



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

30th November 2024



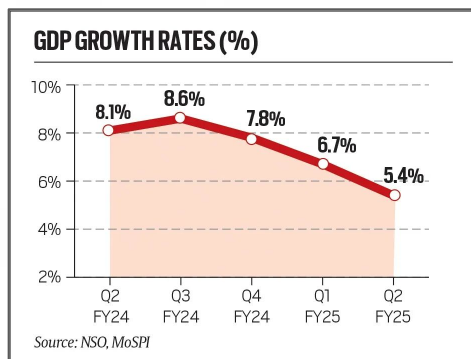
Can India Achieve \$5 Trillion Economy

30th November 2024

CONTEXT: India's GDP growth slumped to 5.4% in Q2 FY 25, the lowest in seven quarters.

Sectoral Analysis

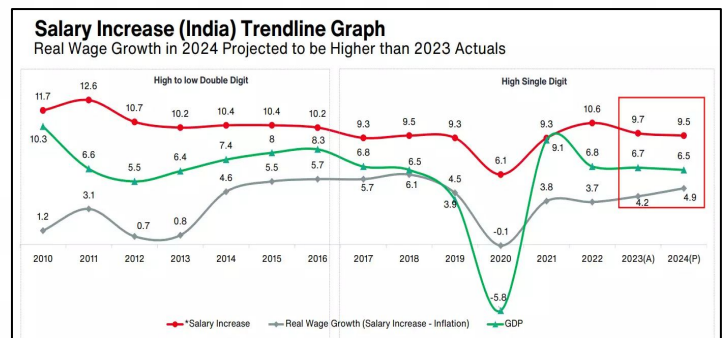
- **Manufacturing Sector Struggles:** **2.2%**, down from **7%** in Q1 and **14.3%** in Q2 FY24. (Source: NSO)
- **Mining and Quarrying Contraction:** **0.1%** due to extended rainfall, a sharp decline from **7.2%** growth in Q1. (Source: NSO)
- **Agriculture and Construction Bright Spots:** grew **3.5%**, up from **2%** in Q1, **Construction** - **7.7%** growth, Q1's **10.5%**.
- **Slower Services Sector Growth:** **7.1%**, **7.2%** in Q1 and **6%** in Q2 FY24.
- **Private Consumption Expenditure:** rose **6%** to Rs **24.82 lakh crore**, down from **7.4%** growth in Q1, improved compared to **2.6%** in Q2 FY24.
- **Government Spending Recovery** **Government consumption** grew **4.4%**, rebounding from a **0.2%** contraction in Q1, lower than the **14%** growth in Q2 FY24.



Possible Reasons

- **Weak Urban Consumption**
 - **Rising Food Inflation: 9.7% Oct 2024 ICRA**
 - **High Borrowing Costs**

- **Stagnant Real Wage Growth:**
- **Adverse Weather Conditions**
 - **Heavy Rainfall:** Disrupted mining and electricity sectors
 - **Agricultural Impact**
- **Manufacturing Sector Challenges**
 - **Decline in Manufacturing Growth**
 - **Weak Corporate Earnings**
- **Short-Term Outlook**
 - **Festive Season Impact**



Other Issues in Achieving \$5 Trillion Economy

- **Slow Private Sector Growth:** remains low, slowing growth.
- **Infrastructure Bottlenecks:** hampers productivity and efficiency.
 - **Example:** India ranks **68th** globally in logistics performance (World Bank, 2020).
- **Low Labor Productivity:** **Low wages, skills mismatch, and informal jobs** limit growth.
 - **Example:** India's **labor productivity** is 1/5th of China's (OECD).



Can India Achieve \$5 Trillion Economy

30th November 2024

CONTEXT: India's GDP growth slumped to 5.4% in Q2 FY 25, the lowest in seven quarters.

- **Agricultural Dependence:** still employs over **40%** of workforce.
 - **Example:** Agriculture contributes only **17-18%** to GDP (MoSPI, 2023).
- **Regulatory Hurdles: Complex regulations and tax compliance** deter investments.
- **Example:** India ranks **63rd** in ease of doing business (World Bank, 2019).
- **Environmental Sustainability Issues: Climate change impacts and pollution** harm long-term growth.
 - **Example:** India ranked **120th** in Environmental Performance Index (Yale, 2020).

Needed Reforms: CEA

- **Deregulation for Growth**
- **Public Investment Expansion**
- **Improved Hiring and Compensation Policies**

'Deregulation, better hiring policies, more state capacity, needed for higher growth'

ANCHAL MAGAZINE
NEW DELHI, NOVEMBER 29



Chief Economic Advisor V Anantha Nageswaran

DOUBLING DOWN on deregulation, expanding state capacity for public investment and improving hiring and compensation policies in the private sector – these regulatory and policy changes would be crucial to push growth in India, Chief Economic Advisor V Anantha Nageswaran said Friday. Pointing out the sharp growth in profits of companies without a commensurate increase in hiring and compensation has resulted in less purchasing power in the hands of people and impacted manufacturing, the CEA said, adding that some of the slowdown in private sector's manufacturing in select areas is 'self-generated'.

"To sustain demand growth and capital formation in the private sector", the CEA said the "onus rests with the private sector" to improve growth in incomes for labour. Nageswaran said even the economic growth numbers for July-September turned out to be disappointing, such policy changes in public and private sectors could be used as an opportunity to improve growth prospects. "While the number may have been somewhat disappointing for the second quarter

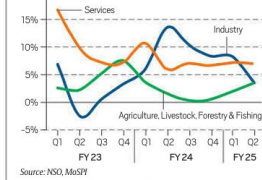
real GDP growth, I think we should also use it as a good opportunity to put in place not only hiring and compensation policies and practices in the private sector, but also use the opportunity to double down on deregulation and think of enhancing state capacity for undertaking public investment rather than revenue expenditure," the CEA said after the release of the Q2 Gross Domestic Product (GDP) data.

"If you do that (policy and regulatory changes), sooner rather than later, the second quarter growth numbers will become a distant and fading memory," he added.

India's real GDP growth rate slumped to a seven-quarter low of 5.4 per cent in July-September, mainly due to sluggish manufacturing and mining, data released by National Statistics Office (NSO) on Friday showed.

While pointing out that the real wage growth for urban males has done well that has resulted in overall positive real wage growth, Nageswaran said nothing of this

AGRICULTURE, SERVICES SUPPORT GROWTH



Source: NSO, MoSPI

compares to the sharp profitability growth seen by companies in the country. "The profit-GDP ratio was 48 per cent in FY24. The peak was 52 per cent in FY08, but that was a different era when global growth was high and exports were booming and overall economic growth rates both in nominal and real terms were in mid-double digits or high single digits."

"Considering that post-Covid recovery in profits from 21 per cent of GDP to 4.8 per cent of GDP is an impressive growth in just the last three years after Covid. But in comparison, both hiring and compensation

growth rates have been somewhat on the lower side or tepid. That is also somewhat endogenous in creating less purchasing power in the hands of people, less demand for FMCG goods and light consumer durable goods. That is why you see the impact on manufacturing. So, to some extent, the private sector's manufacturing slowdown in select areas is somewhat self-generated," Nageswaran said.

The state capacity for capex needs to be improved across the country, he said. The CEA further said that developed countries are

seeing "deregulation as a very important formula or ingredient for reinvigorating growth". "If we have to realise our employment, manufacturing aspirations, and aid capital formation and investment, we have to double down on deregulation, particularly among state and local governments. That will cause the trend and actual growth rates to pick up from 6.5 per cent towards 7 per cent and so on," he said.

Gangahead, he said while the 5.4 per cent print is on the lower side of the expectations, the economy is "resilient" as was seen in the case of construction, agriculture and manufacturing. "There are plenty of positive signs to take away in terms of the economy showing resilience underpinned by steady demand and partially strong manufacturing and service sector activities. Record production estimates for Kharif foodgrains and promising Rabi crop prospects. Labour market is recovering, but we can do far better than what we have been doing and to be honest, and the onus rests with the private sector as well because of the endogeneity of labour, income growth and demand for manufactured goods. So, better growth in labour incomes holds the key to sustain demand growth and capital formation in the private sector," he said.

- **₹111 lakh crore** allocated for infrastructure by 2025 (National Infrastructure Pipeline).
- **PM Gati Shakti** enhances **multimodal connectivity**.
- **Improve Ease of Doing Business**
 - **Deregulation and streamlining** business processes.
 - **Enhance Exports and Trade Policy**
- Strengthening **trade agreements** and market access.
 - **Export growth** of **7.9%** in FY2023.
- **Promote Digital Economy and Innovation: Digitalization** drives productivity and growth.
 - India's **digital economy** valued at **₹15 lakh crore** in 2025 (NASSCOM).
- **Strengthen Manufacturing and "Make in India":** Focus on **manufacturing and industrial output**.
 - **Manufacturing sector** contributes **16.3%** to GDP (FY2023).
- **Boost Human Capital Development:** Improve **education, skills training, and healthcare**.
 - **Skilled workforce drives labor productivity**.

Mains Practise Question

"India aims to achieve a \$5 trillion economy by 2025. Discuss the key challenges that could hinder this target and suggest viable solutions to overcome them."

Needed Reforms

- **Increase Investment in Infrastructure:** accelerates **economic growth**.



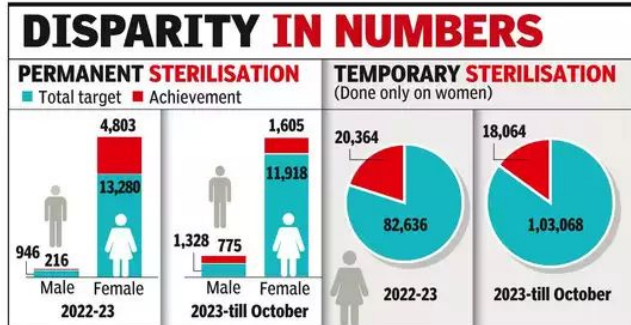
Indians need to share Contraceptive Responsibility

30th November 2024

CONTEXT: A write up has appeared focusing on various aspects of Contraceptives and Family Planning.

Background

- **Vasectomy Day** Celebrated Third Friday of November, with India participation
- **2017** India observed a '**vasectomy fortnight**' - increase male participation in family planning.
- **Decreasing Male Sterilisation:**
- **NFHS-4 (2015-16)** and **NFHS-5** around **0.3%**.
- **Gender Disparity in Sterilisation Rates**
- **Female sterilisation ~ 37.9%, 0.3%.**
- Challenge to achieving **SDG 5** – gender equality.



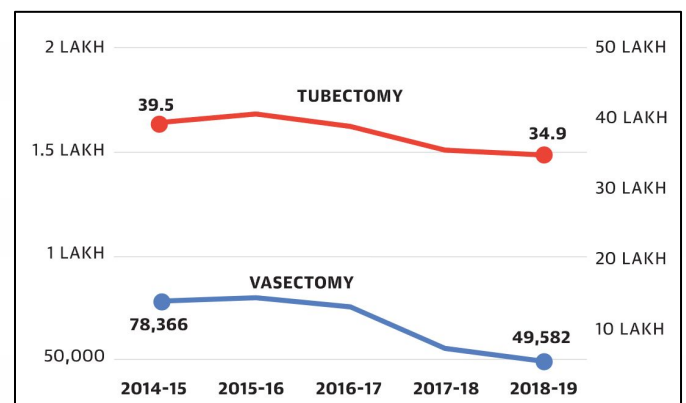
Introduction to India's Family Planning Programme

- **1952: National** programme for family planning
- Initial focus- improving **maternal and child health**.
- Later shifted toward **population stabilisation**.
- Between **1966-70**, about **80.5%** of sterilisation procedures were vasectomies.

- **Emergency Period (1975-77)**- most aggressive **sterilisation campaigns**.
- Focus shift- female sterilisation, influenced by social and cultural factors.

Importance of Male Contraceptives

- **Promotes Gender Equality in Reproductive Health:** Empowers men to share
- **Reduces Female Contraceptive Burden:** Eases pressure on women's health choices.
- **Enhances Family Planning Options:** Expands choices beyond female methods.
- **Improves Contraceptive Awareness and Acceptance:** Reduces stigma and misinformation.
- **Contributes to Sustainable Population Control:** Helps stabilize population growth rate.
- Example: India's **population growth rate at 1.2%** (World Bank, 2023).
- **Boosts Economic and Social Development:** Increases productivity and social equality.



Indians need to share Contraceptive Responsibility

30th November 2024

CONTEXT: A write up has appeared focusing on various aspects of Contraceptives and Family Planning.

Persistent Challenges

- **Societal and cultural attitudes:** hinder male participation
- **Illiteracy, family opposition :** discourage male sterilisation..
- **Misconceptions, male ego,**
- **Procedural Unawareness:** A survey in **Chhatrapati Sambhaji Nagar.**
- **Common Perception:** Male Economic Hardship
- Inadequate **skilled Professionals** in rural areas
- **Community health workers:** lack knowledge of **no-scalpel vasectomy** techniques.

Government Initiatives



#SaafNiyatSahiVikas
Mission Parivar Vikas (MPV)

Key initiatives

- ◆ New Contraceptives made available till the Sub-Centre Level
- ◆ **Nayi Pehel:** Family planning kit for newlyweds made available with ASHAs
- ◆ **Saas Bahu Sammelan:** Encouraging young married women & their mothers-in-law to freely discuss matters related to family planning & reproductive health.
- ◆ **Saarathi:** Family Planning mobile van offering information and services at the community's doorstep.

www.mohfw.gov.in



#SaafNiyatSahiVikas
Mission Parivar Vikas (MPV)

3 new contraceptives added to the basket of family planning choices:

- Injectable Contraceptive MPA (Medroxy Progesterone Acetate) under Antara Programme
- Centchroman (Chhaya)
- Progesterone Only Pills

www.mohfw.gov.in

Way Forward

- **Sensitisation and Education Initiatives:** awareness programmes and peer-group discussions, Social behaviour change communication
- **Incentives for Male Sterilisation:** **Maharashtra** and **Madhya Pradesh.**
- **International Lessons and Best Practices**
 - **South Korea ,progressive societal norms, gender equality.**
 - **Bhutan, social acceptability, high-quality services, and government-run camps.**
- **The Role of Media and Awareness Campaigns**
 - **Brazil mass media** to spread awareness.
 - **Vasectomy prevalence** Brazil rose from **0.8%** in the 1980s to **5%** in recent years.
- **Strengthening the National Health System**
 - Training **more health professionals**, investing in **technical advancements** for **non-scalpel vasectomies.**
 - **Upgraded facilities in rural areas, telemedicine support.**
- **Moving Beyond Policy Formulation**
 - **Demand- and service-focused efforts**
 - Effective **implementation, NGOs** and **community engagement.**

Mains Practise Question

Discuss the importance of male contraceptives in family planning in India. What are the challenges and potential solutions for increasing male participation in contraceptive use?"



UGC approves Flexible UG Degree Completion

30th November 2024

SYLLABUS: GS Paper 2 : Education, Government Policies and Interventions
Newspaper : The Indian Express, Page No : 17

UNDERGRADUATE STUDENTS will soon have flexibility in completing their programmes in less or more time than the standard three or four years, following a recent decision by the University Grants Commission (UGC).

Whether students opt for an 'accelerated' or 'extended' timeline, they will earn the same degree as those on the standard track, provided they fulfil all academic requirements.

What are 'Accelerated Degree Programmes' (ADPs) and 'Extended Degree Programmes' (EDPs)?

At the end of either the first or second semester, undergraduate students will be allowed to opt for an ADP or an EDP.

Students enrolled under an ADP will follow the same curriculum and must earn the same number of credits as a three- or four-year UG programme. However, they can complete their programme sooner by earning additional credits starting from the semester they choose the ADP. A three-year UG programme can thus be completed in five semesters instead of the standard six (shortened by a maximum of one semester), while a four-year UG programme can be completed in six or seven semesters (shortened by a maximum of two semesters) rather than eight.

On the other hand, students who choose the EDP will be allowed to earn fewer credits per semester compared to the standard programme, allowing them to take longer to complete their course. Their course duration can be extended by a maximum of two semesters.

What is the objective behind them?

UGC Chairman M Jagadesh Kumar said the National Credit Framework allows students to complete UG courses in accelerated or extended programmes to accommodate "diverse academic needs and cognitive abilities".

"ADP allows high-performing students to complete their degrees faster by earning additional credits and allowing them to enter the workforce or pursue higher studies sooner.

**EXPLA
EDUCA**

Conversely, EDP supports students who face academic challenges by offering them an extended timeline to complete their degrees at a manageable pace. Together, these options promote equity, ensuring all learners have the means to achieve their educational goals," he added.

When will the options kick in?

Kumar said higher education institutions can start offering ADP or EDP from the July-August session in the 2025-26 academic year. It would be up to the institutions to decide whether they would like to offer these programmes.

Prelims Booster

- **Establishment:** Formed on December 28, 1953, as UGC.
- **Statutory Status:** Became a statutory body through 1956 Act.
- **Primary Role:** Coordinates and maintains university education standards.
- **Regulation:** Monitors fake universities, autonomous colleges, and deemed universities.
- **Distance Education:** Regulates distance education institutions in India.
- **Head Office:** UGC's head office is located in New Delhi.



Odisha's Proposed Anti Cheating Law

30th November 2024

SYLLABUS: GS Paper 2 : Education, Government Policies and interventions
Newspaper : The Indian Express, Page No : 17

THE ODISHA government has decided to enact a new law with stringent penal provisions to check cheating and other discrepancies in public examinations conducted by various state recruitment agencies.

Officials said the proposed law would be aimed at effectively deterring people, organised groups or institutions that indulge in unfair means and adversely impact the public examination systems for monetary or wrongful gains. Currently, there is no specific law in Odisha to prevent cheating in examinations.

In recent years, states such as Uttarakhand and Jharkhand have introduced similar laws, with The Public Examinations (Prevention of

Unfair means

Section 3 of the Bill lists 15 actions that amount to using unfair means in public examinations "for monetary or wrongful gain". These include

1. Leakage of question paper
2. Providing solutions
3. Tampering with OMR sheets
4. Creation of fake website
5. Conduct of fake examination

What will count as an offence?

According to the proposed law, actions such as leaking question papers, unauthorised people providing solutions to questions during the examination and tampering with answer sheets or any documents for shortlisting candidates are offences. Violation of security measures to facilitate unfair means, tampering with computer networks or systems, manipulation in seating arrangements, and creation of fake websites to cheat or for monetary gain are also included.

The law says it is an offence for the service provider to hold examinations in alternative premises without the written approval of the public examination authorities.

be cognisable, non-bailable and non-compoundable. Any person resorting to unfair means and offences under this law will be punished with imprisonment for a term not less than three years, which may extend to five years, and with a fine of up to Rs 10 lakh.

The service provider shall also be liable to be punished with a fine up to Rs 1 crore and there is a provision to recover the proportionate cost of examination from them. It could be barred from being assigned with any responsibility for the conduct of any public examination for four years.

Similarly, if a person or group of people commits an organised crime, they will be punished with imprisonment for a term not less than five years, which may extend up to 10 years, and with a fine of not less than Rs 1 crore. Only an officer not below the rank of deputy superintendent of police (DSP) or assistant commissioner of police (ACP) can investigate the offences under the proposed law.

| Provision | Offender | Punishment | Fine |
|---------------|---|--|--|
| Section 10(1) | Person committing the offence | 3-5 years imprisonment | Upto Rs.10 lakhs |
| Section 10(2) | The service provider | 4-year bar from conducting the public exam | Upto Rs.1 crore and proportionate cost of exam |
| Section 10(3) | Director, Senior Management or person in-charge of service provider | 3-10 years of imprisonment | Upto Rs.1 crore |
| Section 11(1) | Persons involved in organized crime | 5-10 years of imprisonment | Upto Rs.1 crore |
| Section 11(2) | Institution involved in the organized crime | Attachment and forfeiture of the property | Proportionate cost of exam |

UPSC Mains 2024

Q11 - What are the aims and objects of recently passed and enforced, The Public Examination (Prevention of Unfair Means) Act, 2024? Whether University/State Education Board examinations, too, are covered under the Act ? (Answer in 250 words)

Prelims Pointers

Public Examinations (Prevention Of Unfair Means) Act passed-February 2024.

Aim: prevent unfair means in order to bring greater transparency, fairness and credibility to the public examinations system.

Public Examinations

Examination conducted by a "public examination authority" listed in the Schedule of the Bill. These include- UPSC, SSC, RRBs, IBPS, NTA, Ministries or Departments of the Central Government

Salient Features

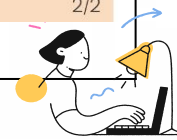
- It will deal with unfair means adopted or offences committed by various entities involved during the conduct of public examinations for recruitments and admission to higher education by the Central Government and its agencies.
- All offences under this Act, shall be cognizable, non-bailable and non-compoundable.
- Candidate shall not be liable for action and shall continue to be covered under the extant administrative provisions of the concerned public examination authority.

1/2

Salient Features

- Penalties for various offence vary from 3 to 10 years of imprisonment. Highest penalty will be imposed for organized crime.
- Additional punishments for non-payment of fines as per IPC/Bharatiya Nyaya Sanhita, 2023.
- Provision of attachment of property .
- The Act shall serve as a model draft for States for adoption at their discretion. This will aid states in preventing criminal elements from disrupting conduct of their State level public examinations.

2/2



Raising FDI Limit in Insurance Sector

30th November 2024

SYLLABUS: GS 3 Paper : Mobilization of Resources, Capital Market
Newspaper : The Indian Express, **Page No : 15**

THE UNION Finance Ministry on Friday released a consultation paper proposing to raise the Foreign Direct Investment (FDI) limit in the insurance sector from 74 per cent to 100 per cent. The FDI limit in the insurance sector was previously increased from 49 per cent to 74 per cent in February 2021.

The government stated that the proposal to amend certain provisions of insurance laws aims to ensure accessibility and affordability of insurance for citizens, foster the expansion and development of the insurance industry, and streamline business processes.

Notably, the Chairman of the Insurance Regulatory and Development Authority of India (IRDAI), Debasish Panda, had earlier this month also advocated for 100 per cent foreign direct investment in the sector, citing the need for significant capital to meet the ambitious "Insurance for All by 2047" vision.

- **Insurance Penetration:** 4% of GDP. FY23
 - **Life Insurance:** 3% in 2022.
 - **Non-Life Insurance:** 1% in 2022.
- **Insurance Density:** \$92, 2022 up from \$11.1 in 2001
 - **Life Insurance:** \$70 in 2022.
 - **Non-Life Insurance:** \$22 in 2022

Prelims Pointers

- Formed under the **IRDA Act, 1999**, to regulate India's insurance sector.
- Works under the **Ministry of Finance**, ensuring transparency and policyholder protection.
- Promote a **fair, transparent, and efficient insurance industry** for policyholders.
- Issues **licenses to insurers, regulates their operations, and ensures solvency.**
- Enforces measures to **safeguard policyholders' interests and address grievances.**
- Encourages **penetration, density, and innovation in both life and non-life sectors.**



30th November 2024

SYLLABUS: GS Paper 3 : Environmental Pollution and Degradation
Newspaper : The Hindu, Page No : 05

The National Green Tribunal (NGT) on Friday directed the Central Pollution Control Board (CPCB) to prepare detailed pan-India guidelines for silica sand mining and silica washing plants within three months.

A silica sand washing plant is used to remove impurities and contaminants from silica sand. Both mining and washing pose health risks to people working in the plants or residing nearby. They also cause silicosis, an occupational lung disease caused by prolonged inhalation of silica dust.

National Green Tribunal (NGT)

- **Established in 2010:** Created under the NGT Act, 2010, for effective environmental protection.
- **Quasi-judicial body:** Specializes in adjudicating environmental disputes, ensuring speedy justice.
- **Covers five key areas:** Forests, biodiversity, air, water, and soil pollution.
- **Judicial power:** Can impose penalties, enforce environmental laws, and protect ecosystems.
- **Principal Bench:** Located in **New Delhi**, with regional benches for broader coverage.
- **No third-party appeals:** Bypasses lengthy court processes, enabling direct environmental redressal.

Central Pollution Control Board (CPCB)

- **Established in 1974:** Under the **Water (Prevention and Control of Pollution) Act, 1974**.
- **Environmental monitoring:** Supervises air, water, and noise pollution levels across India.
- **Affiliated to MoEFCC:** Functions under the Ministry of Environment, Forest, and Climate Change.
- **Functions of the CPCB, as per Water (Prevention and Control of Pollution) Act, 1974, and the Air (Prevention and Control of Pollution) Act, 1981**
 - to promote cleanliness of streams and wells in different areas of the States by prevention, control and abatement of water pollution.
 - to improve the quality of air and to prevent, control or abate air pollution in the country.

Prelims PYQ 2018

How is the National Green Tribunal (NGT) different from the Central Pollution Control Board (CPCB)?

1. The NGT has been established by an Act whereas the CPCB has been created by an executive order of the Government.
2. The NGT provides environmental justice and helps reduce the burden of litigation in the higher courts whereas the CPCB promotes cleanliness of streams and wells, and aims to improve the quality of air in the country.

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

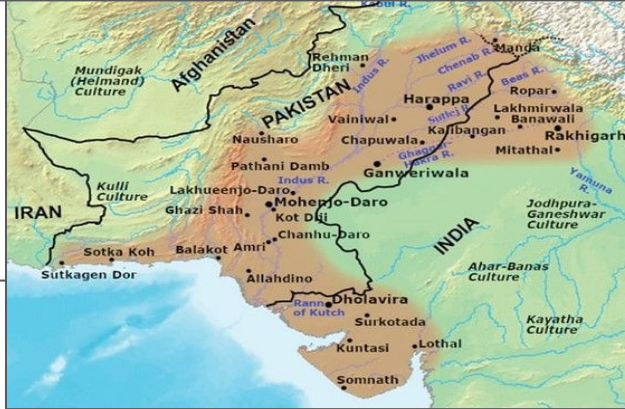


Lothal Death: Explanation sought from IITs and ASI

30th November 2024

SYLLABUS: GS Paper 1 : Indian Heritage Sites, Ancient Indian History
Newspaper : The Indian Express, Page No : 11

TWO DAYS after a 23-year-old PhD scholar died while working in a trench at the Harappan site of Lothal, the Gujarat police and the district administration have sought explanations from IIT-Delhi and IIT-Gandhinagar along with the Archaeological Survey of India (ASI) asking if due permissions were taken by the four-member research team that visited the spot, and if the Standard Operating Procedure (SOP) was followed.



Prelims Pointers

| Site Name | River | Major Findings |
|--------------|---------------|---|
| Harappa | Ravi | Planned city layout, granaries, seals with scripts and animal motifs, evidence of craft specialization (pottery, bead-making, metallurgy). |
| Mohenjo-daro | Indus | Great Bath, citadel, granaries, unique drainage system, standardized weights and measures, evidence of trade with Mesopotamia. |
| Dholavira | Luni | Massive fortification walls, water conservation system, unique signboard script, evidence of long-distance trade. |
| Lothal | Bhogavo | Dockyard, evidence of maritime trade, bead-making industry, terracotta figurines, rice husk impressions. |
| Kalibangan | Ghaggar-Hakra | Evidence of fire altars, plowed agricultural fields, planned city layout with grid pattern, no conclusive evidence of horse remains (this is disputed). |
| Rakhigarhi | Ghaggar-Hakra | Largest known IVC site, evidence of large-scale settlements, burial practices, and craft production. |
| Chanhudaro | Indus | Specialized craft production (beads, seals, pottery), evidence of trade with Mesopotamia, no fortification walls. |

Prelims PYQ 2019

Which one of the following is not a Harappan site?

- (a) Chanhudaro
- (b) Kot Diji
- (c) Sohgaora
- (d) Desalpur

Prelims Booster

- **Establishment:** Founded in 1861 by Alexander Cunningham under British rule.
- **Mandate:** Responsible for conservation, protection, and preservation of India's monuments.
- **Legislation:** Operates under the Ancient Monuments and Archaeological Sites and Remains Act, 1958.
- **Directorate:** Currently functions under the Ministry of Culture, Government of India.
- **Excavation Work:** Conducts excavations at historical sites like Rakhigarhi and Dholavira.
- **Monument Count:** Protects 3,691 centrally protected monuments across India.
- **Manages 44 site museums showcasing archaeological findings and cultural artifacts** and India's **UNESCO World Heritage Sites.**



30th November 2024

Q1. Consider the following statements:

1. India ranks 8th globally in logistics performance, according to the World Bank's 2020 report.
2. India's labour productivity is at par with that of China, as per OECD data.
3. Agriculture employs over 40% of India's workforce but contributes only 17-18% to GDP.
4. India ranks 63rd in the Ease of Doing Business Index, according to the World Bank's 2019 report.

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

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: b

Q2. Consider the following statements regarding sterilization in India:

1. Female sterilization accounts for approximately 37.9% of sterilization procedures, according to NFHS-5.
2. The proportion of vasectomies was as high as 80.5% during 1966-70.

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

Q3. Consider the following statements regarding the University Grants Commission (UGC):

1. The UGC was established on December 28, 1953, but became a statutory body only after the 1956 Act.
2. The UGC monitors fake universities, autonomous colleges, and deemed universities.

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. Which of the following statements is correct regarding insurance in India?

- a) Insurance penetration accounts for 4% of GDP in FY23.
- b) Life insurance contributed 1% of GDP in 2022, while non-life insurance contributed 3%.
- c) India's insurance penetration is higher than the global average.
- d) Insurance penetration in India does not include non-life insurance contributions.

Answer: a

Q5. Match the following Indus Valley Sites and Rivers:

| Site Name | River |
|-----------------|----------|
| a. Harappa | 1. Ravi |
| a. Mohenjo-Daro | 2. Luni |
| a. Dholavira | 3. Indus |

Select the correct answer using the codes given below.

- a) a-1, b-2, c-3
- b) a-1, b-3, c-2
- c) a-2, b-3, c-1
- d) a-3, b-1, c-2

Answer: b





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121

Visit us at : www.vajiramandravi.com