

**WELFARE SCHEMES FOR VULNERABLE SECTIONS OF THE POPULATION BY CENTRE AND STATES**

➤ **OPS versus NPS**

➤ **CONTEXT:** The issue of the old pension scheme (OPS) versus the new pension scheme (NPS) has dominated news since a long time now. Some state governments recently announced their plan to implement the old pension scheme (OPS) by replacing the National Pension Scheme (NPS).

• In a written reply to a question by Asaduddin Owaisi of AIMIM, Bhagwat Kishanrao Karad, MoS Finance in Lok Sabha said that Centre has no proposal to restore old pension scheme.

➤ **What is pension and why is it required?**

• A pension provides people with a monthly income when they are no longer earning.

• **Need for Pension:** One is not as productive in the old age as in youth, the rise of nuclear family –Migration of younger earning members, rise in cost of living, increased longevity, assured monthly income ensures dignified life in old age

➤ **OPS Vs NPS: Basic Difference**

• Under the OPS, retired employees received 50 per cent of their last drawn salary as monthly pensions. NPS is a contributory pension scheme under which employees contribute 10 per cent of their salary (Basic + Dearness Allowance). The Government contributes 14 per cent towards the employees' NPS accounts.

• In a nutshell, the detractors of the OPS argue that it is fiscally unsustainable that is, governments in India do not have the money to fund it. While the detractors of NPS call NPS politically unsustainable — that is, it fails to address the felt needs of the people.

➤ **OLD PENSION SCHEME (OPS)**

• Pension to government employees at the Centre as well as states was fixed at 50 per cent of the last drawn basic pay.

• Only government employees are eligible for receiving a pension after retirement. Income under the old pension scheme doesn't attract tax.

• The attraction of the Old Pension Scheme or 'OPS' — called so since it existed before a new pension system came into effect for those joining government service from January 1, 2004 — lay in its promise of an assured or 'defined' benefit to the retiree. It was hence described as a 'Defined Benefit Scheme'.

• For example, if a government employee's basic monthly salary at the time of retirement was Rs 10,000, he/she would be assured of a pension of Rs 5,000.

• Also, like the salaries of government employees, the monthly payouts of pensioners also increased with hikes in dearness allowance or DA announced by the government for serving employees.

✓ DA — calculated as a percentage of the basic salary — is a kind of adjustment the government offers its employees and pensioners to make up for the steady increase in the cost of living.

✓ DA hikes are announced twice a year, generally in January and July. A 4 per cent DA hike would mean that a retiree with a pension of Rs 5,000 a month would see her monthly income rise to Rs 5,200 a month.

✓ As on date, the minimum pension paid by the government is Rs 9,000 a month, and the maximum is Rs 62,500 (50 per cent of the highest pay in the Central government, which is Rs 1,25,000 a month).

➤ **What were the concerns with the OPS?**

• The main problem was that the pension liability remained unfunded — that is, there was no corpus specifically for pension, which would grow continuously and could be dipped into for payments.

• The Government of India budget provided for pensions every year; there was no clear plan on how to pay year after year in the future. The government estimated payments to retirees ahead of the Budget every year, and the present generation of taxpayers paid for all pensioners as on date. The 'pay-as-you-go' scheme created inter-generational equity issues — meaning the present generation had to bear the continuously rising burden of pensioners.

➤ **The OPS was also unsustainable**

• Pension liabilities would keep climbing since pensioners' benefits increased every year; like salaries of existing employees, pensioners gained from indexation, or what is called 'dearness relief' (the same as dearness allowance for existing employees).

• Better health facilities would increase life expectancy, and increased longevity would mean extended payouts.

• Over the last three decades, pension liabilities for the Centre and states have jumped manifold. In 1990-91, the Centre's pension bill was Rs 3,272 crore, and the outgo for all states put together was Rs 3,131 crore. By 2020-21, the Centre's bill had jumped 58 times to Rs 1,90,886 crore; for states, it had shot up 125 times to Rs 3,86,001 crore.

➤ **What was planned to address this situation?**

➤ **OASIS project**

- In 1998, the Union Ministry of Social Justice and Empowerment commissioned a report for an Old Age Social and Income Security (OASIS) project. An expert committee under **S A Dave**, a former chairman of SEBI and Unit Trust of India, submitted the report in January 2000.
- The OASIS project was not meant to reform the government pension system — its primary objective was targeted at unorganised sector workers who had no old age income security.
- Taking the 1991 Census numbers, the committee noted that just 3.4 crore people, or less than 11 per cent of the estimated total working population of 31.4 crore, had some post-retirement income security — this could be government pension, Employees' Provident Fund (EPF), or the Employee Pension Scheme (EPS). The rest of the workforce had no means of post-retirement economic security.
- The OASIS report recommended individuals could invest in three types of funds — safe (allowing up to 10 per cent investment in equity), balanced (up to 30 per cent in equity), and growth (up to 50 per cent in equity) — to be floated by six fund managers. The balance would be invested in corporate bonds or government securities. Individuals would have unique retirement accounts, and would be required to invest at least Rs 500 a year.
- Post retirement, at least Rs 2 lakh from the retirement account would be used to purchase an annuity. (An annuity provider invests the amount and provides a fixed monthly income — which was Rs 1,500 when the report was prepared — for the remainder of the individual's life.)

➤ **High-Level Expert Group (HLEG) under B K Bhattacharya**

- A year-and-a-half after the Project OASIS report was submitted, the Ministry of Personnel, Public Grievances and Pensions set up a high-level expert group (HLEG) under B K Bhattacharya, a former chief secretary of Karnataka, to look into the situation for government employees.
- The HLEG suggested a hybrid defined benefit/ defined contribution scheme for government employees.
- The report was submitted on February 22, 2002, but it did not find favour with the government.

➤ **NEW PENSION SCHEME (NPS)**

- NPS is an easily accessible, low cost, tax-efficient, flexible and portable retirement savings account.
- Under the NPS, the individual contributes to his retirement account and also his employer can also co-contribute for the social security/welfare of the individual.
- NPS is designed on Defined contribution basis wherein the subscriber contributes to his account, there is no defined benefit that would be available at the time of exit from the system and the accumulated wealth depends on the contributions made and the income generated from investment of such wealth.
- The greater the value of the contributions made, the greater the investments achieved, the longer the term over which the fund accumulates and the lower the charges deducted, the larger would be the eventual benefit of the accumulated pension wealth likely to be.
- Under the old system, pension was fixed as 50 per cent of the last basic salary drawn, along with other benefits. Hence, the benefit due was defined beforehand. However, in the case of the NPS, the pension benefit is determined by factors such as the amount of contribution made, the age of joining, type of investment, and the income drawn from that investment.
- Resident as well as non-resident Indians in the age group of 18-60 years (as on the date of submission of NPS application) can invest.
- Over the last eight years, the NPS has built a robust subscriber base, and its assets under management have increased. As on October 31, 2022, the Central government had 23,32,774 subscribers, and states had 58,99,162 subscribers. The corporate sector had 15,92,134 subscribers, and the unorganized sector 25,45,771. There were 41,77,978 subscribers under the NPS Swavalamban scheme. The total assets under management of all these subscribers stood at Rs 7,94,870 crore as on October 31, 2022.

➤ **Who is the regulator for NPS?**

- PFRDA is the regulator for NPS. Pension Fund Regulatory and Development Authority (PFRDA) is an Authority set up by the Government of India through the PFRDA Act 2013 to promote old age income security by establishing, regulating and developing pension funds to protect the interest of subscribers to schemes of pension funds and for matters connected therewith or incidental thereto.

➤ **What is Annuity?**

- An annuity is a financial instrument which provides for a regular payment of a certain amount of money on monthly/quarterly/annual basis for the chosen period for a given purchase price or pension wealth. Simply put, it is a financial instrument which offers monthly/quarterly/annual pension at a specified rate for the chosen period.
- The onus of purchasing the annuity plan from approved pension providers is on the employee under NPS. At the time of retirement, employees are required to purchase an annuity plan for a monthly pension with a

minimum of 40 per cent of the accumulated corpus. The employee can withdraw the remaining amount as a lump sum.

➤ **What are the tax benefits of NPS?**

• **The various Tax benefit as under:**

- ✓ Employee Contribution: Deduction upto 10 per cent of salary (basic+ DA) within overall ceiling Rs.1.50 Lakh u/s 80C.
- ✓ Voluntary Contribution: Deduction upto Rs.50,000 u/s 80 CCD(1B) from taxable income for additional contribution to NPS.
- ✓ Employer Contribution: Deduction upto 10 per cent of salary (Basic + DA) from taxable income u/s 80 CCD(2). This is over and above the limits u/s 80C.

- NPS generates market-linked returns without any assurance of returns. OPS provides it by basing the monthly pension on the last salary drawn by the employee.

➤ **Why the shift to NPS was undertaken?**

- The shift to NPS was undertaken due to concerns over the coverage, sustainability, and scalability of the old pension framework.
- As per research carried out in the early 2000s, India's implicit pension debt, owing to central (civil) employees, state government employees and the funding gap of the employees pension scheme, was reaching unmanageable, unsustainable levels. Moreover, this framework only benefited a tiny portion of the total labour force.

➤ **Why is the OPS bad economics?**

Considering that the rationale to shift to the NPS revolved around the need to manage the government's pension liabilities, states with limited fiscal resources at their disposal must ask themselves whether they can provide for such a scheme.

- The availability of funds for such a scheme when seen against competing demands that range from the provision of health and education facilities, public transport and infrastructure among others, would suggest otherwise.
- In 30 years, the cumulative pension bill of states has jumped to Rs 3,86,001 crore in 2020-21 from Rs 3,131 crore in 1990-91. Overall, pension payments by states eat away a quarter of their own tax revenues. For some states, it is much higher. For Himachal, it is almost 80 per cent (pensions as a percentage of the state's own tax revenues); for Punjab it is almost 35 per cent; for Chhattisgarh 24 per cent; and for Rajasthan 30 per cent.
- There is also the larger issue of inter-generational equity. Today's taxpayers paying for the ever-increasing pensions of retirees, with Pay Commission awards almost taking the pension of old retirees to current levels, means the pension of someone who retired in 1995 may well be the same as that for someone who retires in 2025.
- As it is, the current generation of taxpayers are not only footing the pension bill of those who joined government service before 2004, they are also contributing to the 10 per cent contribution the state governments have been making for those who joined from January 1, 2004.
- Then there is also their current fiscal position to contend with. State government debt has risen from 26.3 per cent of GDP in 2019-20 to 31.2 per cent in 2021-22 (budget estimate). This will need to be brought down to manageable levels. States will also have to contend with the GST compensation cess ending in its current form in the coming year. Shifting back to the old pension scheme will only further increase the burden on the state exchequer, as per RBI, the total pension expenditure of all states put together stood at Rs 3.86 lakh crore in 2020-21 (BE). Hence, states must desist from such fiscally unwise moves.

➤ **Why there is need to reform India's pension system?**

- According to the World Economic Forum: "For the first time in human history, people aged 65 and over outnumber children aged five or younger". And while this stress may be less for a country such as India, which has a relatively younger population profile, there is such a thing as longevity risk.
  - ✓ Longevity risk points to a scenario where rising life expectancy could result in pension and insurance companies needing more cash because people are living for longer than anticipated.
- In this context, merely obsessing over the nitty-gritty of OPS and NPS makes one miss the forest for the trees.

➤ **Where does India's pension system stand in a global context?**

**Mercer CFA Institute Global Pension Index**

- The 2022 edition of this index ranks India's pension system at 41 out of the 44 countries it considers. That's a low rank but it is also important to note that India has consistently ranked low on this index even when only 16 countries were analysed in 2011.
- A average score of 44 countries suggests that the pensions regime in India is nowhere near adequate, remotely sustainable and scores relatively low in integrity.

- **Highlights about the gross inadequacy of India's pension architecture?**
- At least 85 per cent current workers are not members of any pension scheme, and in their old age likely to remain uncovered or draw only social pension
- Of all elderly, 57 per cent receive no income support from public expenditure, and 26 per cent collect social pension as part of poverty alleviation
- 11.4 per cent of the elderly draw defined benefit as government ex-workers (or their survivors), cornering 62 per cent of system expense.
- The system for old age income support entailed 11.5 per cent of public expenditure, and sub-national governments bear more than 60 per cent. So, 60 per cent of the expenditure burden for pensions is on state governments.
- Contributory program funds invested in government paper soak up 40 per cent of all interest payment of sub-national governments

**PRELIMS****1. SURYA KIRAN -XVI**

➤ **CONTEXT: The 16<sup>th</sup> Edition of Indo-Nepal joint training Exercise "SURYA KIRAN-XVI" between India and Nepal will be conducted at Nepal Army Battle School, Saljhandi (Nepal), from 16 - 29 December 2022.**

- Exercise "SURYA KIRAN" is conducted annually between India and Nepal with the aim to enhance interoperability in jungle warfare & counter terrorism operations in mountainous terrain and HADR under UN mandate.
- Nepal Army soldiers of Shree Bhawani Baksh Battalion and Indian Army soldiers from the 5 GR will be participating in the exercise.
- The two armies, through these contingents, shall be sharing the experiences gained during the conduct of various counter-insurgency operations over the years in their respective countries.
- The joint exercise would focus on evolution of combined drills for planning and conduct of tactical operations at unit level in counter terrorism operations and disaster response mechanism in general and role of armed forces in management of disaster.
- During the exercise, participants will be training together to develop inter-operability and share their experience including Counter Insurgency and Counter Terrorist operations and also on Humanitarian Relief operations.
- The joint military exercise will enhance the level of defence cooperation which will further foster the bilateral relations between the two nations.

**2. National Mission on Strategic Knowledge for Climate Change (NMSKCC)**

➤ Minister of State for Environment, Forest & Climate Change, Shri Ashwini Kumar Choubey gave information about the mission in Rajya Sabha

- The National Mission on Strategic Knowledge for Climate Change (NMSKCC) was one of eight missions the Prime Minister launched as part of the National Climate Change Action Plan (NAPCC). It was intended to establish a strong network with existing knowledge institutions that can support capacity building and improve understanding of important climate processes and dangers.
- The mission's main goal is to create a dynamic and vibrant knowledge system that supports and informs national policy and action for effectively addressing climate change concerns without sacrificing the country's growth objectives.

**➤ Objectives**

- Creation of Knowledge Networks: To create knowledge networks among the current knowledge institutions involved in climate science research and development and promote data sharing and exchange through an appropriate institutional structure.
- Creation of International Technology Monitoring Organizations: To create international technology monitoring organizations with the institutional resources to conduct studies on the selection of technologies for development that reduce risk.
- Increment in the Country's Capacity in Stimulation: To increase the country's capacity to simulate the regional effects of climate change on various ecological zones for various seasons and living conditions.
- Research And Development: To establish networks for research and promote the study of how climate change affects key socioeconomic areas like agriculture, health, natural ecosystems, biodiversity, coastal zones, etc.
- Creation of Conceptual Knowledge: To create and develop the conceptual and knowledge underpinnings necessary to define sustainable development pathways in the context of responsible climate change-related actions
- Increase in Awareness: To increase knowledge and awareness of the main climate

- **Strengthening of Indigenous Capacity:** To strengthen indigenous capacity for the development of appropriate technologies for coping with climate change through adaptation and mitigation, and promote their use by the government and societies for sustainable growth of economies.
- **Creating Institutional Capacity:** Building institutional capability for research infrastructure will increase the accuracy and sector-specific climate change scenarios over the Indian subcontinent. This infrastructure will include access to essential data sets, computing and communication resources, and awareness.
- **Creation of Human Resources:** To ensure the movement and creation of human resources by taking a number of steps, such as offering rewards to young scientists who choose to pursue careers in climate science.
- **Alliances And Collaborations:** To form alliances and collaborations through international and bilateral S&T cooperation agreements in climate change research and technology development.

➤ **Area of Focus**

- To gather data and information regarding climate change, as well as to position a data-sharing policy framework for fostering strategic knowledge across the government's many branches.
- To determine the knowledge gaps, and to create international technology watch groups that aid in technology selection and prioritizing.
- After investing a sufficient amount of resources in the physical, intellectual, and policy infrastructure, to build a strong network of knowledge institutions
- To construct brand-new, specialized centers with specific institutional infrastructure for increasing human capacity for climate change.
- Through nationally coordinated Extra Mural Research, Development, and Delivery programs and in accordance with the mission mode actions outlined above, to advance research, development, and innovation on climate science, technology, and applications.
- Increasing international collaboration on S&T for the climate change agenda through strategic partnerships and
- Contributions to the Ministry of Environment and Forests and Ministry of External Affairs' formulation of policies for a sustained development agenda within a responsive framework for climate change.

➤ **Elements of Implementation**

- **Monitoring Mechanism:** A monitoring mechanism through three oversight committees—the S&T, technology, and international oversight committees—which would submit reports to the PM Council.
- **Approval Mechanism:** An Interministerial Council or Committee (CoS) of Secretaries-based Approval Mechanism. CoS will receive reports from thematic working groups, submissions, and technology watch groups.
- **Mission Director:** A Mission Director will be in charge of coordinating the whole implementation of the Mission's deliverables and working with relevant committees and institutions.
- **Coordination Mechanism:** A coordination mechanism with two mirror sites in MoEF and MoES and a coordination cell in DST led by a mission director.

**3. Namami Gange Programme**

➤ **CONTEXT: The United Nations (UN) has recognized Namami Gange initiative to rejuvenate India's sacred River Ganga as one of the top 10 World Restoration Flagships to revive the natural world.**

- The Award was received by Shri G. Asok Kumar, Director General, Namami Gange at a function in the 15th Conference of Parties (COP15) to the Convention on Biodiversity (CBD) in Montreal, Canada on 14th December 2022, the World Restoration Day.

➤ **About:**

- Namami Gange Programme is an Integrated Conservation Mission, approved as a 'Flagship Programme' by the Union Government in June 2014 to accomplish the twin objectives of effective abatement of pollution and conservation and rejuvenation of National River Ganga.
- It is being operated under the Department of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti.
- The program is being implemented by the NMCG and its state counterpart organizations i.e State Program Management Groups (SPMGs).
- In phase 2 of Namami Gange Programme (2021-26), the states will focus on expeditious completion of projects and preparation of bankable Detailed Project Report (DPR) for projects in Ganga tributary towns, cutting down delays.
- Focus is also being given to the revival of small rivers and wetlands.
- For future, each Ganga district is to develop scientific plan and health card for at least 10 wetlands and adopt policies for reuse of treated water and other by products.

- **Main Pillars:**
- ✓ Sewage Treatment Infrastructure
- ✓ River-Front Development
- ✓ River-Surface Cleaning
- ✓ Biodiversity
- ✓ Afforestation
- ✓ Public Awareness
- ✓ Industrial Effluent Monitoring
- ✓ Ganga Gram

#### 4. **Project BOLD**

➤ **CONTEXT: Minister of State for Micro Small and Medium Enterprises, Shri Bhanu Pratap Singh Verma in a written reply to the Lok Sabha informed about this initiative**

- Project BOLD seeks to create bamboo-based green patches in arid and semi-arid land zones.
- It is a unique scientific exercise serving the combined national objectives of reducing desertification and providing livelihood and multi-disciplinary rural industry support.
- 5000 saplings of special bamboo species: Bambusa-Tulda and Bambusa-Polymorpha specially brought from Assam – have been planted over 25 bigha (16 acres approx) of vacant arid Gram Panchayat land.
- KVIC has thus created a world record of planting the highest number of bamboo saplings on a single day at one location.

#### ➤ **Why Bamboo?**

- KVIC has judiciously chosen bamboo for developing green patches.
- Bamboos grow very fast and in about three years' time, they could be harvested.
- Bamboos are also known for conserving water and reducing evaporation of water from the land surface, which is an important feature in arid and drought-prone regions.

#### ➤ **Significance of the move**

- The project will help in reducing the land degradation percentage of the country, while on the other hand, they will be havens of sustainable development and food security.
- The bamboo plantation program will boost self-employment in the region.
- It will benefit a large number of women and unemployed youths in the region by connecting them to skill development programs.

#### 5. **Atal Innovation Mission (AIM)**

➤ **CONTEXT: Atal Innovation Mission and UNDP India launch 5th edition of Youth Co:Lab for Young Entrepreneurs**

- Youth Co:Lab is an initiative launched in 2019 by UNDP India in partnership with Atal Innovation Mission, NITI Aayog and aims to establish a common agenda for Asia-Pacific countries to invest in and empower youth to accelerate implementation of the Sustainable Development Goals (SDGs) through leadership, social innovation, and entrepreneurship.

#### ➤ **About AIM**

- Launched by NITI aayog, AIM is the Government of India's flagship initiative to promote a culture of innovation and entrepreneurship in the country.
- Objectives is to create and promote an ecosystem of innovation and entrepreneurship across the country via interventions at school, university, research institutions, MSME and industry levels and to provide platform and collaboration opportunities for different stakeholders.

#### ➤ **Major Initiatives:**

- Atal Tinkering Labs: Creating a problem-solving mindset across schools in India.
- Atal Incubation Centres: Fostering world-class startups and adding a new dimension to the incubator model.
- Atal New India Challenges: Fostering product innovations and aligning them to the needs of various sectors/ministries.
- Mentor India Campaign: A national mentor network in collaboration with the public sector, corporates and institutions.
- Atal Community Innovation Centre: To stimulate community-centric innovation and ideas in the unserved /underserved regions including Tier 2 and Tier 3 cities.
- Atal Research and Innovation for Small Enterprises (ARISE): To stimulate innovation and research in the MSME industry.
- Apart from the above initiatives, it has also launched AIM Prime, AIM iCREST, etc to boost industrial exposure of students and innovators.

#### ➤ **Achievements**

- The AIM has created bilateral relations with various international agencies for building synergistic collaboration on innovation and entrepreneurship such as the AIM – SIRIUS Student Innovation exchange program with Russia, AIM – ICDK (Innovation Centre Denmark) Water Challenge with Denmark, and IACE (India Australian Circular Economy Hackathon) with Australia.
- The AIMs played a pivotal role in the success of InSprenur, an Innovation Startup Summit hosted between India and Singapore.
- The AIM partnered with the Ministry of Defence to set up the Defence Innovation Organisation which is fostering innovation as well as procurement in the defence sector.
- The AIM supported startups have raised 2000+ Crores from the government and private equity investors and have created several thousand jobs.

**ANSWER WRITTING**

**Q. Why is Public Private Partnership (PPP) required in infrastructural projects? Examine the role of PPP model in the redevelopment of Railway Stations in India.**

- Public-Private Partnerships (PPPs) are a mechanism for government to procure and implement public infrastructure and services using the resources and expertise of the private sector.

PPP in Infrastructure Projects

- Governments in developing countries face the challenge to meet the growing demand for better infrastructure services. Introduction of PPP will help in providing better infrastructure services through improved operational efficiency.
- The funding available and capacity of public sector to implement project on time remains limited, partnership with the private sector is an attractive alternative to increase and improve the supply of infrastructure services.
- PPPs are beneficial in supplementing limited public sector capacities to meet the growing demand for infrastructure development.
- It will develop local private sector through joint ventures with large firms in areas such as: civil works, electrical works, facilities management, security services, cleaning services, maintenance services.
- The long-term value-for-money is extracted through appropriate risk transfer to the private sector over the life of the project – from construction to operations.

Role of PPP model in the redevelopment of Railway Stations in India

- The station redevelopment comprises two components:
  - Mandatory station redevelopment: It will make smooth and hassle-free travel.
  - Station Estate (Commercial) development: It will enable to tap several revenue streams to ensure the viability of entire project.
- The Government of India pushing for reforms in railway infrastructure with the help of PPP. The first station redeveloped through PPP process is Gandhinagar in Gujarat.
- Other stations will be redeveloped such as New Delhi, Chhatrapati Shivaji Maharaj Terminus and many more including in tier 2 and tier 3 cities.
- The responsibility of train operations and safety certification rests with Indian Railways.

PPPs offer the public sector potential cost, quality, and scale advantages in achieving infrastructure service targets. NITI Aayog strategy for new India @ 75 envisages many targets in railway infrastructure like increasing the speed of infrastructure from the present 7 km/day to 19 km/day, 100% electrification of broad-gauge track by 2022-23.

**MCQs**

- Which of the following statements is not true with respect to NPS?
  - The shift to NPS was undertaken due to concerns over the coverage, sustainability, and scalability of the old pension framework.
  - PFRDA is the regulator for NPS.
  - Only government employees are eligible under NPS.**
  - The NPS proposed by the Project OASIS report became the basis for pension reforms.
- Exercise “SURYA KIRAN” is conducted annually between India and which of the following countries?
  - Myanmar
  - Bangladesh
  - Sri Lanka
  - d) Nepal**
- Consider the following statements on the National Mission on Strategic Knowledge for Climate Change:
  - It is one of the eight missions of the National Climate Change Action Plan (NAPCC).
  - The mission's main goal is to create a dynamic and vibrant knowledge system that supports and informs national policy and action for effectively addressing climate change concerns without sacrificing the country's growth objectives.

Which of the statement/s given above is/are not correct?

  - 1 only
  - 2 only
  - Bothe 1 and 2
  - d) Neither 1 nor 2**

4. With reference to the 'Namami Gange Programme', consider the following statements:
1. It is an Integrated Conservation Mission, approved as 'Flagship Programme' by the Union Government in June 2014.
  2. The programme is running by the financial assistance from Asian Development bank.
  3. It aims to accomplish the twin objectives of effective abatement of pollution, conservation and rejuvenation of National River Ganga.
- Which of the statements given above is/are correct?
- a) **1 and 3 only**      b) 2 and 3 only      c) 1 only      d) 3 only
5. Consider the following statements with respect to Bamboo Oasis on Lands in Drought (BOLD)
1. The project serves the combined national objectives of reducing desertification and providing livelihood and multi-disciplinary rural industry support.
  2. It is a unique scientific exercise initiated by the Ministry of Tribal Affairs.
- Which of the statement/s given above is/are correct?
- a) **1 only**      b) 2 only      c) Both 1 and 2      d) Neither 1 nor 2
6. Consider the following statements about Atal Innovation Mission (AIM):
1. AIM is flagship initiative to promote culture of innovation and entrepreneurship in country.
  2. Its mandated is to create umbrella structure to oversee innovation ecosystem of country.
- Which of the above statement/s is/are correct?
- a) 1 only  
b) 2 only  
c) **Both 1 and 2**  
d) Neither 1 nor 2
7. With reference to Swadesh Darshan Scheme, consider the following statements:
1. It is a central-sector scheme launched for the integrated development of theme-based tourist circuits.
  2. The Ministry of Culture provides financial assistance to State governments for the development of tourism infrastructure.
- 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
8. Schemes like Rythu bandhu, Dalit bandhu, Rythu Bima often mentioned in news are initiated by which of the following state?
- a) Andhra Pradesh  
b) Karnataka  
c) Tamil Nadu  
d) **Telangana**
9. With reference to Agni V missiles consider the following
1. Agni V is a nuclear-capable intercontinental ballistic missile developed by the Defence Research and Development Organisation (DRDO) of India.
  2. It is capable of striking targets at ranges up to 5,000 to 5,500 kilometres with a full payload, i.e 1.5 tonnes, with a very high degree of accuracy.
  3. Agni V uses a three-stage solid-fuelled engine.
- Which of the above statement/s is/ are correct?
- a) 1 and 2 only  
b) 2 and 3 only  
c) 1 and 3 only  
d) **1, 2 and 3**
10. Consider the following statements:
1. Most of India's external debt is owed by governmental entities.
  2. All of India's external debt is denominated in US dollars.
- 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**