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OCTOBER

18.10.2021

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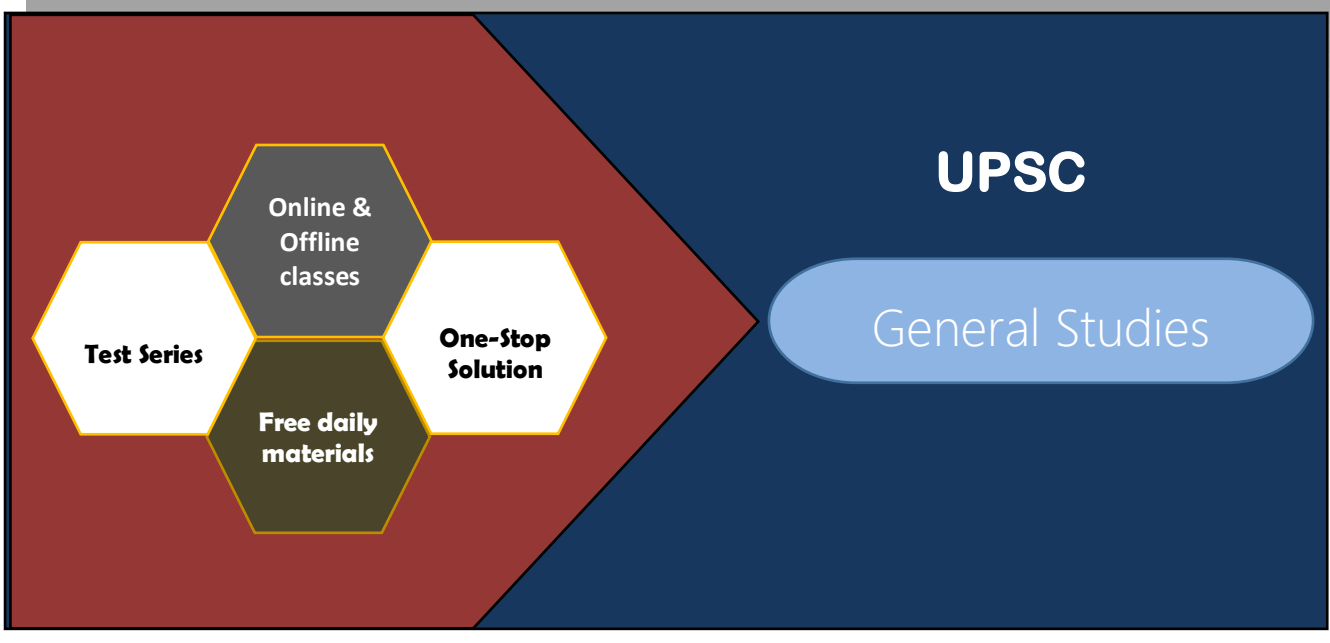
Articles of the day
THE HINDU & INDIAN EXPRESS



THE HINDU

GS 2 : Polity, Governance, International Relations

1. Bhutan-China Border Agreement

In a step towards resolving their boundary disputes, Bhutan and China signed an agreement on a three-Step roadmap to help speed up talks to "break the deadlock" in negotiations.

Bhutan-China Border Issues

Bhutan shares an over 400-km-long border with China.

- **Doklam:** China wants to exchange the valleys to the north of Bhutan with the pasture land to the west (including Doklam), totalling 269 square kilometres.
- **Jakarlung and Pasamlung valleys**: located near Tibet to Bhutan's North, which measure 495 sq. kms.
- **Sakteng Wildlife Sanctuary Project:** China claims this area (near to Arunachal Pradesh) in eastern Bhutan as its own.

What is the recent agreement?

- The roadmap "for Expediting the Bhutan-China Boundary Negotiations", is expected to progress on the boundary talks process that has been delayed for five years.
- It was stalled due to the Doklam standoff in 2017, and then by the Covid Pandemic.
- Although China and Bhutan do not have official diplomatic relations they have engaged in 24 rounds of ministerial-level talks to resolve their border dispute.

Implications for India

The boundary issue between China and Bhutan is special because it not only relates to Bhutan but also has become a negative factor for China-India ties.

- **China control much of the Doklam:** Since the 2017 stand-off with India, Beijing has already strengthened its de facto control over much of the Doklam plateau, located strategically along the India-China-Bhutan trijunction.
- **Bhutan supports it:** This agreement has been equally endorsed and appreciated by Bhutan and China.

- **Deadlock at LAC talks:** Its timing is particularly significant New, given India-China border talks on their 17-month-old standoff at the Line of Actual Control appear to have hit an deadlock.
- **India's strategic risks:** This has big implications for India, since the Doklam swap would have given China access to the strategically sensitive "chicken neck" of the Siliguri corridor.

India's interest

(a) Doklam

- The Doklam plateau remains hugely critical for India due to the Siliguri Corridor that lies to the south of Doklam.
- The corridor, also known as the 'Chicken's Neck', is a 22-km wide major arterial road connecting mainland India with its northeastern states and thus it is a highly sensitive area for China.

(b) Sakteng: the hotspot

- The Sakteng sanctuary adjoins West Kameng district and Tawang disticts in India's Arunachal Pradesh state.
- Its strategic value lies in its proximity to Arunachal Pradesh, where China claims around 90,000 sq km of Indian territory.
- Tawang, the major bone of contention between India and China in the eastern sector of their border dispute, lies to the northeast of the Sakteng.

Conclusion

- Bhutan has to balance its ties with India as well as China.
- We need to explore channels that India can activate with Bhutan when it comes to the highly sensitive matter of settling the boundary dispute between them and China.

2. What the low rank on the Global Hunger Index means for India

In News

This year's Global Hunger Index (GHI) ranks India 101 out of 116 countries for which reliable and comparable data exist.

Government's stand

- Is India's performance on hunger as dismal as denoted by the index or is it partly a statistical artefact?
- This question assumes immediacy, especially since the government has questioned the methodology and claimed that **the ranking does not represent the ground reality.**
- This calls for careful scrutiny of the methodology, especially of the GHI's components.

Understanding the GHI methodology

- The GHI has **four components.**
- The first — **insufficient calorie intake** — is applicable for all age groups.
- The data on deficiency in calorie intake, **accorded 33% weight,** is sourced from the Food and Agriculture Organization's Suite of Food Security Indicators (2021).
- The remaining three — **wasting** (low weight for height), **stunting** (low height for age) and **mortality** — are confined to children under five years.
- The **data on child wasting and stunting** (2016-2020), each accounting for 16.6% of weight, are from the World Health Organization, UNICEF and World Bank, complemented with the latest data from the Demographic and Health Surveys.
- Under-five mortality data are for 2019 from the UN Inter-Agency Group for Child Mortality Estimation.

Issues with GHI

- The GHI is largely **children-oriented** with a higher emphasis on undernutrition than on hunger and its hidden forms, including micronutrient deficiencies.
- The first component — **calorie insufficiency** — is problematic for many reasons.
- The lower calorie intake, which does not necessarily mean deficiency, may also stem from reduced physical activity, better social infrastructure (road, transport and healthcare) and access to energy-saving appliances at home, among others.
- For a vast and diverse country like India, using a uniform calorie norm to arrive at deficiency prevalence means **failing to recognise the huge regional imbalances** in factors that may lead to differentiated calorie requirements at the State level.

Understanding the connection between stunting and wasting and ways to tackling them

- India's **wasting prevalence (17.3%)** is one among the highest in the world.
- Its performance in stunting, when compared to wasting, is not that dismal, though.
- Child stunting in India **declined from 54.2% in 1998–2002 to 34.7% in 2016-2020**, whereas child wasting remains around 17% throughout the two decades of the 21st century.
- Stunting is a chronic, **long-term measure of undernutrition,** while wasting is an acute, short-term measure.
- Quite possibly, several episodes of wasting without much time to recoup **can translate into stunting.**
- Effectively countering episodes of wasting resulting from such sporadic adversities is key to making sustained and quick progress in child nutrition.
- **Way forward:** If India can tackle wasting by effectively monitoring regions that are more vulnerable to socioeconomic and environmental crises, it can **possibly improve wasting and stunting simultaneously.**

Low child mortality

- India's relatively better performance in the other component of GHI — child mortality — merits a mention.
- Studies suggest that child **undernutrition and mortality are usually closely related,** as child undernutrition plays an important facilitating role in child mortality.
- However, India appears to be an exception in this regard.
- This implies that though India was not able to ensure better nutritional security for all children under five years, **it was able to save many lives due to the availability of and access to better health facilities.**

Conclusion

The low ranking does not mean that India fares uniformly poor in every aspect. This ranking should prompt us to look at our policy focus and interventions and ensure that they can effectively address the concerns raised by the GHI, especially against pandemic-induced nutrition insecurity.

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4. Tamil Nadu police warn of likely attack on fishermen

In News :

The Tamil Nadu police have issued an alert on the possibility of an attack on fishermen crossing the Internal Maritime Boundary Line for fishing in Sri Lankan waters.

Issue:

There have been growing differences between fishermen from India and Sri Lanka over the catching of fish in the Katchatheevu area.

Katchateevu Island:

- Katchatheevu is an uninhibited off-shore island in the Palk Strait.
- It is administered by Sri Lanka.
- Though the island was jointly managed by India and Sri Lanka, allowing fishermen from both countries to dry their nets there, it was ceded to Sri Lanka in 1974.
- Since then, Katchatheevu has remained an issue, with some parties from Tamil Nadu demanding that the island be returned to benefit the fishermen from India.

5. 'Only 3.9% children malnourished'

In News :

The Government of India has said that the value of a key indicator used in the Global Hunger Index is 'inflated' as only 3.9% of the Anganwadi children were found to be undernourished.

Details:

- The GHI 2021 ranked India at 101 out of 116 countries.
- India's performance is shown to deteriorate only for undernourishment, which is what the Government has challenged.
    - According to FAO's data, which is used in the Index, the prevalence of undernourishment in India rose from 14% in 2017-2019 to 15.3% in 2018-2020.

- However, undernourishment and undernutrition used as synonyms by the Government of India are treated as two different indicators by FAO and in the GHI.

GS 3 : Economy, Science and Technology,Environment

6. Kottayam, Idukki worst hit; Kerala rain toll at 27

Context:

Flash floods, mudslides and landslides have been reported in most districts located between central and southern Kerala. Some bridges and a number of roads have been washed away.

What is the cause of such intense rain?

- A low-pressure system that developed in the east-central Arabian Sea moved closer to the Kerala coast and triggered severe weather.
- While rainfall is common in Kerala in October, associated with the Northeast monsoon, such intense and localised spells are not frequent.
- It is mainly a localised phenomenon triggered due to the low-pressure system formed in the Arabian Sea.

The disaster management machinery in the State is functioning round the clock. National Disaster Response Force (NDRF) has been deployed in different parts of the state.

7. Zeolite Oxygen Concentrators: Chemistry in 3-D

To meet the demand of oxygen supply in the country during the peak of pandemic, the Defence Research and Development Organisation (DRDO) had chartered the Air India to import 'Zeolite' from different countries.

What are Zeolites?

- Zeolites are highly porous, 3-dimensional meshes of silica and alumina.
- In nature, they occur where volcanic outflows have met water.
- Synthetic zeolites have proven to be a big and low-cost boon.

Uses in Oxygen Concentrator

- One biomedical device that has entered our lexicon during the pandemic is the oxygen concentrator.
- This device has brought down the scale of oxygen purification from industrial-size plants to the volumes needed for a single person.
- At the heart of this technology are synthetic frameworks of silica and alumina with nanometer-sized pores that are rigid and inflexible.
- Beads of one such material, zeolite 13X, about a millimeter in diameter, are packed into two cylindrical columns in an oxygen concentrator.

How does it work?

- Zeolite performs the chemistry of separating oxygen from nitrogen in air.
- Being highly porous, zeolite beads have a surface area of about 500 square meters per gram.
- At high pressures in the column, nitrogen is in a tight embrace, chemically speaking, with the zeolite.
- Interaction between the negatively charged zeolite and the asymmetric nucleus (quadrupole moment) of nitrogen causes it to be preferentially adsorbed on the surface of the zeolite.
- Oxygen remains free, and is thus enriched.
- Once nitrogen is captured, what flows out from the column is 90%-plus oxygen.
- After this, lowering the pressure in the column releases the nitrogen, which is flushed out, and the cycle is repeated with fresh air.

8. Exercise Yudh Abhyas 2021

The 17th edition of the India-U.S. bilateral exercise, Yudh Abhyas 2021, got underway in mountainous terrain and cold climate conditions of Alaska, US.

Yudh Abhyas 2021

- Exercise Yudh Abhyas is the largest running joint military training and defence cooperation endeavour between India and USA.
- The exercise aims at enhancing understanding, cooperation and interoperability between the two armies.

Why it is significant?

- Interestingly, this is the only India-U.S. service exercise continuing in bilateral format.
- The India-U.S. Malabar naval exercise became trilateral with the addition of Japan in 2015 and further brought in all the Quad partners together with the inclusion of Australia in 2020.
- Similarly, Japan joined the India-U.S. bilateral air exercise, Cope India, as an Observer in 2018 and the plan is to make it trilateral in phases.
- Other than the Malabar, Japan had sent observers for the first time during Cope India 2018 as an Observer in 2018. s

THE INDIAN EXPRESS

GS 2 : Polity, Governance, International Relations

1. WHO group to consider emergency use listing of Covaxin

In News The World Health Organization's technical advisory group will consider the Emergency Use Listing (EUL) of Covaxin.

What is Emergency Use Listing (EUL)?

- The WHO Emergency Use Listing Procedure (EUL) is a risk-based procedure for assessing and listing unlicensed vaccines, therapeutics and in vitro diagnostics.
- Aim: Expediting the availability of these products to people affected by a public health emergency.
- This also assists interested UN procurement agencies and Member States in determining the acceptability of specific products
- The following criteria must be met:
    - The disease for which the product is intended is serious or immediately life threatening.
    - Existing products have not been successful in eradicating the disease or preventing outbreaks
    - The product is manufactured in compliance with current Good Manufacturing Practices (GMP).

- The applicant undertakes to complete the development of the product and apply for WHO prequalification once the product is licensed.

What is Covaxin?

- Covaxin is India's first indigenous, whole-virion, inactivated vaccine developed by Bharat Biotech in collaboration with the Indian Medical Research Council (ICMR) and the National Institute of Virology (NIV).
- It has been formulated with 'Algel-IMDG', which contains chemically absorbed TLR7/8 as an adjuvant onto aluminium hydroxide gel to generate the requisite type of immune responses without damaging the body.

2. China tests nuclear capable hypersonic missile

Context China's military has carried out its first-ever test of a "nuclear capable hypersonic missile".

- It circled the globe through low-orbit space before speeding towards its target, demonstrating an advanced space capability
- Only the U.S, Russia and China were developing hypersonic glide vehicles that are launched on rockets and then orbit the earth at their own speed.
  - They are difficult to track because unlike ballistic missiles, they "do not follow the fixed parabolic trajectory".
- **Challenge for USA:** The weapon could, in theory, fly over the South Pole which would pose a big challenge for the U.S. military because its missiles defence systems are focused on the northern polar route

What is a hypersonic missile?

- Hypersonics are defined as being able to travel at velocities of at least five times the speed of sound — Mach 5, or more than 6,100 kilometres (3,800 miles) per hour.
- They can also manoeuvre in mid-flight, making them much harder to track and intercept than traditional projectiles.
- By cutting flight times, they also reduce the opportunity to respond.
- Depending on the design, they can be capable of carrying nuclear warheads or conventional only, and have the potential to alter the strategic balance.

Which countries possess them?

- Russia, USA and China

- Russia is generally seen as the world leader in technology so far, developing a range of new hypersonic weapons that
- In July it successfully tested the Zircon, a ship-launched hypersonic missile travelling at seven times the speed of sound.
- It already has Avangard hypersonic glide vehicles and the air-launched Kinzhal (Dagger) missiles in its arsenal.

3. e-Shram Portal

In News: More than 4 crore unorganized workers have been registered at e-Shram Portal, India's first national database on unorganized workers.

- **Highest number of registrations:** Odisha, West Bengal, Uttar Pradesh, Bihar and Madhya Pradesh
- Largest number of workers register from agriculture and construction sector
- Registration at E-shram will facilitate unorganized workers to get the benefits of various social security and employment-based schemes
- 4.09 crore workers have registered on the portal. Of these around 50.02% beneficiaries are female and 49.98% are male.

e-Shram portal

- It is a portal through which the government aims to register 38 crore unorganised workers, such as construction labourers, migrant workforce, street vendors and domestic workers, among others.
- The workers will be issued an e-Shram card containing a 12-digit unique number, which, going ahead, will help in including them in social security schemes.

Significance of e-Shram portal – National Database on Unorganized Workers (NDUW)

- Targeted identification of the unorganized workers was a much-needed step and the portal which will be the national database of our nation builders will help take welfare schemes to their doorstep, who are the builders of our Nation.
- Targeted delivery and last mile delivery, has been a major focus of the schemes of government of India and the National Database of Unorganised workers (E-Shram portal) is another key step towards that.

GS 3 : Economy, Science and Technology,Environment

4. COP26 Climate Conference and Why it is important

The UK will host the COP 26 UN Climate Change Conference from October 31 to November 12.

Conference of Parties (CoP): A Backgrounder

- The CoP comes under the United Nations Climate Change Framework Convention (UNFCCC) which was formed in 1994.
- The UNFCCC was established to work towards "stabilisation of greenhouse gas concentrations in the atmosphere."
- It laid out a list of responsibilities for the member states which included:

1. Formulating measures to mitigate climate change
2. Cooperating in preparing for adaptation to the impact of climate change
3. Promoting education, training and public awareness related to climate change

- The UNFCCC has 198 parties including India, China and the USA. COP members have been meeting every year since 1995.

COP1 to COP25: Key takeaways

COP1: The first conference was held in 1995 in Berlin.

COP3: It was held in Kyoto, Japan, in 1997, the famous **Kyoto Protocol** (w.e.f. 2005) was adopted. It commits the member states to pursue limitation or reduction of greenhouse gas emissions.

COP8: India hosted the eighth COP in 2002 in New Delhi. It laid out several measures including, 'strengthening of technology transfer… in all relevant sectors, including energy, transport and R&D, and the strengthening of institutions for sustainable development.

COP21: it is one of the most important that took place in 2015, in Paris, France. Here countries agreed to work together to 'limit global warming to well below 2, preferably at 1.5 degrees Celsius, compared to pre-industrial levels.'

Significance of COP26

- The event will see leaders from more than 190 countries, thousands of negotiators, researchers and citizens coming together to strengthen a global response to the threat of climate change.
- It is a pivotal movement for the world to come together and accelerate the climate action plan after the COVID pandemic.

COP26 goals

According to the UNFCCC, COP26 will work towards four goals:

1. **Secure global net-zero by mid-century and keep 1.5 degrees within reach**

- The UNFCCC recommends that countries 'accelerate the phase-out of coal, curtail deforestation, speed up the switch to electric vehicles and encourage investment in renewables' to meet this goal.

2. **Adapt to protect communities and natural habitats**

- Countries will work together to 'protect and restore ecosystems and build defences, warning systems and resilient infrastructure and agriculture to avoid loss of homes, livelihoods and even lives.'

3. **Mobilise finance**

- To deliver on first two goals, developed countries must make good on their promise to mobilise at least $100bn in climate finance per year by 2020.

4. **Work together to deliver**

- Another important task at the COP26 is to 'finalise the Paris Rulebook'. Leaders will work together to frame a list of detailed rules that will help fulfil the Paris Agreement.

What India could do to reach its targets?

- **Update NDCs:** It is time for India to update its Nationally Determined Contributions or NDCs. (NDCs detail the various efforts taken by each country to reduce the national emissions)
- **Effective planning:** Sector by sector plans are needed to bring about development. We need to decarbonise the electricity, transport sector and start looking at carbon per passenger mile.
- **Energy transition:** Aggressively figure out how to transition our coal sector

- **Robust legal framework:** India also needs to ramp up the legal and institutional framework of climate change.

5. Heron-I unmanned aerial vehicles (UAV)

In News The Army Aviation has recently got control of Heron-I unmanned aerial vehicles (UAV) in the eastern sector.

- This brings all aviation assets under one roof which will augment its ability to keep an eye on Chinese activities across the border.
- In the future battlefield, manned and unmanned aircraft teaming will reap huge dividends.
- The aviation Brigade at Missamari, Assam, operates the Cheetah and Advanced Light Helicopter (ALH) Dhruv utility helicopters, Rudra weaponsied ALH and Heron-I UAVs.

What are the possible benefits of this move?

- **Optimised employment** of remotely piloted aircraft (RPAs)/UVAs
- **Upgradation** of flight safety management and practices
- **Boost** to training infrastructure
- **Better maintenance and serviceability** by optimising the supply chain
- **Smoothening** of the command and control process during operations.

6. Building Water Security

In News : PM Narendra Modi spoke of the need to focus on long-term water security at the recent launch of the Jal Jeevan Mission app.

Water Crisis in India

- As per the Groundwater Resource Estimation Committee's report (from 2015), 1,071 out of 6,607 blocks in the country are **over-exploited**; this is likely to have worsened over the years.
- More than a third of the country's population lives in **water-stressed areas,** and this number is expected to shoot up.
- Per capita water availability in the country had fallen to just under a third of 1950 levels by 2011, both because of rising population and increasing unsustainable use.

- 82% of rural households in India do not have individual piped water supply and 163 million live without access to clean water close to their homes.

Reasons for Water Crisis in India

- **Agriculture:**
  - Agriculture accounts for 78% of all freshwater used annually in the country, with 64% of this chunk being from groundwater
  - The rapid rise in tubewell-irrigation and the acreage under water-guzzling crops like sugarcane and paddy has left India under acute groundwater distress.
  - Over half of India's cultivated land is under water-intensive crops. Fifty-four percent of India's 141.4 million hectares of cultivable land is under water-intensive crops—rice, wheat, sugarcane, and cotton.
  - Poor Water efficiency: India uses at least twice the amount of water to grow one unit of food versus comparable countries
- **Growing Population**:
  - By 2030, India's water demand will exceed supply by two times, indicating severe water scarcity in the country.
  - In fact, 820 million Indians living in 12 river basins have a per capita water availability close to or lower than 1,000 cubic metres—the official threshold for water scarcity.
  - The average all-India per capita water availability is expected to be 1,341 cubic metres by 2025, and touch a low of 1,140 cubic metres by 2050, close to the official water scarcity threshold.

- **Slow Implementation of Schemes:**
  -
  - The Atal Bahujal Yojana (ABY) dashboard shows that the expenditure against the targets set under various heads, as also the release of funds, has been alarmingly low for the past as well as the present year.
- Other factors include wastage of water due to lack of awareness, lack of water conservation methods in Industries, poor water recycling & inadequate usage of rainwater.

Way Forward

- National Water Policy 2020 gives the "highest priority to groundwater governance and management" through a "Participatory Groundwater Management (PGWM)" approach. All stakeholders have to implement this policy in right spirit.

- Government needs to stop encouraging (via MSP-led procurement, SAP/FRPs) cultivation of water-intensive crops; crop diversification is a crucial step towards this.
    - 2018 PM-AASHA (Annadata Aay Sanrakshan Abhiyan) proposes up to 40% procurement of crops that are not as water-intensive (millets, nutricereals)
- Pricing of water, timely data on usage/availability/depletion, etc, also need policy attention.

Prelims Practice Questions

1. In which of the following multilateral organizations are both India and Maldives both members?

1. SAARC
2. Commonwealth of Nations
3. Indian Ocean Regional Association

Options:

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

Answer: c

Explanation:

- Maldives is a part of the Indian Ocean Regional Association and also the SAARC.
- The Maldives also rejoined the Commonwealth in February 2020, three years after it quit the organisation.

2. Kuakhai River is a distributary of which amongst the following Rivers?

a. Vamsadhara
b. Subernarekha
c. Brahmani

d. Mahanadi

Answer: d

Explanation:

- Kuakhai River is a distributary of Mahanadi River which flows by Bhubaneswar, Odisha. Mahanadi River branches off at Naraj, Cuttack as Kathajodi River, then immediately it is bifurcated, with its southern branch flowing as Kuakhai River.
- Tributaries are small streams of water that join together to form a river. Distributaries are formed when the river breaks down into small streamlets or channels.

3. With reference to Sea grasses, which of the following statements is/are correct?

1. Antarctica is the only continent without sea grasses
2. Sea grasses reproduce through both sexual and asexual methods
3. Sushi is made from Sea grasses

Options:

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

Answer: a

Explanation:

- Seagrasses are the only flowering plants which grow in marine environments. There are about 60 species of fully marine seagrasses. Seagrasses evolved from terrestrial plants which recolonised the ocean 70 to 100 million years ago.
- Like all autotrophic plants, seagrasses photosynthesize, in the submerged photic zone, and most occur in shallow and sheltered coastal waters anchored in sand or mud bottoms. Most species undergo submarine pollination and complete their life cycle underwater. Some species also reproduce through asexual methods as well.
- Seagrasses form dense underwater seagrass meadows which are among the most productive ecosystems in the world. They function as important carbon

sinks and provide habitats and food for a diversity of marine life comparable to that of coral reefs.

- Various coastal regions are dominated by one or few seagrass species. The regions in the tropical waters of the Indian and western Pacific oceans have the highest seagrass diversity. It is said that in the world Antarctica is the only continent without seagrasses.
- Sushi is made from Seaweeds.

4. Article 311 of the Indian Constitution deals with

a. Tenure of office of persons serving the Union or a State
b. Dismissal, removal or reduction in rank of persons employed in civil capacities under the Union or a State
c. Recruitment and conditions of service of persons serving the Union or a State
d. Power of Parliament to vary or revoke conditions of service of officers of certain services

Answer: b

Explanation:

- Article 311 in the Constitution of India deals with dismissal, removal or reduction in rank of persons employed in civil capacities under the Union or a State
    - No person who is a member of a civil service of the Union or an all India service or a civil service of a State or holds a civil post under the Union or a State shall be dismissed or removed by a authority subordinate to that by which he was appointed
    - No such person as aforesaid shall be dismissed or removed or reduced in rank except after an inquiry in which he has been informed of the charges against him and given a reasonable opportunity of being heard in respect of those charges

5. Regarding the taxation system of Krishna deva, the ruler of Vijaynagar, consider the following statement

1. The tax rate on land was fixed depending on the quality of the land
2. Private owners of workshops paid an industries tax

Which of the statements given above is/are correct?

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

Answer: c

Explanation:

- Land revenue was the chief source of income during the Vijaynagar kingdom period. Land was divided into four categories for purposes of assessment, wet land, dry land, orchards and woods. The rates varied according to the type of the crops, soil, method of irrigation etc.
- Besides land tax, many professional taxes were also imposed. They were on shopkeepers, farm servants, workmen etc. Private owners of workshops paid an industries tax. Commercial taxes consisted of levies, duties and customs on manufactured articles of trade were also levied.

6. Consider the following statements:

1. The Aadhaar-enabled Payment System (AePS) allows online interoperable financial transactions at Point of Sale (PoS).
2. AePS is developed by the National Payments Corporation of India (NPCI).

Which of the statements given above is/are correct?

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

Answer : C

Explanation

- **Aadhaar-enabled Payment System (AePS)** is a bank led model which allows online interoperable financial transactions at PoS (Point of Sale/Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication. **Hence, statement 1 is correct.**
    - This system adds another layer of security to financial transactions as bank details would no longer be required to be furnished while carrying out these transactions.

- It was taken up by the **National Payments Corporation of India (NPCI)** - a joint initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA). **Hence, statement 2 is correct.**

Mains Practice Questions

1Q. Creation of a vibrant knowledge society can be ensured by higher quality education to all thereby making India a 'Global knowledge Super Power'. Explain. (250 words)

Approach

- Start your answer by showing a contrast between India's status of knowledge superpower in ancient times and status of education today.
- Briefly mention the key advantages, which could work in its favour in India becoming Global knowledge Super Power.
- Mention various challenges that are ailing India's education system.
- Conclude your answer by enumerating the steps to be taken to make India a knowledge superpower.

2Q. Recently Lok Sabha passed the Surrogacy (Regulation) Bill 2016. Discuss the need, provisions and concerns with regard to the bill (250 words).

Approach

- Define Surrogacy
- Bring out the need for the Surrogacy Bill
- Give provisions of the bill
- Discuss concerns related to the bill