover other areas such as intellectual property rights (IPRs), investment, government procurement and competition policy, etc.
 - Hence, statement 2 is incorrect.

Answer 2 Option C is correct

Explanation:

- The Census in India is indeed conducted every 10 years by the Office of the Registrar General and Census Commissioner, India, under the Ministry of Home Affairs. **Statement 1 is correct.**
- The first complete Census in India was conducted in 1881, not 1871. **Statement 2 is correct.**
- Census data is used for the delimitation of constituencies and allocation of seats to various states in the Lok Sabha. **Statement 3 is correct.**

Answer 3 Option B is correct

Explanation:

- UPI is developed by the National Payments Corporation of India (NPCI), not the Reserve Bank of India (RBI). **Statement 1 is incorrect.**
- UPI allows users to link multiple bank accounts to a single mobile application, facilitating easier management of accounts. **Statement 2 is correct.**
- NPCI is responsible for facilitating transactions on UPI. **Statement 3 is correct.**

Answer 4 Option A is correct

Explanation:

- The United Nations was indeed established in 1945 after the end of World War II. **Statement 1 is correct.**
- The UN Security Council consists of 15 members, but it has 5 permanent members and 10 non-permanent members. **Statement 2 is incorrect.**
- The International Court of Justice (ICJ) is the principal judicial organ of the UN and is located in The Hague, Netherlands. **Statement 3 is correct.**

Answer 5 Option D is correct

Explanation:

- India is the largest producer and consumer of pulses in the world. **Statement 1 is correct.**
- The major pulse crops grown in India include chickpeas, pigeon peas, and black grams. **Statement 2 is correct.**
- Pulses are an important source of protein in the Indian diet and also enhance soil fertility due to their nitrogen-fixing properties. **Statement 3 is correct.**

Answer 6 Option B is correct

Explanation

- The following are the protected areas located in the Cauvery basin:
- Nagarhole National Park: Nagarhole National Park is a wildlife sanctuary located in the Kodagu and Mysore districts of Karnataka. **Hence, statement 1 is correct.**
- Sathyamangalam Tiger Reserve is a protected area and tiger reserve located along the area straddling both the Western Ghats and Eastern Ghats in the Erode District of the Indian state of Tamil Nadu. **Hence, statement 2 is correct.**
- Pobitora Wildlife Sanctuary is a wildlife sanctuary on the southern bank of the Brahmaputra in Morigaon district in Assam, India. **Hence, statement 3 is incorrect.**

Answer 7 Option A is correct

Explanation:

- The Finance Commission is a constitutional body established under Article 280 of the Indian Constitution. **Statement 1 is correct.**
- One of the primary functions of the Finance Commission is to recommend the distribution of net proceeds of taxes between the Centre and the States. **Statement 2 is correct.**
- The recommendations made by the Finance Commission are advisory in nature and not binding on the government. **Statement 3 is incorrect.**

Answer 8 Option A is correct.

Explanation:

- The Gini Coefficient is indeed a measure of income inequality within a country. **Statement 1 is correct.**
- A Gini Coefficient of 0 represents perfect equality, while a Gini Coefficient of 1 represents perfect inequality. **Statement 2 is correct.**
- The Gini Coefficient can be used to measure both income inequality and wealth inequality, not just income inequality. **Statement 3 is incorrect.**

Answer 9 Option B is correct

Explanation

- Rainfed farming is further classified on the basis of the adequacy of soil moisture during the cropping season into dryland and wetland farming. In India, Dryland farming is largely confined to regions having an annual rainfall of less than 75 cm. **Hence, statement 1 is correct.**

- These regions grow hardy and drought-resistant crops such as ragi, bajra, moong, gram and guar (fodder crops) and practice various measures of soil moisture conservation and rainwater harvesting. **Hence, statement 2 is correct.**
- In Wetland farming, the rainfall is in excess of the soil moisture requirement of plants during the rainy season. Such regions may face flood and soil erosion hazards. **Hence, statement 3 is incorrect.**
- These areas grow various water-intensive crops such as rice, jute, and sugarcane and practice aquaculture in the freshwater bodies.

Answer 10 Option D is correct

Explanation:

- Epilepsy, a condition that leads to recurring seizures, sees a person experience jerking of arms and legs, temporary confusion, staring spells, or stiff muscles. **Statement 1 is correct**
- It is caused by abnormal electrical activity in the brain. **Statement 2 is correct**
- The disease has no identifiable cause in nearly 50% of the cases. However, head trauma, tumours in the brain, some infections like meningitis, or even genetics can lead to epilepsy. **Statement 3 is correct**



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