



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**29th March 2026**



# State of Sugarcane Industry in India

**CONTEXT:** House panel flags 32 times increase in sugarcane arrears, farmers to launch protests.

## Status of India's Sugarcane Sector



### SUGARCANE

**Crop Type:**

- Tall, perennial grass; grown in tropical & subtropical regions (year-round crop)

**Climate:**

- Warm, hot & humid; frost is fatal
- Temperature: 21–27°C
- Rainfall: 75–150 cm

**Soil:** Grows in a variety of soils (sandy loam to clay loam); **best** in deep, rich loamy soil with good irrigation

### Production & Distribution

**Top Producers (India):**

- Uttar Pradesh (1st),
- Maharashtra (2nd),
- Karnataka (3rd)

(Economic Survey 2025–26)

**Global Position:**

- Largest area under sugarcane
- 2<sup>nd</sup> largest producer (after Brazil)
- Largest consumer

**Terrain Issue:**  
Often grown on slopes → Prone to soil erosion due to shallow roots



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## Status of India's Sugarcane Sector

### Regional Differences

- **North India:** Lower yield, shorter crushing season (due to subtropical climate)
- **South India:** Higher yield (favourable tropical climate, longer growing season)

### Key Characteristics

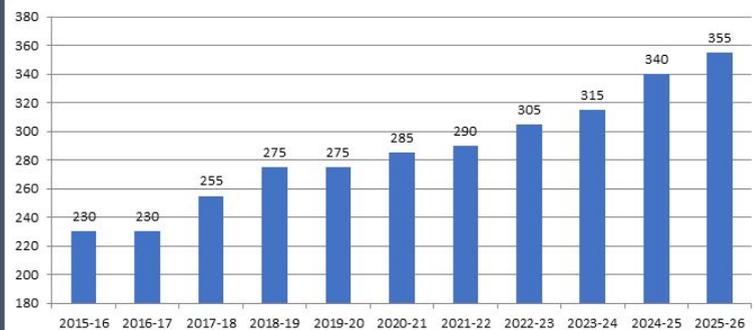
- **Water-intensive crop**
- **Short crushing season in North India**

### By-products & Uses

- **Bagasse:** Fibrous residue → used as **biofuel** for heat & electricity
- **Molasses:** Used for **alcohol production** and livestock feed

### Difference between FRP & SAP of Sugarcane

Factors	Fair & Remunerative Price (FRP)	State Advised Price (SAP)
Definition	Legally mandated minimum price that sugar mills are required to pay to farmers for their sugarcane.	Some key sugarcane-producing states announce SAP, which is typically higher than the FRP.
Who Determines?	Central Government based on recommendations from the Commission for Agricultural Costs and Prices (CACP).	Individual State Governments.
Applicable	Nationwide	Applicable only in respective States who have announced e.g. Uttar Pradesh, Punjab, Haryana, Uttarakhand



## Challenges Associated with Growing Sugarcane

- **Long Gestation Period:** 10–12 months to harvest; effectively locks land for ~2–3 years → limits crop diversification.
- **High Capital Requirement:** Intensive land preparation (deep tilling, leveling) + costly inputs (setts, fertilizers, manure).
- **High Labour & Transport Costs:** Labour-intensive harvesting; weather issues (rain/slush or dryness) increase losses & transport expenses.
- **Unviable Sugar Exports:** High domestic production cost > global prices → dependence on subsidies; WTO-related uncertainty.
- **Issues in Ethanol Programme:** Pricing mismatch (ethanol often costlier than petrol) → reduces incentives for ethanol supply & blending.

# State of Sugarcane Industry in India



**CONTEXT:** House panel flags 32 times increase in sugarcane arrears, farmers to launch protests.



SUGARCANE RED ROT

## Major schemes for the sugarcane sector in India

Scheme/Initiative	Ministry	Objective	Key Features
<b>Sugar Development Fund (SDF)</b>	Dept. of Food & Public Distribution	Modernization & financial support	- Loans for mills- Ethanol projects, modernization
<b>Ethanol Blended Petrol (EBP) Programme</b>	Ministry of Petroleum & Natural Gas	Reduce oil imports & boost sugar demand	- Target: 20% blending (E20)- Diversion of sugarcane to ethanol
<b>Buffer Stock Scheme</b>	Govt. of India	Stabilize sugar prices	- Govt. creates buffer stock- Subsidy to mills for carrying cost
<b>Minimum Selling Price (MSP) of Sugar</b>	Govt. of India	Prevent price crash	- Floor price for sugar sales by mills
<b>Production Subsidy / Export Subsidy</b>	Govt. of India	Help mills clear cane dues	- Linked to export/production- Supports liquidity
<b>Sustainable Sugarcane Initiative (SSI)</b>	State Govts / NGOs	Increase productivity with less inputs	- Low water use- Wider spacing, better yield
<b>Ratoon Management Programme</b>	ICAR / States	Improve yield of ratoon crops	- Scientific practices for ratoon crop- Cost reduction



# State of Sugarcane Industry in India



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## The Path Ahead

- **Diversification of Revenue:** Mills should shift from sugar-centric model → focus on **ethanol production** and **cogeneration (power)** using by-products.
- **Integrated Value Chain:** Use by-products like bagasse & molasses → improves profitability and reduces waste.
- **Ensuring Farmer Remuneration:** Profitable mills → better ability to pay fair cane prices to farmers.
- **Rangarajan Committee Recommendation:**
  - Introduced **Revenue Sharing Formula**
  - Cane price linked to **sugar + by-products value**
- **Price Stabilisation Mechanism:** If formula-based price < reasonable level →
  - Gap funded through **dedicated fund**
  - Fund built via **cess on sugar**

## UPSC PRELIMS EXAM 2025

**Q:** The Fair and Remunerative Price (FRP) of sugarcane is approved by the

- (a) Cabinet Committee on Economic Affairs
- (b) Commission for Agricultural Costs and Prices
- (c) Directorate of Marketing and Inspection, Ministry of Agriculture
- (d) Agricultural Produce Market Committee

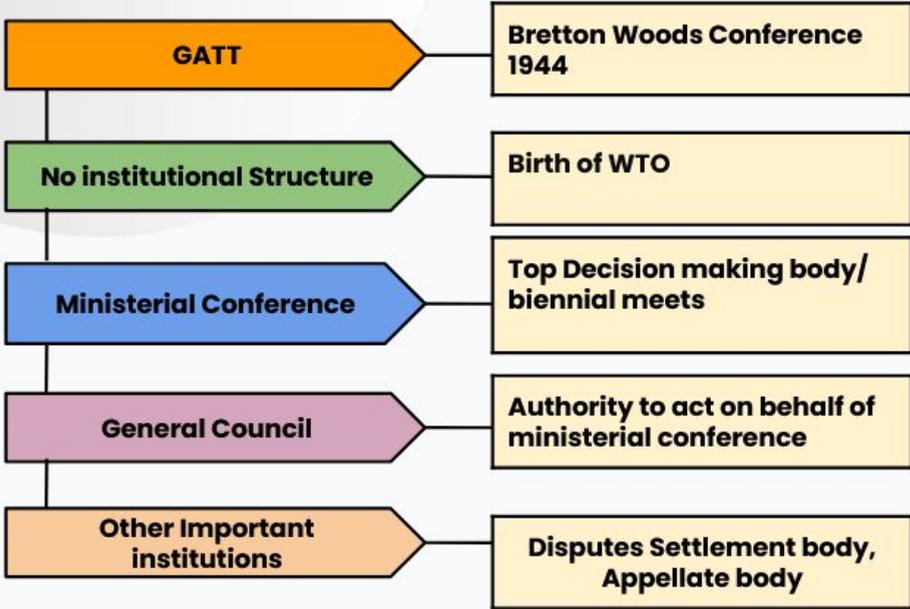
## Mains Practise Question

**Question :** Discuss the major challenges associated with the sugarcane sector and suggest suitable measures for its sustainable growth. (10 Marks, 150 words)



# Is WTO Still relevant ?

**CONTEXT:** India stood alone to oppose Investment Facilitation for Development pact at WTO.



**WORLD TRADE ORGANIZATION**  
Established: 1995

Formed under the Marrakesh Agreement on 15<sup>th</sup> April 1994  
After the Uruguay Round (1986-94)

Succeeded **GATT** (Est. 1948)  
**GATT:** Focused on Trade in Goods

**WTO:** Covers Trade in Goods, Services & Intellectual Property

**Headquarters**  
Geneva, Switzerland

**166 Member Countries**

**98% of Global Trade**



**CONTEXT:** India stood alone to oppose Investment Facilitation for Development pact at WTO.

## Structure of World Trade Organization (WTO)

- **Ministerial Conference (Top Body)**
  - Highest decision-making authority
  - Meets every 2 years
  - Comprises trade ministers of all member countries
  - Takes major policy decisions
- **General Council (Core Working Body)**
  - Handles day-to-day functioning
  - Consists of representatives (usually ambassadors) of all members
  - Works under the Ministerial Conference
- **Specialized Bodies under General Council**
  - **Dispute Settlement Body (DSB)** → Resolves trade disputes between members
  - **Trade Policy Review Body (TPRB)** → Reviews trade policies of member countries for transparency
- **Three Main Councils (Operational Level)**
  - **Council for Trade in Goods** → Deals with trade in goods (e.g., agriculture, subsidies)
  - **Council for Trade in Services** → Covers services like banking, telecom
  - **Council for TRIPS (Intellectual Property)** → Handles IP rights (patents, copyrights)



164 States and Customs  
Territories



98% of the  
world trade



package of agreements which set international rules in the field of trade



platform for multilateral negotiations aimed at the development of international trade rules and the reduction of trade barriers



dispute settlement system



source of information that ensures transparency in the application of trade policy measures by all Members



**CONTEXT:** India stood alone to oppose Investment Facilitation for Development pact at WTO.

## Key WTO Agreements

### 1. TRIMS (Trade-Related Investment Measures)

- Prohibits investment measures that **distort trade**
- Ensures **no discrimination against foreign products**
- **Examples banned:**
  - Local Content Requirement (use domestic inputs)
  - Trade Balancing Requirement
- **Objective:** Promote **free and fair competition**

### 2. TRIPS (Trade-Related Aspects of Intellectual Property Rights)

- Sets **minimum global standards** for IP protection
- Covers: Patents, copyrights, trademarks, GI, etc.
- Provides **dispute settlement mechanism under WTO**
- Balances **innovation vs public interest** (e.g., compulsory licensing)

### 3. AoA (Agreement on Agriculture) : Focuses on **agricultural trade liberalization** through 3 pillars:

- **Market Access** → Reduction of tariffs, removal of barriers
- **Domestic Support** → Limits subsidies (AMS, Green/Amber/Blue box)
- **Export Subsidies** → Reduction/discipline on export incentives

### 4. Other Important Agreements

- **SPS (Sanitary and Phytosanitary Measures)**
  - Ensures food safety & animal/plant health
  - Measures must be **scientifically justified**
- **GATS (General Agreement on Trade in Services)**
  - Covers services like IT, banking, telecom
  - Promotes **liberalization of services trade**
- **GATT (General Agreement on Tariffs and Trade)**
  - Core WTO framework for **trade in goods**
  - Principles: **MFN (non-discrimination), National Treatment**



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## WTO Agreement on Agriculture (AoA)

- Negotiated during **Uruguay Round (GATT)**
- Signed at **Marrakesh (1994)** → Came into force in **1995**
- Aim: **Liberalize agricultural trade** and reduce distortions

### Core Pillars :

1. **Market Access**
  - Reduce tariffs & non-tariff barriers
  - Promote **free trade in agriculture**
2. **Domestic Support**
  - Regulates **subsidies to farmers**
  - Classified into **Subsidy Boxes**
3. **Export Subsidies**
  - Reduction of subsidies on exports
  - Prevents **unfair price advantage**

### Amber Box (Trade-Distorting)

Subsidies that distort  
production & trade

Examples: Fertilizer, electricity,  
irrigation, MSP

Must be reduced over time

De Minimis Limit:

- **10%** (Developing countries like India)
- **5%** (Developed countries)

⚠ India's MSP often debated under this

### Blue Box (Production-Limiting Support)

“Amber with conditions”

- Subsidies allowed if farmers  
limit production
- Example: Setting aside land,  
production quotas

### Green Box (Non-Trade Distorting)

Minimal or no distortion

Examples:

- Environmental protection
- Research, infrastructure
- Direct income support  
(without price linkage)



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## Investment Facilitation for Development (IFD) Agreement

### About

 Launched in 2017 by a group of developing & LDCs, led by China

 WTO initiative to improve global investment climate

 Under WTO Framework

### Objective

 Ease of investment & business operations

 Streamline procedures, reduce red tape

### Objective

 Ease of investment & business operations

 Streamline procedures, reduce red tape

 Support Developing & LDCs in attracting investment

### Significance

 Boost FDI flows to Developing Countries

 Enhance Ease of Doing Business Globally

### Key Features

#### Plurilateral Agreement

 Under Marrakesh Agreement (WTO)

- Binding only on consenting members

#### Focus Areas

-  Transparency & Predictability
-  Faster Approvals & Simplified Procedures
-  Coordination Among Authorities

#### Exclusions

-  No Market Access Commitments
-  No Investment Protection (ISDS)
-  No Investor-State Disputes
-  No Govt. Procurement Rules

## India's Concerns Regarding the Investment Facilitation for Development (IFD) Agreement

### 1. Non-Mandated Issue

- India argues **investment facilitation = "non-trade issue"**
- WTO mandate limited to **trade in goods, services, and IPR**
- Including FDI without **unanimous mandate** violates the **Marrakesh Agreement**

### 2. Threat to Multilateralism & Consensus : works on consensus-based decision-making

- IFD as a **plurilateral agreement** bypasses consensus
- Risk of **"two-tier WTO"**:
  - Powerful economies dominate
  - Global South's voice weakened

### 3. Erosion of Sovereign Policy Space

- Concerns over:
  - **Pre-investment appeal mechanisms**
  - **Independent screening bodies**
- May impose **binding global rules on FDI**
- Limits flexibility to:
  - Regulate FDI based on **national priorities**
  - Address **security concerns** (e.g., defence, atomic energy)
  - Pursue **developmental goals**

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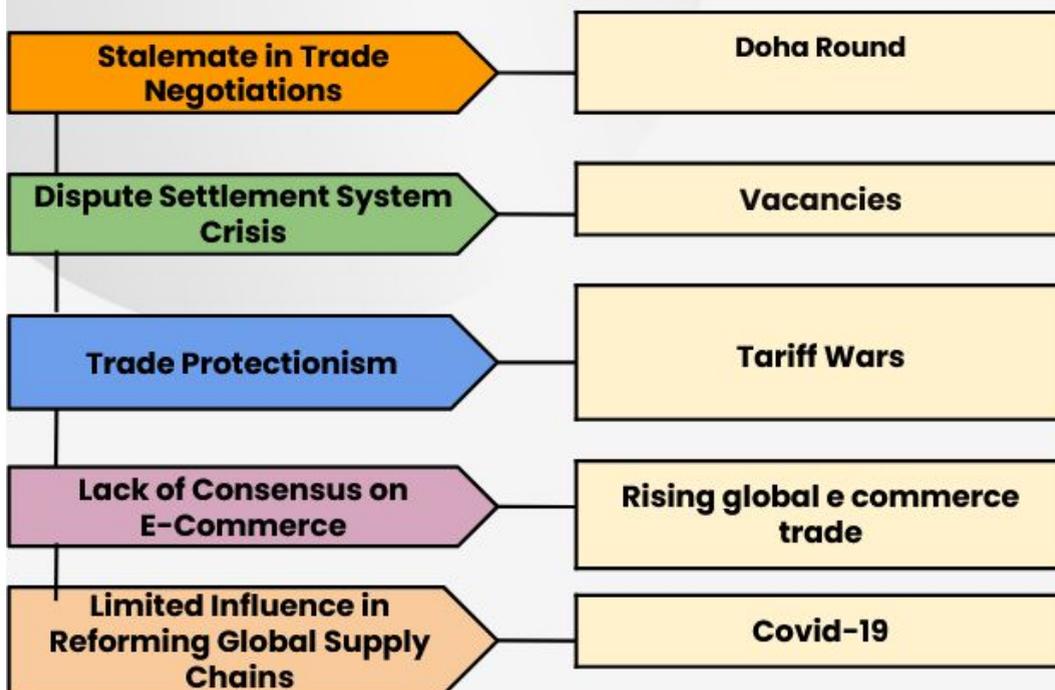
## 4. Tactical / Strategic Opposition

- India using IFD negotiations as **bargaining leverage**
- Push to resolve **Doha Development Agenda (DDA)** issues

### Key Demand:

- **Permanent Solution on Public Stockholding (PSH)**
  - Critical for **MSP regime**
  - Supports schemes like **PMGKAY**
  - Issue unresolved despite **2013 Bali Peace Clause**

## Issues Plaguing the WTO



# Is WTO Still relevant ?

**CONTEXT:** India stood alone to oppose Investment Facilitation for Development pact at WTO.

## Needed Reforms in WTO

What should be done?

Dispute Settlement Mechanism Reform

Addressing Agricultural Subsidies

Improving Market Access for Developing Countries

Addressing Non-Tariff Barriers

Addressing E-commerce and Digital Trade

## Mains Practise Question

**Question :** Highlight the structural and functional issues affecting the performance of the World Trade Organization. Suggest ways to enhance its relevance in the 21st century.  
(10 Marks, 150 words)



**SYLLABUS: GS 1: Important Geophysical Phenomenon**  
**Newspaper : The Hindu, Page No : 11**

## Prelims Pointers

- Mass of **snow, rock, ice, soil, and other material** slides rapidly down a mountainside.
- Avalanches of **rocks or soil - landslides**, while **snow slides common kind of avalanche**.

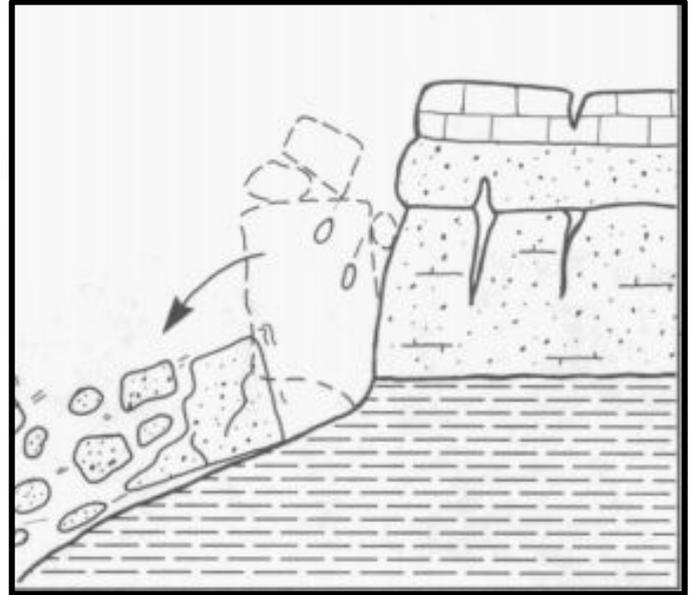
### Mechanism:

- unstable **mass of snow breaks** away from a slope and picks up speed and more snow as it moves downhill
- Produces **a river of snow and a cloud of icy particles** that rises high into the air.
- **What are the main types of Snow Avalanches?**

- **Sluff Avalanches**- a small slide of dry, powdery snow that occurs when the weak layer of a snowpack is on the top.
- **Slab Avalanches** :weak layer lies lower down in a snowpack and when it breaks off it pulls all the layers on top of it down the slope.

### Factors:

- A **fresh snowfall** adds a new layer to a snowpack.
- **natural forces**- pull of gravity on a steep slope, earthquakes,
- **warming temperatures** (weakening the bonds between the layers),,
- **Human activity:** construction/development activities etc.



**SYLLABUS: GS 1:** Important Geophysical Phenomenon  
**Newspaper :** The Hindu, **Page No : 11**

## Important Mountain Passes in India

Pass	State/UT	Connects	Range	Key Point
Zoji La	Ladakh	Srinagar – Leh	Zaskar	Gateway to Ladakh
Nathu La	Sikkim	India – Tibet (China)	Eastern Himalaya	Trade route (Silk Route)
Jelep La	Sikkim	India – Tibet	Eastern Himalaya	Old trade route
Shipki La	Himachal Pradesh	India – Tibet	Himalaya	Sutlej enters India
Mana Pass	Uttarakhand	India – Tibet	Greater Himalaya	Near Badrinath
Niti Pass	Uttarakhand	India – Tibet	Himalaya	Ancient trade route

Pass	State/UT	Connects	Range	Key Point
Lipulekh Pass	Uttarakhand	India – Nepal – Tibet	Himalaya	Kailash Mansarovar route
Rohtang Pass	Himachal Pradesh	Manali – Lahaul-Spiti	Pir Panjal	Key tourist + road link
Baralacha La	Himachal Pradesh	Lahaul – Ladakh	Zaskar	Leh–Manali route junction
Khardung La	Ladakh	Leh – Nubra Valley	Karakoram	Strategic military access
Banihal Pass	J&K	Jammu – Kashmir Valley	Pir Panjal	Connectivity via tunnel
Bomdi La	Arunachal Pradesh	Assam – Tawang	Eastern Himalaya	Strategic NE access



# RBI weighs e cheque system



**SYLLABUS: GS3: Banking Sector & NBFCs**  
**Newspaper : The Indian Express, Page No : 12**

## RBI Proposes e-Cheques

**Objective:**

- Modernise payment system;
- Combine reliability of cheques with digital speed & security

**What is e-Cheque?**

- Digital version of paper cheque
- Filled, digitally signed, sent online

**Processing:**

- Verified like normal cheque but faster
- Paperless, secure, trackable

**Reforms in Cheque System**

- ✓ Review design & security features
- ✓ Strengthen fraud prevention
- ✓ Standardisation of CTS-2010

**Cross-border Payments**

- Improve efficiency framework
- Publish reports on key aspects
- Streamline approvals (PSS Act, 2007 & FEMA, 1999)

**Ecosystem Improvements**

- Recognise Small Payment System Providers
- Explore Payments Switching Service (PaSS)
- Regulatory oversight of digital entities

**Digital Cheques for a Safer & Faster Economy**



29th March 2026

**SYLLABUS: GS3: Banking Sector & NBFCs**  
**Newspaper : The Indian Express, Page No : 12**

## Prelims Pointers

Initiative	Year	Type	Key Feature	Objective
<b>Central Bank Digital Currency (e₹)</b>	2022-	Digital Currency	Retail (e₹-R) & Wholesale (e₹-W) pilots	Reduce cash use, improve payment efficiency
<b>UPI Lite</b>	2022	Payments	Small-value offline wallet on UPI	Faster low-value transactions
<b>UPI 123Pay</b>	2022	Financial Inclusion	UPI for feature phones (IVR-based)	Include non-smartphone users
<b>Card Tokenisation</b>	2022	Security	Replace card details with tokens	Prevent data theft & fraud
<b>Digital Lending Guidelines</b>	2022	Regulation	Direct disbursement to borrower, no third-party pass-through	Protect consumers
<b>Account Aggregator (AA) Framework</b>	Scale-up	Data Sharing	Consent-based financial data flow	Improve credit access



**SYLLABUS: GS 2: Health**  
**Newspaper : The Indian Express, Page No : 01**

**Malaria**

Malaria is caused by a protozoan parasite named Plasmodium, and it is spread by the Anopheles (female) mosquito that causes acute life-threatening disease.

It is a major worldwide health concern where immunocompromised persons, children, and pregnant women have the highest morbidity and mortality rates.

**Types, Causes, Symptoms, Risk, Complications, Diagnosis and Prevention**

Hyderabad, Telangana, India | 040 4848 6868 | pacehos

PACE HOSPITALS

**DENGUE**

is a viral infection transmitted to humans through the bites of infected mosquitoes, primarily through *Aedes aegypti* mosquitoes.

It causes a flu-like illness and sometimes, a potentially **life-threatening complication called severe dengue.**

World Health Organization  
Western Pacific Region

August 2022

**MOSQUITO-BORNE DISEASES AND VECTORS**

S.N	Disease	Mosquito Vector(s)
1	Zika Virus	<i>Aedes aegypti</i> , <i>Aedes albopictus</i>
2	Dengue Fever	<i>Aedes aegypti</i> , <i>Aedes albopictus</i>
3	Chikungunya	<i>Aedes aegypti</i> , <i>Aedes albopictus</i>
4	Yellow Fever	<i>Aedes aegypti</i>
5	Malaria	<i>Anopheles</i> species
6	West Nile Virus	<i>Culex</i> species
7	Japanese Encephalitis	<i>Culex</i> species
8	Rift Valley Fever	<i>Aedes</i> species, <i>Culex</i> species
9	La Crosse Encephalitis	<i>Aedes triseriatus</i>
10	St. Louis Encephalitis	<i>Culex</i> species
11	Eastern Equine Encephalitis	<i>Culiseta melanura</i> , <i>Aedes</i> species
12	Western Equine Encephalitis	<i>Culex tarsalis</i>



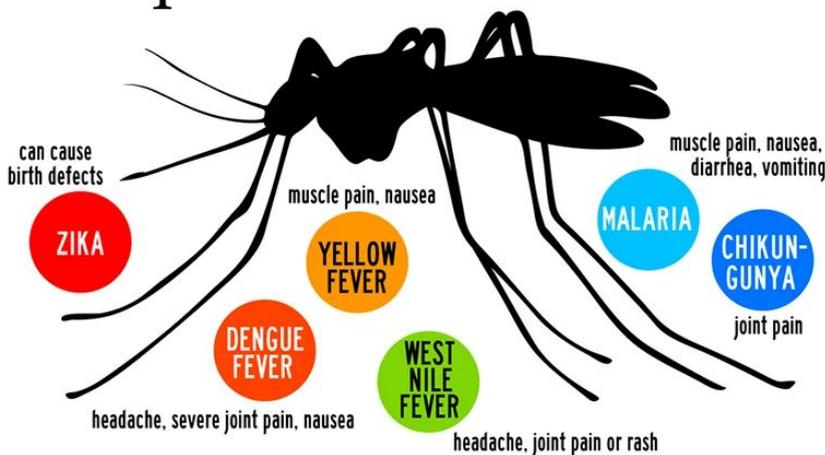
**SYLLABUS: GS 2: Health**  
**Newspaper : The Indian Express, Page No : 01**

Vectors and Vector borne disease

Disease	Causative agents	Vectors	Methods of infections
Malaria (commonest)	Plasmodium	Anopheles mosquitoes	Bite
Dengue fever	Virus	Aedes mosquitoes	Bite
Encephalitis	Virus	Culex mosquitoes	Bite
African sleeping sickness	trypanosomas	Tse tse fly	Bite
Dysentery (amoebic)	Protozoan	Housefly	Contamination of food
Dysentery (bacillary)	Bacterium shigella sp.	Housefly	Contamination of food
Cholera	Vibrio cholerae	Housefly	Contamination of food



Mosquito-Carried Diseases



29th March 2026

**SYLLABUS: GS 3: Conservation, Environment Pollution and Degradation**  
**Newspaper : The Hindu, Page No : 11**

## Satpura Tiger Reserve

### Location & Geography

- Madhya Pradesh (Narmadapuram, Betul, Chhindwara)
- Part of Satpura Range
- Watershed between Narmada & Tapti Basins
- Sandstone peaks, gorges, dense forests

### Legal Status & Composition

- Tiger Reserve since 2000
- Satpura NP, Bori & Pachmarhi WLS
- Area: ~2200 sq km

### Historical Significance

- Bori Reserve Forest (1865)
- Early Scientific Management
- Explored by James Forsyth

### Rivers & Hydrology

- Denwa River
- Tawa River & Reservoir

### Flora

- Teak, Sal, Bamboo, Mahua
- ~1300+ Plant Species

### Fauna

- Tigers, Leopards, Sloth Bears
- Dhols, Gaurs, Sambar
- ~300+ Bird Species

### Ecological Importance

- Tiger Corridor
- High Biodiversity
- Habitat Connectivity

**INDIA**

Prelims Ready!

### Unique Features

- Bori – Oldest Reserve Forest
- Walking & Canoe Safaris
- Ancient Rock Paintings

## India's Tiger Stronghold

India is home to over **70%** of the world's wild tigers. Conservation efforts have helped their numbers grow from **1,411 in 2006 to 3,682 in 2022!**

Year	Population
2006	1,411
2010	1,706
2014	2,226
2018	2,967
2022	3,682



**SYLLABUS: GS 3: Conservation, Environment Pollution and Degradation**  
**Newspaper : The Hindu, Page No : 11**

## Decoding the key tiger report



The upper limit of the tiger population is now estimated to be 3,925 and the average number is 3,682

Big cat numbers in the country

2,967  
2018

3,682  
2022

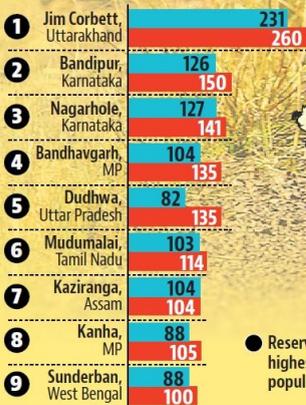
### States with highest tiger numbers



### States with lowest tiger numbers

State	2018	2022	2018	2022
Nagaland	0	0	Jharkhand	3
Mizoram	0	0	Goa	3
			Arunachal	29

### Reserves with highest tiger population



### Reserves with no tigers

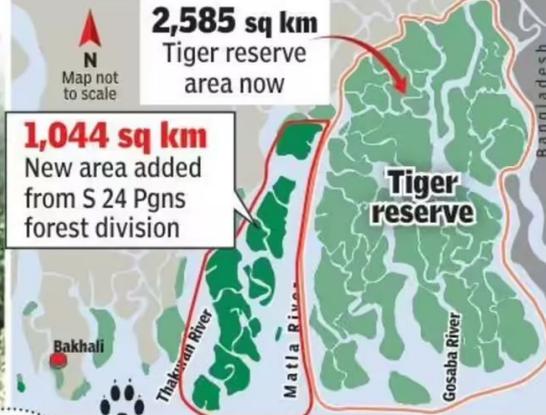
Dampa, Mizoram, Kamlang, Arunachal Pradesh, Kawal, Telangana, Satkosia, Odisha, Sahyadri, Maharashtra

## CENTRE CLEARS PROPOSAL



2,585 sq km  
Tiger reserve area now

1,044 sq km  
New area added from S 24 Pdns forest division



3,629 sq km  
Expanded area

**LARGEST TIGER RESERVE IN INDIA**

➤ Andhra Pradesh's Nagarjunasagar-Srisailem Tiger Reserve, spread over 3,727 sq km

Raidighi, Ramganga and Matla ranges are now part of South 24 Pdns forest div



29th March 2026

**SYLLABUS: GS 3: Conservation, Environment Pollution and Degradation**  
**Newspaper : The Hindu, Page No : 11**

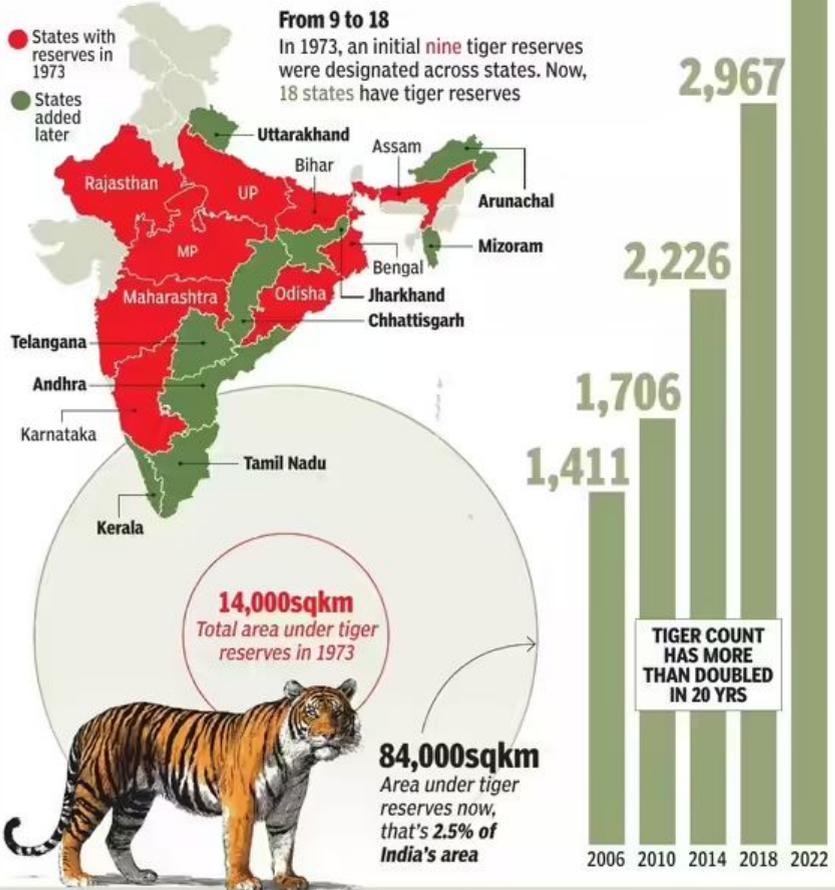
## UPSC PRELIMS PYQ 2020

Q. Among the following Tiger Reserves, which one has the largest area under "Critical Tiger Habitat"?

- a) Corbett
- b) Ranthambore
- c) Nagarjunasagar-Srisaillam
- d) Sundarbans

## GROWING FOOTPRINT

Project Tiger was **launched in 1973** and has delivered remarkable results. Every three of four tigers in the wild are in India now



### MP Leads The Table

Top 5, State-wise tiger count

Madhya Pradesh	785
Karnataka	563
Uttarakhand	560
Maharashtra	444
Tamil Nadu	306

### Corbett Reserve Has Highest Popn

Top 5, Tiger count within reserves

Corbett	260
Bandipur	150
Nagarhole	141
Bandhavgarh	135
Dudhwa	135

**58**

Number of tiger reserves in India at present. **MP** has **nine** of these, the highest, followed by **Maharashtra** with **6**. **Karnataka, Rajasthan** and **Tamil Nadu** have **5** reserves each



29th March 2026

**SYLLABUS: GS 3: Conservation**  
**Newspaper : The Indian Express, Page No : 01**

## GREAT INDIAN BUSTARD

- The heaviest Flying Bird On the Planet
- state bird of Rajasthan
- Habitat consists of large landscape of dry grassland and scrub
- GIBs are the largest among the four bustard species found in India

### Protection Status

- IUCN- **Critically Endangered**
- CITES-Appendix I
- Schedule I of WPA 1972

THREAT- GIB is falling dead after colliding with overhead powerlines

Presently Found: Gujrat & Rajasthan

## Great Indian Bustard

Supreme Court constituted a seven-member committee to find a balance between conservation measures for the Great Indian Bustard (GIB) and efforts to generate renewable energy in the same regions.

### Threats:

- ⚡ Collision with power transmission lines
- 🔫 Hunting
- 🏠 Habitat loss

### Generally Found in:



**100 cm or 1 metre**  
Height

**15-18 kg**  
Weight

- State Bird of Rajasthan
- Flagship Grassland Species
- Protection Status



**Q1. Match the following Mountain Passes with their Location:**

Pass	State/UT
1. Zoji La	A. Sikkim
2. Nathu La	B. Ladakh
3. Shipki La	C. Himachal Pradesh
4. Niti Pass	D. Uttarakhand

**Select the correct answer using the codes given below.**

- a) 1-B, 2-A, 3-C, 4-D
- b) 1-A, 2-B, 3-C, 4-D
- c) 1-B, 2-C, 3-A, 4-D
- d) 1-D, 2-A, 3-C, 4-B

**Answer: a**

**Q2. With reference to digital payment initiatives, consider the following statements:**

- 1. UPI Lite enables UPI payments through feature phones using IVR-based systems.
- 2. UPI 123Pay is a small-value wallet on UPI designed for faster low-value transactions.
- 3. Card tokenisation replaces actual card details with tokens to prevent data theft and fraud.

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

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

**Answer: a**

**Q3. With reference to vector-borne diseases, consider the following statements:**

- 1. Malaria is caused by a protozoan parasite of the genus Plasmodium and is transmitted by female Anopheles mosquitoes.
- 2. Dengue is a bacterial infection transmitted by Aedes mosquitoes.

**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**

**Q4. With reference to Satpura Tiger Reserve, consider the following statements:**

- 1. It lies in the watershed between the Narmada and Tapti river basins.
- 2. It was declared a Tiger Reserve in 2010.
- 3. The reserve includes Denwa and Tawa rivers.

**Which of the statements given above are correct?**

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

**Answer: c**

**Q5. With reference to the Great Indian Bustard, consider the following statements:**

- 1. It is the heaviest flying bird in the world.
- 2. It is the State bird of Rajasthan.
- 3. It is the largest among the four bustard species found in India.
- 4. It is listed as Endangered in the IUCN Red List and included in Schedule II of the Wildlife (Protection) Act, 1972.

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

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

**Answer: c**





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## **Institute for IAS Examination**

A unit of Vajiram & Ravi IAS Study Centre LLP

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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](http://www.vajiramandravi.com)