

INTERNATIONAL DEVELOPMENTS

❖ **Bhutan's graduation from the UN list of Least Developed Countries**

➤ **CONTEXT:** "We are taking it with a lot of honour and pride, we are not nervous," said Bhutanese Prime Minister Lotay Tshering at the United Nations Least Developed Countries (LDC) Summit that concluded recently in Doha, Qatar.

- The landlocked Himalayan kingdom of Bhutan will no longer be on the list of LDCs. It will become only the seventh country to graduate from the list.

➤ **What is the UN's list of Least Developed Countries (LDCs)?**

- The UN in the 1960s began to recognise some of the most vulnerable and disadvantaged countries in the international community, considering factors such as development capacity, socio-economic parameters, lack of domestic financing, and geographical location. In 1971, the UN officially established the category of LDCs to attract particular support for them.
- Currently, 46 countries across Africa, Asia, Caribbean and the Pacific are categorised as LDCs. The LDCs host about 40% of the world's poor. They account for 13% of the world population but for only about 1.3% of global Gross Domestic Product (GDP) and less than 1% of global trade and Foreign Direct Investment (FDI). Some countries on the LDC list are Burkina Faso, Senegal, Rwanda, Bangladesh, Bhutan, Nepal, Solomon Islands, and Haiti.
- LDCs typically rely on agrarian economies which can subsequently be affected by a vicious cycle of low productivity and low investment, especially as wealthier countries develop and utilise more productive farming technologies. Generally, LDCs rely on a few primary commodities as major sources of exports and fiscal earnings, causing them to be vulnerable to external terms-of-trade shocks. Due to their geographies, some are more vulnerable to climate disasters or are landlocked, making maritime trade less feasible.
- Countries classified as LDCs are entitled to preferential market access, aid, technological capability-building and special technical assistance, among other concessions and international support measures.
 - ✓ Inclusion in and graduation from the LDC category is based on three criteria: Gross National Income (GNI) per capita, Human Assets Index (HAI) measuring health and education outcomes, and Economic and Environmental Vulnerability Index (EVI).
 - ✓ To be included in the list, a country must have an average per capita income of below \$1,018, have low HAI scores and high EVI levels measured in terms of remoteness, dependence on agriculture and vulnerability to natural disasters.
- However, there's no automatic application process for graduation from the list. The UN Committee for Development Policy (CDP) conducts a review of the LDCs every three years and countries that reach the graduation threshold levels for two of the three criteria in two consecutive triennial reviews become eligible.
- As an exception, a country whose per capita income is sustainably above the "income-only" graduation threshold, set at twice the graduation threshold (\$2,444 for the 2021 triennial review), becomes eligible for graduation, even if it fails to meet the other two criteria. After the CPD recommends graduation for an LDC, a preparatory period of three years, or more in exceptional cases, is prescribed through which the countries continue to receive benefits and assistance, after which it is phased out.
- The list of LDCs peaked in 1991 when it had 51 countries. So far, only six countries, namely, Botswana, Cabo Verde, Maldives, Samoa, Equatorial Guinea, and Vanuatu, have managed to graduate from the list. Bhutan was recommended for graduation in 2018 and is due to move out of the list on December 13, 2023.

➤ **How did Bhutan qualify for graduation from the LDC list?**

- Bhutan, a landlocked Asian kingdom in the Himalayas, is often known as the "happiest country" in the world. Hydroelectric power production, agriculture, forestry and tourism are the mainstays of its economy.
- One of nine Asian nations on the LDC list, Bhutan saw robust economic growth over the decade from 2010 and 2019, with more than 5% average annual GDP growth. The country meets all graduation criteria and continues to make steady progress on GNI and HAI.
- This period of growth and stability has translated into a significant drop in poverty, as the number of people living on less than \$3.20/day has dropped from 36% in 2007 to 12% in 2017. Its GNI now stands at \$2,982 and HAI at 79.5 while the graduation threshold is 66 and above. Its Economic and Environmental vulnerability levels have decreased to 25.7.
- One unique feature of Bhutan's development journey, highlighted by the UN, World Bank, and World Economic Forum, has been its use of national happiness as an indicator of growth.
 - ✓ The phrase 'gross national happiness' was first coined in 1972 by the 4th King of Bhutan, King Jigme Singye Wangchuck, when he declared that "Gross National Happiness is more important than Gross Domestic Product."
 - ✓ The concept envisages a form of sustainable development which takes a holistic approach towards notions of progress, giving equal importance to non-economic aspects of well-being. The GNH Index includes both traditional areas of socioeconomic concern such as living standards, health and education and less traditional aspects like culture and psychological well-being.
- The country's Constitution mandates that a minimum of 60% of Bhutan's total land remain under forest cover at any given time. The country has exceeded this threshold—the UNDP Human Development Report 2020, which ranks Bhutan highest amongst its LDC peers for overall human development, notes that Bhutan has a total forest area of 72.5%. Owing to low carbon emissions, a high level of carbon sequestration and the export of hydroelectricity, Bhutan is the only carbon-negative country in the world.
- Bhutan has developed niche markets for its traditional products despite being landlocked, integrated sustainability into its development plans, and invested in digital infrastructure, making the internet both accessible and affordable. It launched the Thimphu TechPark in 2012, which houses 19 mostly foreign companies and employs 600 people.

- The mountain nation also achieved 100% access to electricity. Further, it has engaged in innovative and targeted financing. For example, in 2015, Bhutan mobilised \$12 million in impact investment for Mountain Hazelnuts – a social enterprise established to encourage hazelnut production by contracting smallholder farmers across the country.
- **What are the challenges facing Bhutan as it nears LDC graduation?**
- Bhutan's export concentration remains high and the economy is centred around hydropower, tourism services and the mining sector. Despite recent efforts at diversification, the export market concentration remains extremely high, with more than 80% being destined for India, its largest export market.
- Moreover, the World Economic Forum notes that Bhutan's graduation from the LDC category will result in the erosion of preferential treatment, making export diversification to larger markets such as the European Union challenging.
- Besides, Bhutan's size is also stated as one of the impediments to its economic development. The small size of the domestic markets, scattered pockets of production, and the lack of economies of scale, together with the Himalayan nation's landlocked geography and subsequent high trade costs may hamper Bhutan's efforts to be competitive in the global market, especially as a large-scale producer.

WASTE MANAGEMENT /SCIENCE AND TECHNOLOGY

❖ **Why do so many waste-to-energy plants fail?**

➤ **CONTEXT: The Kerala government recently announced the State's first waste-to-energy project in Kozhikode. The planned facility is expected to be built in two years and generate about 6 MW of power.**

- There are around 100 waste-to-energy projects around the country but only a handful of them are operational.
- Waste-processing infrastructure is a good way to deal with the mountains of waste that Indian cities produce – but to succeed, such projects need the unwavering support of the municipality, its residents, and the State.

➤ **What do waste-to-energy projects do?**

- Waste-to-energy projects use non-recyclable dry waste to generate electricity. The process increases the State's power generation capacity and eases the solid waste management (SWM) burden.
- Generally, solid waste in India is 55-60% biodegradable organic waste, which can be converted into organic compost or biogas; 25-30% non-biodegradable dry waste; and around 15% silt, stones, and drain waste.
- Of the non-biodegradable dry waste, only 2-3% (including hard plastics, metals, and e-waste) is recyclable. The remainder consists of low-grade plastic, rags, and cloth that can't be recycled. This fraction of the non-recyclable dry waste is the most challenging portion of the present SWM system; the presence of these materials also reduces the efficiency of recycling other dry and wet waste.
- Waste-to-energy plants use this portion to generate power. The waste is combusted to generate heat, which is converted into electricity.
- Waste-to-energy plants in major cities could also consume a portion of the non-recyclable dry waste generated in urban local bodies (ULBs) nearby.

➤ **What is the economics of the Kozhikode project?**

- The total quantity of municipal solid waste generated in Kerala is approximately 8,000 tonnes per day (TPD). Of this, about 3,755 TPD is generated by the state's 93 ULBs.
- Kozhikode has a population of about 6.3 lakh and generates approximately 300 TPD of waste. Of this, around 205 TPD is biodegradable and 95 TPD is non-biodegradable.
- The municipality is currently managing the biodegradable material to generate organic compost in various composting plants. The centralised composting plant at Njeliyamparamba processes about 100 tonnes of biodegradable waste to generate organic compost.
- Of the non-biodegradable waste, only about 5 TPD out of the 95 TPD is recycled; the remaining non-recyclable dry waste could be used to generate power at the waste-to-energy plant.

➤ **Why do waste-to-energy plants often fail?**

While waste-to-energy plants seem like a simple solution, they have several challenges en route to becoming feasible.

- First is the low calorific value of solid waste in India due to improper segregation. The calorific value of mixed Indian waste is about 1,500 kcal/kg, which is not suitable for power generation. (Coal's calorific value is around 8,000 kcal/kg.) Biodegradable waste has high moisture content and can't be used for power generation; it should be composted instead.
 - ✓ The calorific value of segregated and dried non-recyclable dry waste is much higher, at 2,800-3,000 kcal/kg, sufficient to generate power. However, segregation (ideally at the source, if not at the processing plant) should be streamlined to ensure the waste coming to the facility has this calorific value.
- Second is the high costs of energy production. The cost of generating power from waste is around Rs 7-8/unit, while the cost at which the States' electricity boards buy power from coal, hydroelectric, and solar power plants is around Rs 3-4/unit.
 - ✓ While State electricity boards are considering purchasing power from newer renewable energy sources like waste-to-energy, the price of the power generated needs to halve.
- Third: Many waste-to-energy projects have failed because of improper assessments, high expectations, improper characterisation studies, and other on-ground conditions.
- The quantity of waste generated by cities varies due to multiple factors, including season, rainfall, and the floating population. Importantly, waste-to-energy projects can consume only non-recyclable dry waste, which is about 25% of the waste; they are expected to only use segregated non-recyclable dry waste as well, which is the only type of waste with a sufficiently high calorific value.

- But in reality, these projects are often expected to manage all types of waste generated in the city, which is only bad for the projects.
- **How can the plant overcome these challenges?**
- Kozhikode's projected population and waste generation rate could avail around 100 TPD of non-recyclable dry waste to generate power. The proposed plant could absorb another 40-50 tonnes of such waste from nearby ULBs. But this quantity of material, around 150 TPD, will be available only when the people follow strict segregation practices and also process biodegradable waste.
- Typically, waste-to-energy projects consume 50 TPD of material to generate 1 MW of power. At this rate, the potential to generate power from Kozhikode's and other ULBs' waste is around 3 MW. A higher capacity than this, such as the planned 6 MW, will be risky because enough material may not be available.
- Operating waste-to-energy projects also depends on parameters like the municipal collection efficiency, waste segregation, moisture content, and the operational efficiency of existing biodegradable-waste-processing plants. If these plants have operational woes (as is common), the nature of waste will change drastically to have high moisture content and low calorific value, which will compromise power generation.
- Setting up waste-to-energy projects is complex and needs the full support of the municipality, the State and the people. To overcome its various challenges, the municipality must ensure that only non-biodegradable dry waste is sent to the plant and separately manage the other kinds of waste.
- Importantly, the municipality or the department responsible for SWM should be practical about the high cost of power generation, and include the State electricity department, perhaps as a tripartite agreement between the municipality, the plant operator, and the power distribution agency. It is also crucial to conduct field studies and learn from the experience of other projects.

Without all these efforts, the project may not be a success, which in turn will stress the State government to manage all the accumulated waste, which can be a costly mistake.

PRELIMS

1. Atal Vayo Abhyuday Yojna (AVYAY)

- **CONTEXT: The Minister of State for Social Justice and Empowerment stated in Rajya Sabha that the Department of Social Justice and Empowerment is implementing Atal Vayo Abhyuday Yojana (AVYAY) for Senior Citizens.**
- As per the census of 2011, the Population of senior citizens was approximately 10.38 crore or 8.6% of the total population in the country.
- The National Policy on Older Persons, 1999, mentioned that the State government should provide support to ensure financial and food security, health care, shelter, protection and other needs of older persons to improve the quality of their lives.
- The Department of Social Justice and Empowerment under the Umbrella Scheme of Atal Vayo Abhyuday Yojana is implementing various welfare schemes for improving the living standard of senior citizens.
- About the yojna
- The main objective of the Scheme is to enhance the quality of life for Senior Citizens by providing them with necessities like shelter, food, medical attention, and recreational opportunities.
- ✓ It also aims to promote productive and active ageing by supporting the development of the capacity of State/UT Governments, NGOs, Panchayati Raj Institutions (PRIs), local bodies, and the community at large.
- A grant in aid is given to NGOs and voluntary organisations (VOs) under the Atal Vayo Abhyuday Yojana (AVYAY) for the operation and maintenance of Senior Citizens Homes (old age homes), Continuous Care Homes, etc. The elderly destitute residents of these houses receive free services such as housing, food, medical treatment, and other activities.
- The Department has established a Project Monitoring Unit (PMU) to keep track of the projects receiving grants in aid. The PMU supervisors visit these sites to evaluate their effectiveness. The Organization in charge of the project is given the chance to defend its position if the PMU issues an unfavourable report.
- ✓ The Department evaluates the NGO's response, and if it is deemed unsatisfactory, the project is terminated.
- **Other Welfare schemes for senior citizens:**
- Integrated Programme for Senior Citizens (IPSRc) under which grants in aid are given to Registered Societies/ Panchayati Raj Institutions/Local bodies/ Non-Governmental/Voluntary Organizations for running and maintaining Senior Citizens Homes/Care Homes, Mobile Medicare Units etc.
- Each State/UT is expected to plan its own State Action Plans for the welfare of senior citizens.
- ✓ The State Action Plan may comprise a long-term strategy for five years as well as Annual Action Plans.
- ✓ Department of Social Justice and Empowerment releases funds to the States/UTs for formulation and implementation of their State Action Plans.
- Rashtriya Vayoshri Yojana (RVY)
- ✓ It is a Central Sector Scheme funded by the Senior Citizens' Welfare Fund.
- ✓ Under the Scheme, aids and assistive living devices are provided to senior citizens belonging to the BPL category or those senior citizens who earn less than 15000/- per month and suffer from age-related disabilities such as low vision, hearing impairment, and loss of teeth and locomotor disabilities.
- ✓ The aids and assistive devices are provided to eligible beneficiaries, free of cost.
- ✓ The Scheme is being implemented by the Artificial Limbs Manufacturing Corporation of India (ALIMCO) which is a Public Sector Undertaking under the Ministry of Social Justice and Empowerment.
- Livelihood and Skilling Initiatives for Senior Citizens

- ✓ It aims to supplement the efforts of senior citizens by providing them with opportunities to enhance their earnings and sense of self-respect.
 - Senior Able Citizens for Re-Employment in Dignity (SACRED) portal allows Senior Citizens a platform to connect with private enterprises for certain positions.
 - Promoting Silver Economy
- ✓ To find innovative solutions for the commonly faced problems by Senior Citizens.
- ✓ Innovative start-ups will be identified and encouraged for developing products, processes and services for the welfare of the elderly under this initiative.
- ✓ The selected start-ups/start-up ideas can be provided equity support of up to Rs.1 crore per project while ensuring that the total Government equity in the start-up should not exceed 49%.
 - Channelizing CSR funds for Elderly care: This initiative is to channel the CSR funds for elderly care
 - The Ministry has set up the National Helpline for Senior Citizens to address the grievance of the elders.
 - Vayoshreshtha Samman- A Scheme of National Award for Senior Citizens
- ✓ National Award for Senior Citizens 'Vayoshreshtha Sammans' is conferred to eminent and outstanding institutions or organizations and individuals from different categories.

2. Exercise Sea Dragon

➤ **CONTEXT:** A P8I aircraft of the Indian Navy arrived at Guam, USA to participate in 'Exercise Sea Dragon 23', the third edition of the coordinated multi-lateral ASW exercise for Long Range MR ASW aircraft, conducted by the US Navy.

➤ **About:**

- The complexity and scope of these exercises has increased steadily over the past years to include advanced ASW drills.
- Ex Sea Dragon 23 will test the capabilities of participating aircraft in tracking simulated and live underwater targets, whilst also sharing mutual expertise.
- The Exercise would witness representation by an Indian Navy P8I, along with P8A of the US Navy, P1 from the Japanese Maritime Self Defence Force, CP 140 from the Royal Canadian Air Force and P3C from the RoKN.
- The Exercise aims to achieve high levels of synergy and coordination between the friendly navies, which is based on their shared values and commitment to an open, inclusive Indo-Pacific.
- Participating nation: Six Indo-Pacific nations participated in a multi-lateral anti-submarine warfare exercise that includes navies of India, Australia, America, Canada, Japan and South Korea.
- Purpose: Anti-submarine warfare training and excellence.

3. Border Roads Organization

➤ **CONTEXT:** Border Roads Organisation (BRO) opened strategic Zojila Pass on the Greater Himalayan Range recently.

➤ **About**

- Pandit Jawaharlal Nehru established the BRO in 1960 to coordinate the rapid building of a road network in the country's northern and northern-eastern border areas.
- It is administratively controlled by the Ministry of Defence.
- It has diversified into a wide range of construction and development projects, including airfields, building projects, defence works, and tunnelling, and has won the hearts of the people.
- Initially, the BRO was part of the Ministry of Road Transport and Highways. However, it has been controlled and operated by the Ministry of Defence since 2015.
- The BRO operates in 21 Indian states and one union territory. However, it is also effective in our friendly nations, such as neighbouring Afghanistan, Bhutan, Myanmar, and Sri Lanka.
- This organisation is made up of officers and men drawn from the Indian Army's Corps of Engineers, Army Service Corps, Military Police, and other units.

➤ **BRO Mission**

- To guarantee that the armed forces' cost-effective, long-term, and strategic demands are addressed as efficiently as possible.
- Attaining a worldwide standard of quality excellence and timeliness
- Present their knowledge in any national or international development endeavour.
- Using information technology as effectively as feasible and using it as a competitive advantage in various infrastructure projects
- With each building, the highest degree of skill must be demonstrated.
- To improve the quality of life and livelihood in border communities by providing them with transportation, accessibility, and connection.

➤ **BRO Strategic Significance**

- During peacetime, the BRO constructs and maintains the operational road infrastructure of the Border Area's general staff.
- The BRO plays a key role in the socioeconomic development of border states while constructing border infrastructure.
- It plays a critical role in disaster response during landslides and earthquakes in border areas when BRO sends its forces for relief and reconstruction.
- During wartime, BRO works to build and maintain roads so that troop deployment is simple in both initial and re-deployed sectors.

- It carries out extra activities assigned by the government in order to contribute to the war effort.
- It must labour around the clock to maintain transportation lines and engage in the creation of new lines or the restoration of current roads destroyed during the conflict.
- The axis Srinagar – Sonamarg – Kargil – Leh and Manali – Sarchu – Leh were opened well in advance, allowing armed troops to manoeuvre freely.
- Many additional operationally vital airfields and road sectors were also opened and maintained for force mobilisation and supply.
- India's major upgrading steps in Ladakh have put it on an equal footing with China.
- The continuous confrontation with China in Ladakh is the result of China's relative loss of advantage as a result of BRO's development activities.
- During the Corona-Pandemic, BRO opened the Rohtang pass three weeks ahead of schedule, allowing crucial supplies to be transported from Ladakh to Lahaul Spiti.
- This aided the administration in providing much-needed assistance and medical supplies to the local people.

ANSWER WRITING

Q. RBI has put in place several policy measures to ensure that the Indian Banking System remains resilient and is able to face any challenges. Discuss.

India remained a safe haven during the global financial crisis in 2008, with domestic banks backed by sound regulatory practices, showing strength and resilience. Similarly, the recent failure of banks in the United States is also unlikely to affect Indian banks. The Financial Stability Report of Reserve Bank of India (RBI) highlighted that healthy financial sector balance sheet and sound macroeconomic fundamentals are providing strength and resilience despite global headwinds.

Policy Measures that are already in place to ensure resilience of the banking system:

- **Monetary Policy Framework and Price Stability:** Flexibility in the monetary policy frameworks has helped RBI to counter the adverse effects of COVID-19 and other international factors like the war in Ukraine.
 - Measures such as standing deposit facility (SDF), automated sweep in and sweep out (ASISO) facility in the e-Kuber system have helped in liquidity management.
- **Strengthening the Regulatory Framework:** RBI has focused on strengthening the regulatory framework of Banks, Non-banking financial companies (NBFCs), Urban Cooperative Banks (UCBs), Payment Systems and Asset Reconstruction Companies (ARC).
- **Creation of domestic systemically important banks (D-SIBs):** D-SIB means that the bank is too big to fail. RBI has classified SBI, ICICI Bank, and HDFC Bank as D-SIBs. These banks have to earmark additional capital and provisions to safeguard their operations.
- **Deepening Supervisory Framework:** Implementation of Basel norms in India since 1999 has helped to manage risks and strengthen the Supervisory framework. While the Basel-III Norms prescribe a capital adequacy ratio (CAR) of 8 per cent, the RBI has been more cautious and mandated a CAR of 9 percent for scheduled commercial banks and 12 percent for public sector banks.
 - Prompt Corrective Action (PCA) framework was also introduced by RBI under which banks with weak financial metrics are put under watch.
- **Payment and Settlement Ecosystem:** Introduction of Unified Payment Interface (UPI) and UPI123Pay. UPI has been recognised as the fastest growing retail payment system in the world and many countries have expressed interest in a UPI-like platform.
 - The payment infrastructure development fund (PIDF) scheme for subsidising deployment of payment acceptance infrastructure was introduced.
- **Deepening Financial Markets:** Legal Entity Identifier (LEI) a 20-digit number used to identify parties uniquely to financial transactions worldwide, was mandated for all payment transactions of 50 crores and above.
- **Grievance Redress Mechanism:** In order to ensure speedy resolution of customer grievances against regulated entities (REs), Integrated Ombudsman Scheme was introduced by RBI as a single point resolution mechanism.

The current global economy is sailing in extremely turbulent waters. Emerging market and developing economies (EMDEs), in particular, remain highly vulnerable to these global spill overs. Indian banks have also faced various challenges in the past decade. However, the RBI's policy measures, and their funding and liquidity, have held up strongly and have been a key factor in supporting the bank's overall credit strength and ensuring financial stability.

MCQs

- With reference to H3N2 infection consider the following
 - WHO recommends using oseltamivir (tamiflu) for H3N2 infection.
 - The sale of oseltamivir in India is allowed under Schedule H1 of the Drugs and Cosmetics Act, 1940.
- Choose the correct statement/s using the codes given below
- 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2
- With reference to Zojila pass which was in news recently, consider the following statements
 - It is known as the "Mountain Pass of Blizzards".
 - The pass links Leh and Himachal Pradesh.

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
3. Which of the following statements about the Border Roads Organization (BRO) is/are correct?
1. BRO is concerned with the construction and maintenance of roads in strategically sensitive areas.
2. BRO undertakes snow clearance in high-altitude areas.
3. Initially, BRO was functional under the Ministry of Defence; recently it has been transferred to Ministry of Road Transport and Highways.
- Select the correct answer using the code given below.
a) **1 and 2 only**
b) 2 and 3 only
c) 1 and 3 only
d) 1, 2 and 3
4. With reference to Atal Vayo Abhyuday Yojana (AVYAY) consider the following
1. The Ministry of Social Justice & Empowerment is the nodal ministry to implementation of this centrally sponsored scheme.
2. The main objective of the Scheme is to improve the quality of life of the Senior Citizens by providing basic amenities.
- 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
5. Consider the following statements with reference to Atal Jyoti Yojna
1. The Ministry of New and Renewable Energy (MNRE) launched the Atal Jyoti Yojana (AJAY) to illuminate dark regions through establishment of solar street lights.
2. MNRE provides 75% of the cost of street lights and remaining 25% comes from World Bank Support.
- Which of the above statement/s is/are not correct?
a) 1 only
b) **2 only**
c) Both 1 and 2
d) Neither 1 nor 2
6. With reference to Low-temperature thermal desalination (LTTD), consider the following statements:
1. The technique uses cold water from the ocean depths to produce fresh water from vapour.
2. The LTTD technology requires chemical pre- and post-treatment of seawater.
3. The disadvantages of this technology is it only desalinate ocean water but not able to decontaminate it.
- Which of the statements given above is/are correct?
a) 1 only
b) 1 and 2 only
c) 2 only
d) **2 and 3 only**
7. National Institute of Ocean Technology is a institution functions under which of the following Ministry or Department?
a) **Ministry of Earth Science**
b) Department of Science and Technology
c) India Meteorological Department
d) Indian Space Research Organisation
8. With reference to Pension Fund Regulatory and Development Authority (PFRDA), consider the following statements
1. It works under the Department of Financial Services under the Ministry of Finance.
2. It regulates the National Pension System (NPS) subscribed by the employees of private institutions/organisations and unorganised sectors.
- Select the correct statement.
a) 1 only
b) 2 only
c) **Both 1 and 2**
d) Neither 1 nor 2
9. Mission Sahbhagita often mentioned in news is related to which of the following?
a) **Wetlands of national and international significance**
b) Cultural Heritage sites
c) Maintain diversity while afforestation
d) Preserve traditional toys
10. In which of the following states India's only Wild Ass Sanctuary is located?
a) Rajasthan
b) **Gujarat**
c) Maharashtra
d) Madhya Pradesh