



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**20th October 2024**



# Health Cover & Insurance for Senior Citizens



**CONTEXT:** As per Group of Ministers (GoM), the GST on Insurance Premium paid by senior citizens for health & all life insurance will be exempted.

## “What is the status of Insurance Sector?”

Contribution : 7% of GDP

Nationalisation : 1956, 1972

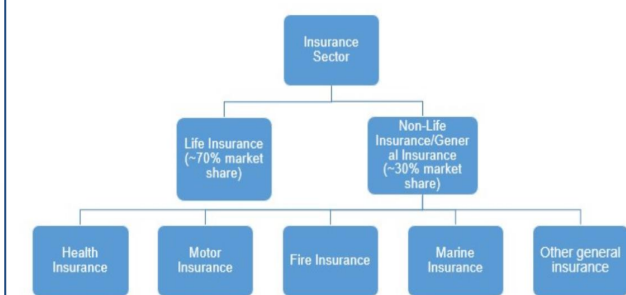
Creation of IRDAI in 1999

2015 : PM – Suraksha Bima Yojana & PM – Jeevan Jyoti Bima Yojana

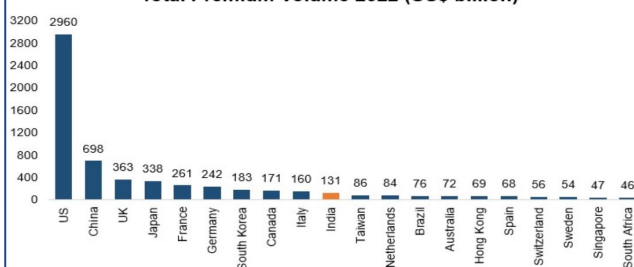
2021 : Insurance Amendment Act

6th Largest Insurance Market by 2030

Segmentation of insurance sector in India



Total Premium Volume 2022 (US\$ billion)

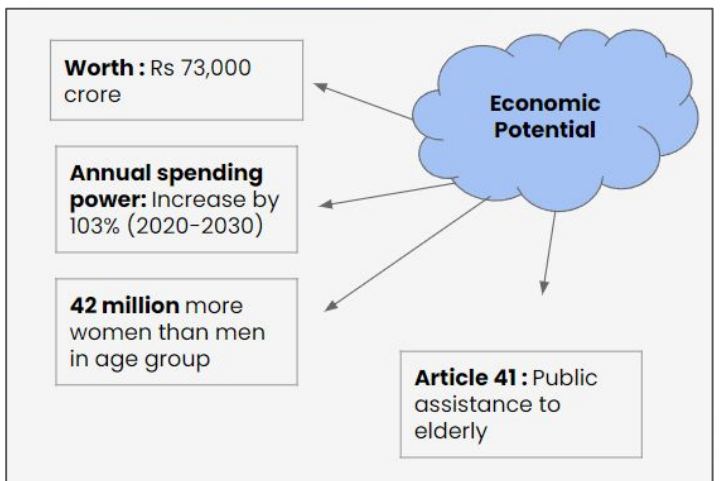


Source: Swiss Re Sigma Report

## “What is Silver Economy?”

### NPOP 1999 : “Aged 60 years and above”:

- 2024 – **10%** of population (~ 104 million)
- 2050 – **20%** of population (~ 319 million)
- **“Economic activities, goods & services”** that cater to elderly people
- Influential **Consumer segment**



## “Silver Economy : Mired with Bottlenecks”:

- Rising **Dependency Ratio**
- Lack of **Job Avenues** :
  - **Industry 4.0**
  - **“Job requirements – skill offered”** mismatch
  - Issues with **“Re-skilling”**
  - **Crony Capitalism**
- Out of **“Social Security Net”**
- Poor Health Infrastructure : High **“Out of Pocket”** Expenditure

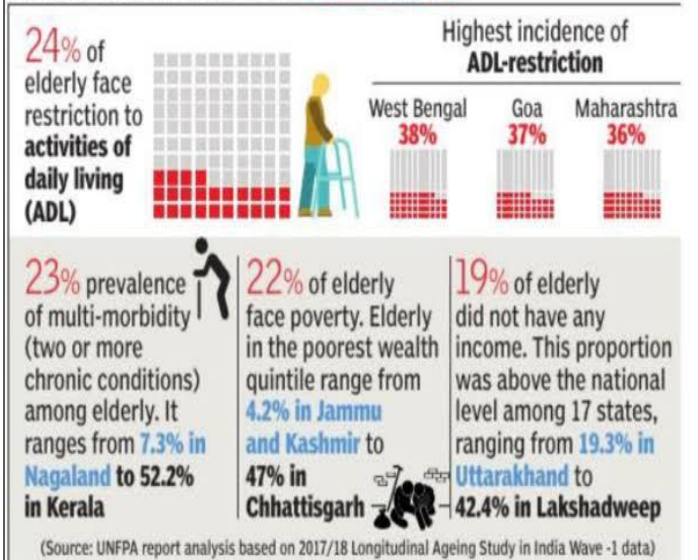


# Health Cover & Insurance for Senior Citizens



**CONTEXT:** As per Group of Ministers (GoM), the GST on Insurance Premium paid by senior citizens for health & all life insurance will be exempted.

## DIMENSIONS OF OLD AGE



## “Does Insurance sector is capable enough?”

### Persisting High Insurance Gap:

Insurance penetration (%)				
Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2.6	9	11.6
2	Taiwan	8.2	3.1	11.4
3	South Africa	9.1	2.2	11.3
4	South Korea	5.4	5.8	11.1
5	U.K	8.1	2.4	10.5
19	India	3	1	4
	<b>World average</b>	<b>2.8</b>	<b>4</b>	<b>6.8</b>

## Insurance Density ( USD)

Rank	Country	FY23		
		Life	Non-Life	Total
1	USA	2,017	6,868	8,885
2	Singapore	6,074	1,489	7,563
3	Switzerland	2,730	3,634	6,364
4	Sweden	4,203	976	5,180
5	Canada	1,840	2,552	4,392
27	India	70	22	92
	<b>World average</b>	<b>354</b>	<b>499</b>	<b>853</b>

## Issues faced by “Silver economy”:

- **98%** out of insurance sector
- **Poor Health Infrastructure** - Full Medical Checkup
- Pre - existing health condition = **High Insurance Premium**
- Longer **waiting period** to claim cost of treatment
- Heavy **Public Sector Dominance**
- Heavy Domination of **Life Insurance**
- Not catering to demand of **Industry 4.0**

### Senior citizen health insurance: How much premiums do they need to pay?

Now let's look at the cost of health insurance premiums. For a 65-year-old with pre-existing disease, the premium on a Rs 5 lakh health insurance policy will be around Rs 41,400, according to data provided by [SecureNow](#). The cost will vary depending on pre-existing conditions and on the insurer.

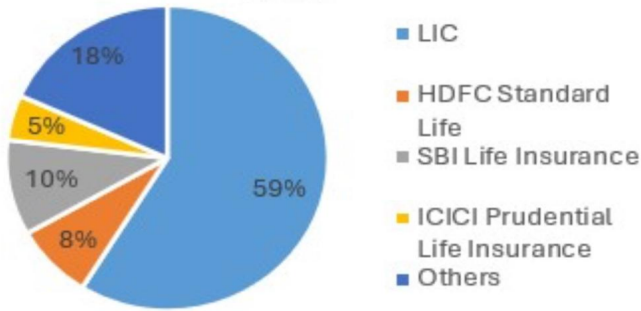


# Health Cover & Insurance for Senior Citizens

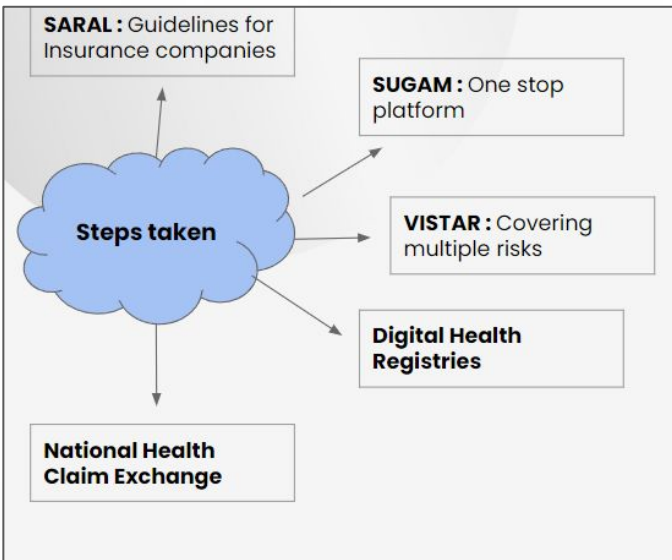


**CONTEXT:** As per Group of Ministers (GoM), the GST on Insurance Premium paid by senior citizens for health & all life insurance will be exempted.

Life Insurance Market Share by premium in FY24

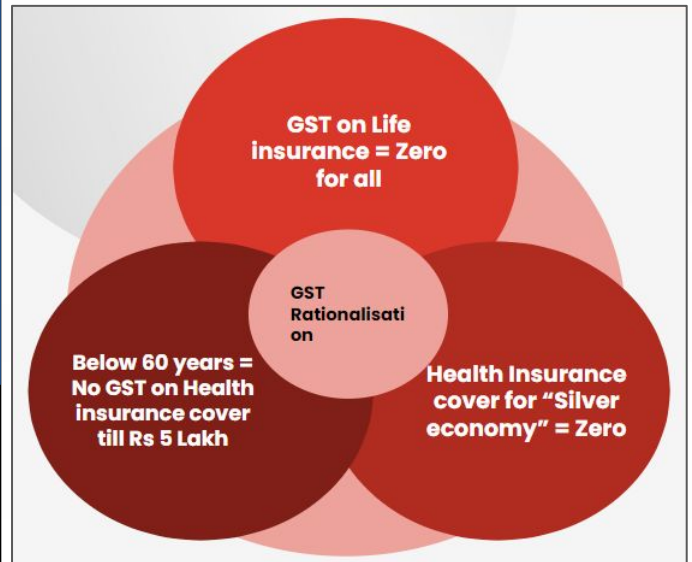


## What GOI did then?



Earlier, individuals above the age of 65 were not allowed to purchase policies. But the changes that have come into effect from April 1, 2024 have now enabled any individual, regardless, of age to be eligible to purchase a health insurance policy.

## “Further GST compensation”:



nance minister said. This rate re-jig exercise will help the states and Centre to realise revenue gain of Rs 22,000 crore, which will help cover the revenue loss from reduction in GST rates for insurance premiums and other items, the minister said.

For the insurance sector, GST on term life insurance premiums are likely to be exempted for all persons, including plans that consist of family members. Health insurance premium paid by senior citizens irrespective of coverage would also be exempted. For other citizens, health insurance cover till Rs 5 lakh is likely to be exempted and the existing rate of 18 per cent will be charged for health insurance cover over Rs 5 lakh.

**REVENUE IMPACT**  
**₹22,000** crore gain from rationalisation of GST rate

**₹2,200** crore loss from exemption on GST for senior citizens' health insurance, ₹5-lakh cover for others

**₹200** crore loss from exemption on term life insurance

## MAINS PRACTISE QUESTION:

**Question :** What are the major challenges that impacts the Insurance sector in India? Highlight the recent steps taken by the Government to tackle the same. (15 Marks, 250 words)



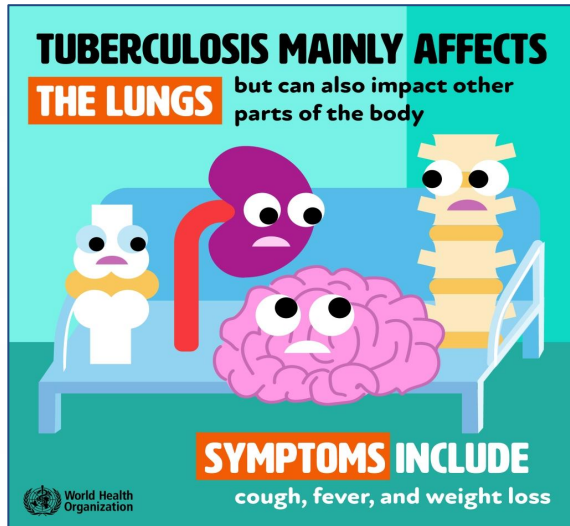
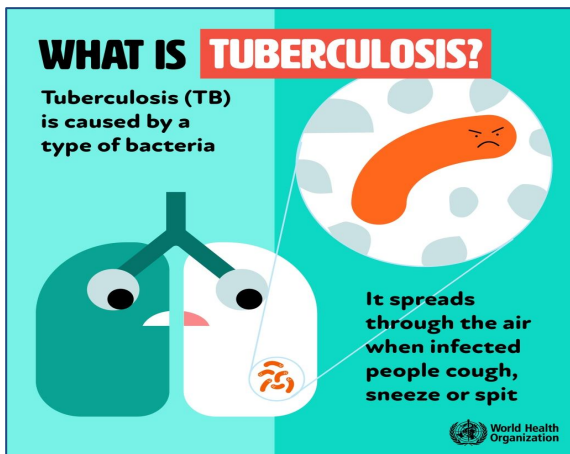
# Redesigned programmes to improve TB treatment



**CONTEXT:** TB remains a major public health concern in India with estimated 3 million new cases and 3 Lakh deaths every year.

## “What is this TB?”

- **Bacterial Disease** : Mycobacterium Tuberculosis
- Is it a **Communicable disease**?
- **Ancient roots** of affecting Human civilisation
- What is **Pulmonary TB**?



## “Is it even a serious Concern?”

### India Specific Data :

- **2.8 Million Cases** : Highest in the world
- **27%** of the Global Burden
- Case Fatality Ratio : **12%**
- **MDR – TB** :

## GLOBAL TUBERCULOSIS REPORT 2023

### TB SITUATION AND RESPONSE

Tuberculosis (TB) is contagious and airborne.

In 2022, TB was the second leading infectious disease killer worldwide, after COVID-19. It was also the leading killer of people with HIV and a major cause of deaths related to antimicrobial resistance.

### TB BURDEN

- In 2022, an estimated 10.6 million (95% uncertainty interval [UI]: 9.9–11.4 million) people fell ill with TB worldwide, of which 5.8 million were men, 3.5 million were women and 1.3 million were children. People living with HIV accounted for 6.3% of the total.
- The TB incidence rate (new cases per 100 000 population per year) rose by 3.9% between 2020 and 2022, reversing declines of about 2% per year for most of the past 2 decades.
- Globally in 2022, TB caused an estimated 1.30 million (95% UI: 1.18–1.43 million) deaths, including 167 000 people with HIV. This was down from best estimates of 1.4 million in both 2020 and 2021 and almost back to the level of 2019.
- Eight countries accounted for more than two-thirds of the global total: India, Indonesia, China, the Philippines, Pakistan, Nigeria, Bangladesh and the Democratic Republic of the Congo.

## “What are the causes of TB Burden?”

**Health expenditure per person**  
Among the BRICS and other newly industrialised nations, India spends the least on health per capita.

Country	Health expenditure per person (USD)
Brazil	5847
Russia	5893
South Africa	5570
Turkey	5958
Malaysia	5452
China	5420
Indonesia	529
India	278

Out-of-pocket expenses cover most of the healthcare expenditures in India.  
Public Spending: 30%  
Private Spending: 70%



# Redesigned programmes to improve TB treatment

**CONTEXT:** TB remains a major public health concern in India with estimated 3 million new cases and 3 Lakh deaths every year.

## “What are the causes of TB Burden”?

### TB CASES IN INDIA OVER THE YEARS

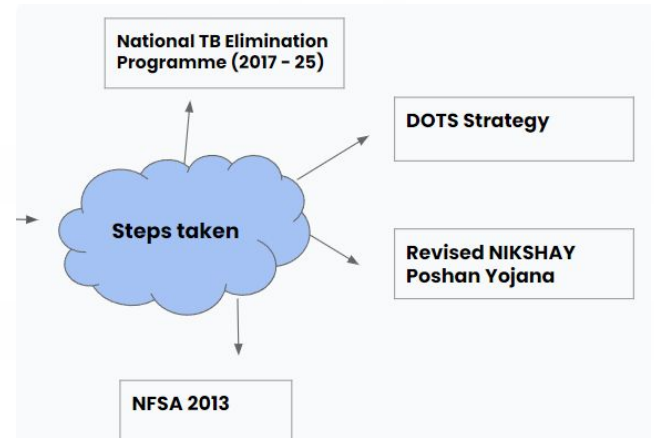
	India TB Report 2020	2023	2024
Estimated TB cases	26.9 lakh	27.4 lakh	27.8 lakh
Number of cases reported	24.04 lakh	24.2 lakh	25.5 lakh
Reporting from private sector	6.8 lakh	7.3 lakh	8.4 lakh
% cases from private sector	28.20%	30%	32.90%
Estimated mortality	4.36 lakh	3.2 lakh	3.2 lakh

TB remains a social disease in its causation and its outcomes. Social factors associated with poverty, such as overcrowding and undernutrition increase the risk of TB. Most other risk factors, too, like diabetes, smoking, and alcohol, are either more prevalent or are poorly managed in those living in poverty. Undernutrition contributes to more than a third to nearly half of new TB cases in India. Poor access to primary care, poor quality of care, and poor adherence generate a vicious cycle leading to severe disease and risk of death in the poor. Their predicament is grim as they face income loss, direct and in-

initiatives, feel overburdened by the processes of facilitating the direct benefit transfer. Another issue is that the most vulnerable communities cannot access the benefit because of a lack of proof of identity, residence, bank accounts, or distances involved. The NIE evaluation showed that non-receipt of benefits under NPY was associated with a four-fold higher risk of adverse outcomes.

## What are the steps taken by GOI?

- The Health Ministry has doubled the direct benefit transfer from ₹500 to ₹1,000 per month for the entire duration of treatment
- Under the revised Nikshay Poshan Yojana (NPY) programme, the process of disbursing ₹3,000 will be at the time of diagnosis
- The Chennai-based National Institute of Epidemiology found non-receipt of benefits under NPY was associated with a four-fold higher risk of adverse outcomes
- There is also a proposal to provide energy-dense nutritional supplements to underweight patients for two months
- The RATIONS trial found compelling evidence that nutritional support improves treatment adherence, weight gain, and 50% reduced risk of deaths
- Given the prevalence of severe undernutrition in TB patients, two months of nutritional support may not be sufficient
- Commercial nutritional supplements risk higher cost, mystification, lower acceptability, and lower long-term sustainability



# Redesigned programmes to improve TB treatment



**CONTEXT:** TB remains a major public health concern in India with estimated 3 million new cases and 3 Lakh deaths every year.

## What can be the way Forward?

As clinicians and researchers working in this field, some clarifications and implementation issues must be addressed. **First**, there is a need for **dedicated human resources for NPY activities**, and these can also be utilised for newer initiatives like evaluating household contacts. **Second**, there is a need for **locally contextualised counseling material for patients and family members to emphasise nutrition as an essential component of treatment**. It should in-

cient in poorer households. **Pulses, soybean ground nuts, milk, and eggs are more cost-effective sources** than supplements derived from them, and this needs particular emphasis in the counseling. **Third**, given the evidence supporting food baskets, the recommendation related to **energy-dense supplements should be deliberated upon**. **Commercial nutritional supplements risk higher cost, mystification, lower acceptability, and lower long-term sustainability**. Given the prevalence of severe undernutrition in our patients, two months of nutritional support may not be sufficient.

**Fourth**, with regard to **Nikshay Mitra**, the coverage of the most vulnerable is inadequate, and a redesign is warranted. **Due to the significant stigma of TB, an explicit advisory against pictures of patients and families receiving food baskets is needed**. Finally, nutritional, financial, and social support initiatives can work best if they are **integrated with other aspects of care – uninterrupted supply of drugs, better management of comorbidities, better evaluation of patients at diagnosis for high-risk features**, and referral for in-patient care as is being done in Tamil Nadu – are vital to ensuring better outcomes.

## MAINS PRACTISE QUESTION:

**Question : “India is the capital of TB Disease Burden”. In light of this statement, analyse the causes of high TB Burden in India and remedial measures adopted by the Government.**

**(15 Marks, 250 words)**



# What are stress factors for Indian Railways?

## SYLLABUS: GS 3 Paper : Infrastructure : Railways

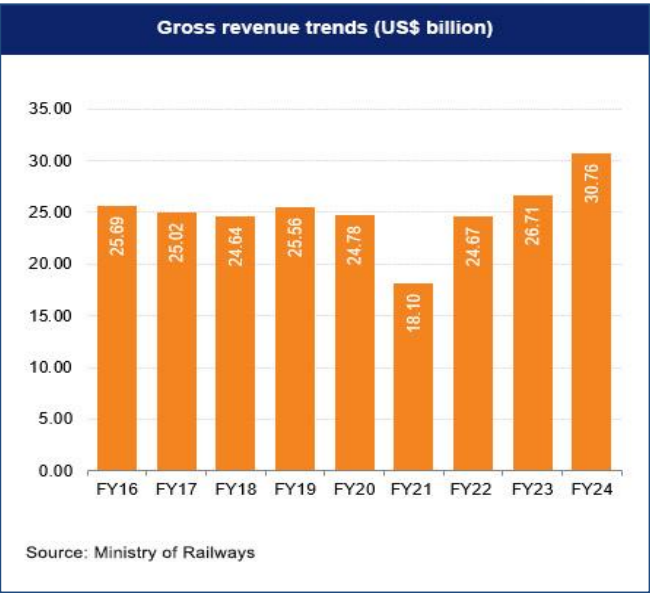
### Railways : "Foundation & Lifeline of Economy"

**GROWING DEMAND**

- \* India is projected to account for 40% of the total global share of rail activity by 2050.
- \* In 2024-2025, the goal is to upgrade 40,000 conventional rail bogies to meet the 'Vande Bharat' standards.
- \* In 2023-24, traffic revenue is estimated to be Rs. 2,64,600 crore (US\$ 32.18 billion), comprising 99.8% of the total revenue.

**POLICY SUPPORT**

- \* Under the Union Budget 2024-25, the government allocated Rs. 2.62 lakh crore (US\$ 31.5 billion) to the Ministry of Railways.
- \* Government has allowed 100% FDI in the railway sector.
- \* Indian Railways crafted the National Rail Plan (NRP) for India - 2030 to develop a modern railway system.

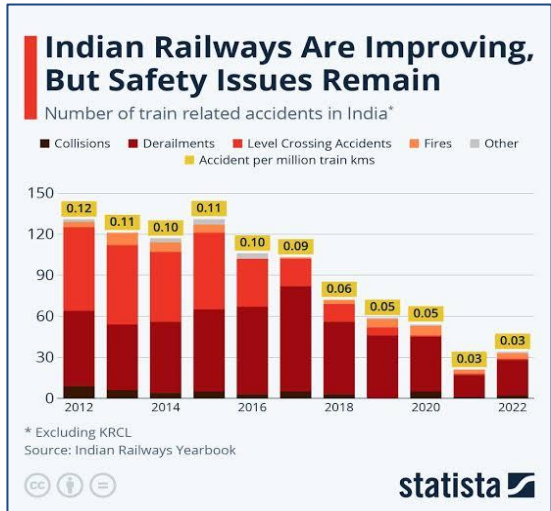


**The story so far:**

On October 17, eight coaches of the Agartala-Lokmanya Tilak Express derailed in Assam with no casualties. On October 11, a passenger train rear-ended a stationary goods train near Chennai, also with no casualties. Indian trains have been involved in multiple accidents of late. The Balasore accident on June 2, 2023, had the greatest death toll, more than 275, yet pressure on the Railways to improve safety competes with pressures straining its subsistence.

**How common are accidents?**

The number of railway accidents dropped from 1,390 per year in the 1960s to 80 per year in the last decade. There were still 34 consequential accidents in 2021-2022, 48 in 2022-23, and 40 in 2023-2024. A consequential accident injures and/or kills people, damages railway infrastructure, and disrupts rail traffic. According to public records, 55.8% of all accidents involving trains have been due to the failure of Railway staff and another 28.4% due to failures on the part of non-staff people. Equipment failure accounted for 6.2%. In both the Balasore and the Kavaraipeeta accidents, officials blamed the signalling system.





# What are stress factors for Indian Railways?



## SYLLABUS: GS 3 Paper : Infrastructure : Railways

### “So what Government did?”

#### What is 'Kavach'?

The 'Kavach' automatic train protection system is designed to prevent collisions using devices that allow pilots to track the relative location of their vehicles and which can actuate alarms and automated braking protocols.

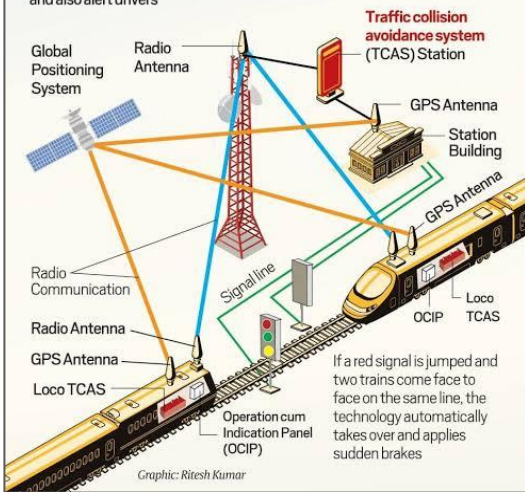
By February 2024, the Railways had installed 'Kavach' on 1,465 route km, or 2% of its total route length. After the Balasore accident, Union

Railway Minister Ashwini Vaishnaw said 'Kavach' would be implemented in "mission mode". It costs ₹50 lakh per kilometre and ₹70 lakh per locomotive. An analysis by *The Hindu* found the all-inclusive cost of implementation over a decade to be less than 2% of the Railways' annual capex. When faced with criticism of the slow implementation, officials have deferred to declines in accident incidence and mortality over the years. But experts have said comparing current and past accident rates is misguided because advanced safety technologies didn't exist earlier and that the government has the means today to eliminate collisions.

Since 1990-1991, the Railways has classified nearly 70% of all major accidents as derailments, but only 2% of them were due to collisions. 'Kavach' also may not have prevented the Kavaraitpettai accident because the relevant error happened beyond the minimum margins 'Kavach' requires to assist.

### HOW RAILWAYS' KAVACH PROTECTION SYSTEM WORKS

KPS is a set of electronic and radio frequency devices installed in locomotives, in the signalling system as well the tracks, that talk to each other using ultra-high radio frequencies to control the brakes of trains and also alert drivers



### “High Operating Ratio”:

#### What is the operating ratio?

The operating ratio (OR) – the amount the Railways spends to earn ₹100 – in 2024-2025 is estimated to be ₹98.2, a small improvement from 2023-2024 (₹98.7) but a decline from ₹97.8 in 2016. A higher OR leaves less for capex and the Railways more dependent on budgetary support and Extra-Budgetary Resources (EBRs). In 2016-2017, the BJP government brought the railway budget under the regular budget after nine decades of separation. One outcome was easier access for the Railways to gross budgetary support. As for EBRs: the Railways' dues have ballooned to 17% of its revenue receipts today from 10% in 2015-2016.

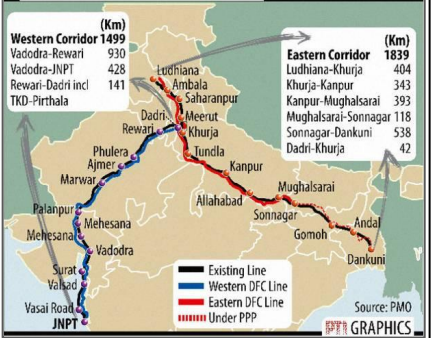
### “Low adaptation of Freight Services”:

#### How are freight services faring?

The Railways' two main internal revenue sources are passenger services and freight. The latter accounts for 65%. While revenue from both sources is increasing, freight rates increased more than thrice as fast as passenger rates in 2009-2019, NITI Aayog has estimated.

According to the draft National Rail Plan, nearly 30% of the railway network is utilised to more than 100% capacity. This has translated to slow freight movement – around 26 km/hr in 2016 – and slower revenue growth. Of the Dedicated Freight Corridors (DFCs) the government mooted in 2005, only the eastern DFC is fully operational. The western DFC is partly ready; the east coast, east-west sub-corridor, and north-south sub-corridor DFCs, amounting to 3,958 km, are still in planning. Freight revenue also depends on the freight basket. Coal accounted for half of the freight revenue and 45% of volume in the

#### Eastern and Western Dedicated Freight Corridor

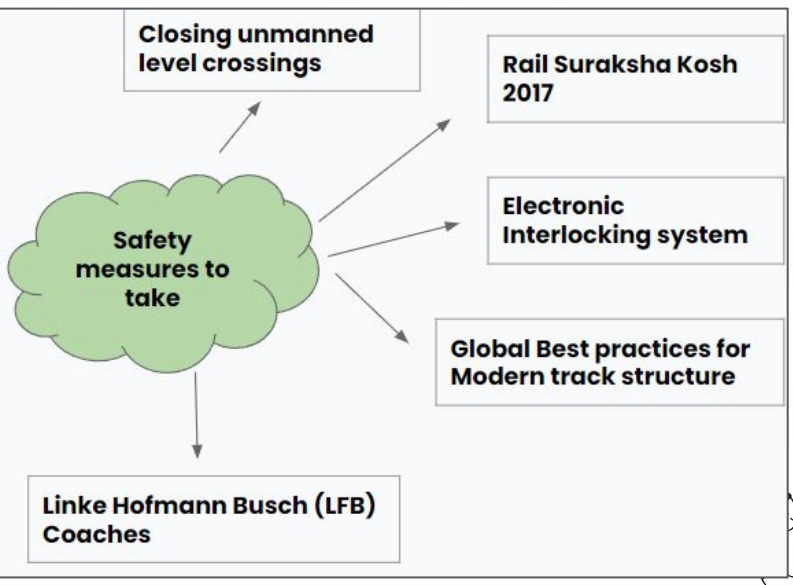


### What can be “Station ahead”?

#### How is safety affected?

For a long time now, the Railways has been caught between two aspirations: providing an affordable travelling option to the Indian people versus being a profitable business.

The Railways' losses are compounded by growing wage and pension bills and fuel costs. Locomotive pilots have also reported stressful working conditions, including 12-hour shifts, especially in zones with large freight volumes, and shifting standard operating procedures.



# Elimination of Kala Azar

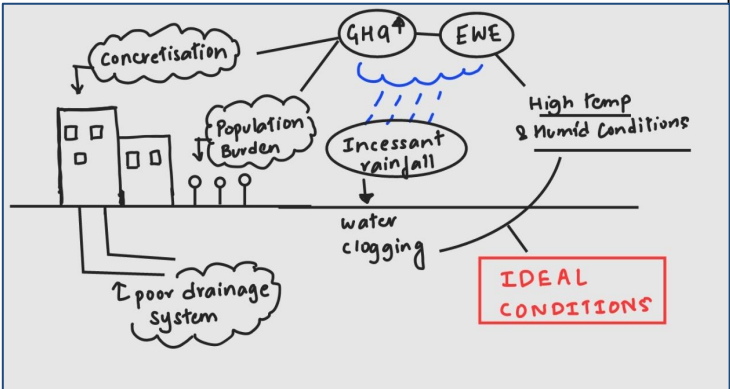
## SYLLABUS: GS 2 Paper : Government Policies & Interventions

### What is Kala Azar?

Kala-azar, also known as visceral leishmaniasis, is the second deadliest parasitic disease after malaria in India. Figures released by the Health Ministry show that India registered 595 cases and four deaths in 2023 and this year, it has recorded 339 cases and one death so far.

Kala-azar is a disease caused by a protozoa parasite that is transmitted by the bite of an infected female sandfly. Symptoms of the disease include irregular fevers, weight loss, enlarged spleen and liver, and anaemia. Kala-azar is fatal if left untreated in more than 95% of cases.

### “Prevalence of Ideal conditions”:



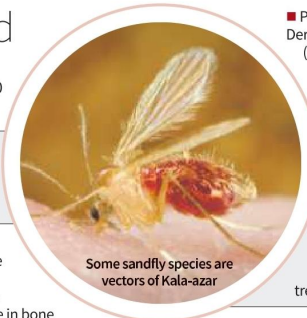
### At the threshold

India has managed to keep the number of cases under one in 10,000 for two consecutive years now

Kala-azar is a slow progressing indigenous disease caused by a protozoan parasite of genus *Leishmania*

In India, *Leishmania donovani* is the only parasite causing this disease

The parasite primarily infects the reticuloendothelial system and may be found in abundance in bone marrow, spleen and liver



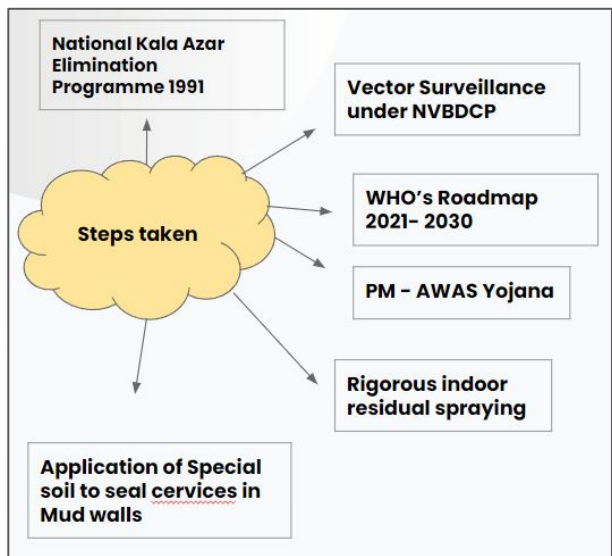
Some sandfly species are vectors of Kala-azar

Post Kala-azar Dermal Leishmaniasis (PKDL) is a condition when *Leishmania donovani* invades skin cells, resides there and manifests as dermal lesions

Some of the Kala-azar cases manifests PKDL after a few years of treatment

Source: Health Ministry, National Centre for Vector-Borne Diseases Control

### “So what Government did?”



### “The vulnerable states” :

**Vulnerable States**  
Bihar, Jharkhand, West Bengal, and parts of Uttar Pradesh have seen the highest number of Kala-azar cases, with Bihar alone accounting for over 70% of India's cases. These areas offer ideal sandfly breeding conditions due to poor sanitation and climate factors.

India's National Health Policy (2002) initially set a target of eliminating Kala-azar by 2010, but this was later revised to 2015, 2017, and then 2020. The WHO's Neglected Tropical Disease road map set a goal of eliminating Kala-azar by 2020, but the target was not achieved.



## SYLLABUS : GS 2 Paper : Government Policies & Interventions

### "Enroute to eliminating Kala Azar

If it can maintain the declining trend for another year, India will become eligible to seek the elimination certificate from the WHO, making it the second country in the world after Bangladesh which in October became the only country to have eliminated Kala-azar as a public health problem. The WHO validated this status after Bangladesh reported fewer than one case per 10,000 people in each of its sub-districts for three consecutive years.

India could be at the threshold of eliminating Kala-azar as a public health problem with the country having managed to keep the number of cases under one in 10,000 people for two consecutive years now as required by World Health Organization (WHO) parameters for elimination certification.

He added that for a long-term solution, India should focus on better vector control, address social and economic conditions, and invest in research for vaccines and new treatments.

The Health Ministry had adopted strategies such as early diagnosis and complete case management, integrated vector management and vector surveillance, supervision, monitoring, surveillance, evaluation, and advocacy, communication and social mobilisation for behavioural impact and inter-sectoral convergence.



# What is Enhance Rock Weathering?

## SYLLABUS: GS 3 Paper : Environment Conservation

The last thing you would expect is that dust from mining would be climate-friendly. But the right kind of dust moved to the right place is the core business of a Darjeeling-based company, Alt Carbon, and has already garnered \$5,00,000 in investments for carbon-credit companies. At the heart of the company's approach is the geo-chemical process called rock weathering.

All rocks naturally break down into minerals over thousands of years. The consequence of this process is that atmospheric carbon reacts with these minerals (calcium and magnesium largely) and becomes bicarbonates. Eventually through aquifers, or underground streams and rivers, they make their way into the oceans where the carbon is locked in for aeons.

The oceans, thus, are the major carbon sinks and capture about 30% of the CO<sub>2</sub> from human activities. Left to nature, this process takes aeons. However, with

the levels of carbon dioxide building up in the air and a consensus by the Intergovernmental Panel on Climate Change that some amount of carbon dioxide already present in the air needs to be removed by 2050, for keeping temperatures from exceeding 2 degree Celsius by the end of the century, governments as well as businesses are experimenting and investing in schemes to accelerate natural carbon removal processes. This is where 'enhanced' rock weathering comes in.

### "Oceans as Carbon sinks":

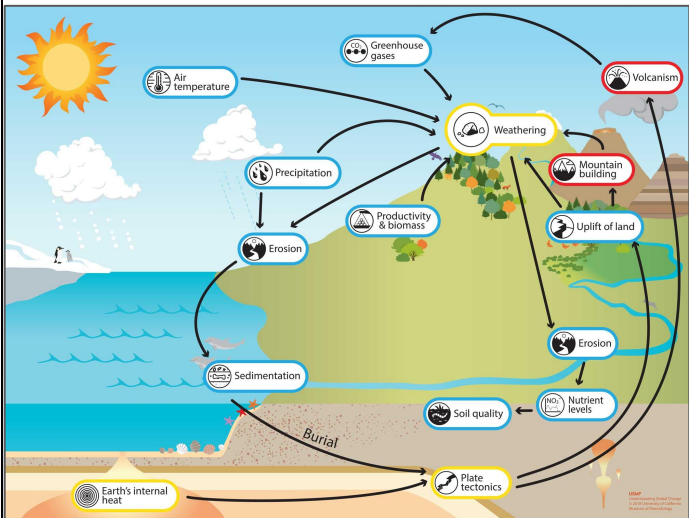
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### "Need of accelerating Carbon removal process":

the century, governments as well as businesses are experimenting and investing in schemes to accelerate natural carbon removal processes. This is where 'enhanced' rock weathering comes in.

Prelims Pointers:		Types of Rocks:
<b>Igneous Rocks</b>	<b>Sedimentary Rocks</b>	<b>Metamorphic Rocks</b>
<ul style="list-style-type: none"> <li>Magma in its upward movement <b>cools &amp; solidifies</b></li> <li>Source of Magma : <b>Asthenosphere</b></li> <li>Process of cooling &amp; Solidification : In Earth's crust or on surface</li> <li>Examples : Granite, Pegmatite, Gabbro &amp; Basalt</li> </ul>	<ul style="list-style-type: none"> <li><b>Denudation</b> of Rocks followed by <b>Lithification</b></li> <li>Numbers of layers : Sandstone, shale etc</li> <li>Examples : Limestone, chalk, coal etc</li> </ul>	<ul style="list-style-type: none"> <li>Action of <b>PVT</b> - Pressure, Volume &amp; Temperature</li> <li>Rocks forced down to lower level by <b>tectonic processes</b></li> <li>Contact with upward molten Magma</li> <li><b>Chemical altering &amp; recrystallisation</b></li> <li>Examples : Marble, Quartzite, Granite etc</li> </ul>



### Mains Practise Question 2022

4. प्राथमिक चट्टानों की विशेषताओं एवं प्रकारों का वर्णन कीजिए। (150 शब्दों में उत्तर दें)  
Describe the characteristics and types of primary rocks. (Answer in 150 words)



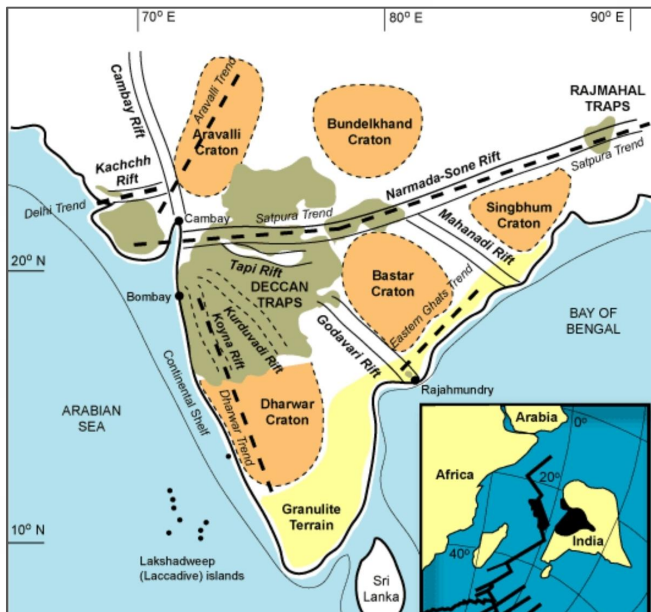
# What is Enhance Rock Weathering?

**SYLLABUS: GS 3 Paper : Environment Conservation**

## Use of Basaltic Rocks:

Basaltic rock, a kind of volcanic rock, is rich in minerals such as calcium and magnesium. Many parts of Maharashtra and Gujarat, where the volcanic Deccan Traps are located, are rich in such basaltic rock as parts of Jharkhand and West Bengal where the Rajmahal Traps are situated.

“Once such basaltic rock is crushed into a fine powder, its effective surface area is greatly increased. This accelerates the formation of bicarbonate anywhere from ten-fold to a hundred-fold and



## Use of Basaltic Rocks:

Alt Carbon. The company, which derives from a family-owned tea-garden industry, collects tonnes of crushed basalt from the Rajmahal mines, transports it about 200 kilometres to Darjeeling and has them sprinkled on tea estates in the region.

Being an organic fertilizer, the basaltic dust enriches the soil as well as accelerates carbon sequestration. So far, the company has used about 500 tonnes of dust. Though still early years, it

tier, a consortium of McKinsey Sustainability, Alphabet, Meta, Shopify and Stripe, to buy a tranche of carbon sequestered this way in advance for \$5,00,000. Carbon credits generated this way are bought by companies and they can use it to offset their carbon emissions, required under their national laws. Currently though, such purchases are largely voluntary.



## **SYLLABUS : GS I Paper : Literature & Architecture from ancient to modern times**

OVER CENTURIES, Delhi, a city of many names, has worn titles including 'Dhillupura', 'Dhillika' and 'Yoginipura'. The earliest reference to the city, founded by the Tomaras, describes it as 'Dhillupura', while 'Yoginipura' appears in various inscriptions and ancient Jain texts.

One such inscription — the **Iron Pillar inscription** and other fragments from the Qutb archaeological area — suggests that the region was known as 'Yoginipura' during the Gupta period (between the 4th and the 6th centuries) and Pratihara period (believed to be between the 6th to the 9th centuries), potentially comprising a temple complex before it was recognised as 'Dhilli' or 'Dhillika'. It is believed that a city named 'Indraprastha (City of the Lord Indra)' was built around Delhi around 1400 BCE and was the capital of the Pandavas.

One ancient name — 'Yoginipura' — recently sparked an academic debate at Delhi University. Last week, *The Indian Express* had reported that inclusion of 'Yoginipura' in the first unit of the university's revised undergraduate history syllabus had prompted an uproar from faculty members.

of the early historical period lost its grandeur some time around the Gupta period. Although the excavations of Purana Qila, the site of Indraprastha prove the continued habitation till the Mughal period, it is quite possible that Indraprastha lost its status much before the time of Anang Pal II, the Tomar ruler who is credited to have inhabited Delhi sometime between 1052 and 1060 AD when it came into existence around the Lal Kot near Mehrauli."

Singh further notes that "Amongst epigraphical evidence, the **Palam Baoli Inscription of the time of Balban dated in the year 1274 AD** categorically says "The land of Hariyanaka was first enjoyed by the Tomaras and then by the Chauhans. It is now ruled by the Saka Kings."

Between 1806 and 1837, Lala Sidhu Mal, a noble in the court of Mughal Emperor Akbar II, built the Jogmaya temple in Delhi's Mehrauli, on the site where an ancient Yogini temple is believed to have existed. While no concrete proof exists today, it is possible that there once was such a temple in the area.

A Jogmaya temple does exist in Mehrauli today, but it was built in the 19th century. Also Jogmaya is different from the Yoginis. The 64 Yoginis are considered the attendants or manifestations of Goddess Durga. Yogini temples usually have distinctive architectural features: they are circular and don't have roofs. Sculptures of Yoginis are found around the inner circle.

Unlike Delhi, there are ancient Yogini temples across the country: the Chausath Yogini temples in Odisha's Ranipur Jharial and Hirapur, and a few others in Madhya Pradesh's Jabalpur and Khajuraho. These temples broadly belong to the early mediaeval period, when tantra was gaining ground.

### Prelims Pointers:

- **Iron Pillar** in Qutub Minar complex : Constructed by **Chandragupta 2** (375 - 415 CE)
- City of Delhi - **Anangpal Tomar** in 1052 CE
- Chahamana King **Vigrahara Raja 4** captured Delhi in 1164 CE
- **2nd Battle of Tarain 1192 CE**

### Prelims Question:

31. With reference to Chausath Yogini Temple situated near Morena, consider the following statements :

1. It is a circular temple built during the reign of Kachchhapaghata Dynasty.
2. It is the only circular temple built in India.
3. It was meant to promote the Vaishnava cult in the region.
4. Its design has given rise to a popular belief that it was the inspiration behind the Indian Parliament building.

Which of the statements given above are correct?

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



## SYLLABUS: GS 2 Paper : Statutory Bodies

### Prelims Pointers:

- **Statutory Body**
- **1992**
- National Commission for Women Act 1990
- **Various subjects** of Campaigns
- Receive & **investigate complaints**
- Safeguards **Constitutional Provisions** for Women Rights

KNS Kashmir

NCW Cell receives a record of 365 cases of Violence Against Women in Bandipora

14 hours ago



The Hindu

Uttar Pradesh tops list of complaints with National Commission for Women

19 Jun 2024



**Q1: Consider the following Statements:**

1. Life insurance in India underwent complete nationalization through the enactment of the Life Insurance Corporation Act 1956.
2. The Insurance Regulatory and Development Authority of India (IRDAI), a statutory body set up in 1999, is the primary regulatory authority overseeing insurance in India.
3. As per the IRDAI, the penetration of the Indian insurance industry is more than 15% of the GDP.

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

- a) Only One
- b) Only Two
- c) All Three
- d) None

**Answer: b**

**Q2: Consider the following Statements:**

1. Kala Azar or visceral leishmaniasis is a parasitic infection transmitted by sandflies.
2. Pakistan became the first country in the world to be officially validated by the WHO for eliminating Kala Azar as a public health problem.

**Which of the statements given above is/are NOT correct?**

- a) 1 Only
- b) 2 Only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Answer: b**

**Q3: Consider the following statements regarding enhanced rock weathering:**

1. It involves grinding a substantial quantity of rocks into fine powder to maximise their surface area, which is then spread over the ground.
2. The enhanced rock weathering process holds the potential to capture and store carbon more rapidly.

**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**

**Q4: Consider the following statements regarding Tuberculosis:**

1. It is an infectious disease usually caused by Mycobacterium tuberculosis (MTB) bacteria, which generally affects the lungs, but can also affect other parts of the body.
2. Isoniazid and Rifampicin are the two TB drugs that are very effective in treating MDR (multidrug-resistant) TB and XDR (extensively drug-resistant) TB.

**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: a**

**Q5: Consider the following Statements:**

1. The National Commission for Women (NCW) is an autonomous and statutory body established in 1992.
2. The Commission consists of a Chairperson, 5 Members, and a Member-Secretary who are nominated by the Central Government.

**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**







# **VAJIRAM & RAVI**

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