

ECONOMY

1. RBI HAS WITHDRAWN RS 2000 NOTES

❖ **CONTEXT:** The Reserve Bank of India has decided to withdraw Rs 2,000 denomination banknotes from circulation and asked everyone to exchange them by September 30, 2023. The Rs 2,000 notes, however, will continue to be legal tender.

➤ **Why are the Rs 2000 denomination banknotes being withdrawn?**

- According to the RBI, the Rs 2000 denomination banknote was introduced in November 2016 “primarily with the objective to meet the currency requirement of the economy in an expeditious manner after withdrawal of the legal tender status of all Rs 500 and Rs 1000 banknotes in circulation at that time.”
- With fulfilment of that objective and availability of banknotes in other denominations in adequate quantities, printing of Rs 2000 banknotes was stopped in 2018-19. A majority of the Rs 2000 denomination notes were issued prior to March 2017 and are currently at the end of their estimated life-span of 4-5 years.
- The RBI has observed that this denomination is not commonly used for transactions. Further, the stock of banknotes in other denominations continues to be adequate to meet the currency requirement of the public.
- In view of the above and in pursuance of the “Clean Note Policy” – a policy adopted by RBI to ensure availability of good quality banknotes to the members of public – the central bank decided to withdraw the Rs 2000 denomination banknotes from circulation.

➤ **What should you do your Rs 2000 denomination banknotes?**

- Members of the public may approach bank branches for deposit and/or exchange of Rs 2000 banknotes held by them. The facility for deposit into accounts and exchange for Rs 2000 banknotes will be available at all banks starting on May 23, 2023 until September 30, 2023.
- The facility for exchange will be available also at the 19 Regional Offices (ROs) of RBI having Issue Departments until September 30, 2023.
- Banks have also been instructed to make arrangements to reduce inconvenience to the senior citizens, persons with disabilities, etc., seeking to exchange/deposit Rs 2000 banknotes.

➤ **Is there a limit on the exchange of the notes to your bank account?**

- Deposit into bank accounts can be made without restrictions subject to compliance with extant Know Your Customer (KYC) norms and other applicable statutory / regulatory requirements.
- However, at a time, you can only exchange Rs 2000 banknotes upto to a limit of Rs 20,000 – 10 banknotes at a time.

➤ **Is there are also a limit on the amount that can be deposited?**

- No. Deposit into accounts can be made without restrictions. The Rs 2000 banknotes can be deposited into bank accounts and cash requirements can be drawn thereafter, against these deposits.

➤ **Can non-account holders also exchange?**

- Even non-account holders can exchange Rs 2000 banknotes up to a limit of Rs 20,000/- at a time at any bank branch.
- If a bank refuses, grievances must be officially registered with the concerned bank. If the bank does not respond within a period of 30 days after lodging of the complaint or if the complainant is not satisfied with the response/resolution given by the bank, the complainant can then lodge a complaint under the Reserve Bank – **Integrated Ombudsman Scheme (RB-IOS)**, 2021 at the Complaint Management System portal of RBI (cms.rbi.org.in).

➤ **But can you still use the notes?**

- Yes. The Rs 2000 banknote will continue to maintain its legal tender status. Members of the public can continue to use Rs 2000 banknotes for their transactions and also receive them in payment.
- However, as per the RBI, they are encouraged to deposit and/or exchange these banknotes on or before September 30, 2023.

➤ **About RBI Integrated Ombudsman Scheme:**

- The Scheme was framed by the Reserve Bank in exercising the powers conferred on it under Section 35A of the Banking Regulation Act, 1949.
- The Scheme integrates the existing three Ombudsman schemes of RBI namely,
 - ✓ the Banking Ombudsman Scheme, 2006;
 - ✓ the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and
 - ✓ the Ombudsman Scheme for Digital Transactions, 2019.
- The Scheme adopts the **‘One Nation One Ombudsman’** approach by making the RBI Ombudsman mechanism jurisdiction neutral.

- The unified ombudsman scheme will provide redress of customer complaints involving deficiency in services rendered by RBI regulated entities viz. banks, NBFCs (Non banking Financial Companies) and pre-paid instrument players if the grievance is not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity.
- It also includes non-scheduled primary co-operative banks with a deposit size of Rs 50 crore and above.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
- Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The scheme is jurisdiction neutral and a centralised receipt and processing centre has been set-up in Chandigarh for initial handling of complaints in any language.
- RBI had created a provision for the use of Artificial Intelligence tools so that banks and investigating agencies could coordinate in a better way in the fastest time possible.
- The bank customers will be able to file complaints, submit documents, track status, and give feedback through a single email address.
- There will also be a multilingual toll-free number that will provide all relevant information on grievance redress.
- The regulated entity will not have any right to appeal in cases where an award is issued by the ombudsman against it for not furnishing satisfactory and timely information.
- RBI's Executive Director-in charge of Consumer Education and Protection Department would be the Appellate Authority under the integrated scheme.
- 44 crore loan account holders and 220 crore deposit account holders would directly benefit from the single ombudsman, they would now be able to lodge a complaint and track their complaints on the same platform.

2. **WHAT ARE RBI REGULATIONS ON GREEN DEPOSITS?**

- ❖ **CONTEXT:** Last month, the Reserve Bank of India (RBI) came up with a regulatory framework for banks to accept green deposits from customers. Under the new framework, banks that accept green deposits will have to disclose more information on how they invest these deposits.

➤ **What are green deposits?**

- Green deposits are not very different from the regular deposits that banks accept from their customers. The only major difference is that banks promise to earmark the money that they receive as green deposits towards environment-friendly projects.
- For example, a bank may promise that green deposits will be used towards financing renewable energy projects that fight climate change. A green deposit is just one product in a wide array of other financial products such as green bonds that help investors put money into environmentally sustainable projects.

➤ **Features of RBI's regulatory framework:**

The RBI's framework for the acceptance of green deposits lays down certain conditions that banks must fulfill to accept green deposits from customers.

- Firstly, banks will have to come up with a set of rules or policies approved by their respective Boards that need to be followed while investing green deposits from customers. These rules need to be made public on the banks' websites and banks will have to disclose regular information about the amount of green deposits received, how these deposits were allocated towards various green projects, and the impact of such investments on the environment. A third-party will have to verify the claims made by banks regarding the projects in which the banks invest their green deposits as well as the sustainability credentials of these business projects.
- The RBI has come up with a list of sectors that can be classified as sustainable and thus eligible to receive green deposits. These include renewable energy, waste management, clean transportation, energy efficiency, and afforestation.
- Banks will be barred from investing green deposits in business projects involving fossil fuels, nuclear power, tobacco, etc.
- The new rules are aimed at preventing greenwashing, which refers to making misleading claims about the positive environmental impact of an activity. For example, a bank may advertise that their green deposits will have a huge positive impact on the environment, while the actual impact may be minimal.

➤ **Will green deposits help depositors/investors and the environment?**

- Depositors who care about the environment may get some satisfaction from investing their money in environmentally sustainable investment products. However, there are challenges, for the range of projects in which green funds can be invested by the bank is limited by design.
- When it comes to protecting the environment, green investing enthusiasts believe that putting money into green projects may be one of the best ways to help the environment.
- Critics, however, argue that green investment products are often just a way to make investors feel good about themselves and that these investments don't really do much good to the environment.
- Second, in a complex world where any action involves second-order effects that are difficult to see, it can be extremely hard to know if a project is really environmentally sustainable.

GOVERNMENT POLICY

❖ **Centre passes ordinance to nullify SC decision favouring Delhi govt:**

❖ **CONTEXT:** In an obvious bid to nullify Supreme Court's decision to hand over the reins of 'Services' – that is, the power to transfer bureaucrats posted to Delhi – and give more teeth to the Lieutenant Governor in the administration of the capital, the President Promulgated the Government of National Capital Territory of Delhi (Amendment) Ordinance, 2023 on May 19.

➤ The Ordinance creates a new statutory authority – **the National Capital Civil Service Authority (NCCSA)** – which will be headed by the elected Chief Minister of Delhi in addition to the Chief Secretary and the Principal Secretary of the Home department. The NCCSA will make "recommendations" to the LG regarding "transfer posting, vigilance and other incidental matters."

➤ Notably, all matters required to be decided by the body shall be decided by **"majority of votes of the members present and voting."** This means, that in effect, the decision of the elected chief minister of Delhi can be overruled by the two senior bureaucrats. Furthermore, in case the LG differs with the recommendation made, they would be empowered to "return the recommendation to the Authority for reconsideration" and, in case of continuing difference of opinion, **"the decision of the Lieutenant Governor shall be final."** This effectively reverses the verdict delivered by the Supreme Court, which vested the Delhi government with final authority over the matter.

➤ The Supreme Court, on May 11, in an unanimous **ruling by a five-judge Constitution bench** headed by Chief Justice DY Chandrachud, said that the **Delhi government has legislative and executive powers over administrative services in the national capital.**

➤ **What was the issue before the Supreme Court?**

- In 2015, a Union Home Ministry notification said that the Lieutenant Governor of Delhi shall exercise control over "services". The Delhi government challenged this before the Delhi High Court, which in 2017 upheld the notification. On appeal, a two-judge Bench of the Supreme Court referred the issue to a larger constitution Bench.

- In 2018, a five-judge Constitution Bench, headed by then CJI Dipak Misra, in a unanimous verdict laid down the law that governs the relationship between Delhi and the Centre. The ruling was in favour of the Delhi government.

➤ **What was the specific bone of contention?**

- "The limited issue for the consideration of this Constitution Bench **only relates to the scope of legislative and executive powers of the Centre and NCTD with respect to the term services,**" the court noted. Simply put, the court had to decide if it was the Delhi government or the Union government that had legislative and executive control over the capital's bureaucracy.

- The court had to interpret clause (3)(a) of **Article 239AA** (Special provisions with respect to Delhi) of the Constitution. It reads: "Subject to the provisions of this Constitution, the legislative assembly shall have power to make laws for the whole or any part of the National Capital Territory with respect to any of the matters enumerated in the State list or in the Concurrent list in so far as any such matter is applicable to union territories except matters with respect to..."

➤ **What was the Centre's argument?**

- The Centre's argument was that in the 2018 ruling, the court did not analyse two crucial phrases in Article 239AA(3)(a). First was "insofar as any such matter is applicable to union territories" and the second was "subject to the provisions of this Constitution."

- The Centre argued that since no Union Territory has power over services, Delhi too could not exercise such power. Essentially, Delhi could only legislate on issues that other Union Territories are explicitly allowed to legislate upon.

- "The legislative power of Delhi will extend to an entry only when that entry is clearly and unequivocally applicable to union territories as a class. Consequently, the list II (state list) has to be read contextually and certain entries can be excluded from the domain of GNCTD," the Centre argued.

➤ **What did the court decide?**

- First, the court concluded that Delhi under the constitutional scheme is a Sui Generis (or unique) model, and is not similar to any other Union Territory. It said Delhi presents a **special constitutional status under article 239AA**.
 - It quoted from the 2018 judgement, where Justice Chandrachud had said that “having regard to the history in background, it would be fundamentally inappropriate to assign to the NCT status similar to other union territories.”
 - In the five-judge Constitution Bench ruling in 2018, the majority opinion was written by then CJI Misra for himself and two other judges. Justices Chandrachud and Bhushan wrote separate but concurring opinions, in which they expressly vested the **power to regulate services with the Delhi government**.
 - However, in the 2019 split verdict, Justice Bhushan took a contrary position. He said that since the three majority judges had not taken a specific view on the issue of services, it cannot be said that Delhi has control over the issue.
 - In the present verdict, the court **disagreed with Justice Bhushan’s 2019 view** and said that it can be inferred that the majority view was also similar to that of Justice Chandrachud and Bhushan.
- **What is the extent of Delhi’s powers as per the SC verdict?**
- **Article 239AA specifically excludes land, police and public order** from the purview of the legislative powers of the Delhi government. The court acknowledged that these three issues can also have some overlap with “services”.
 - The legislative and executive power of Delhi over Entry 41 (services) shall not extend over to services related to public order, police and land. However, legislative and executive power over such services such as Indian administrative services, or joint card of services, which are relevant for the implementation of policies and vision of NCT of Delhi in terms of day to day administration of the region, shall live with Delhi.

SCIENCE & TECHNOLOGY

- ❖ **OPEN NETWORK FOR DIGITAL COMMERCE(ONDC)**
 - ❖ **CONTEXT:** After the revolution brought in the realm of digital payments by the Unified Payments Interface (UPI), the Open Network for Digital Commerce (ONDC) is set to break new ground in the country’s digital commerce ecosystem.
- ONDC employs cutting-edge digital infrastructure, seeking to democratise digital commerce in India and make it more accessible and inclusive. More than 29,000 sellers are live on the network, and alpha tests are currently running in 236 cities.
- Its backers expect that over the next five years, ONDC, with its network-centric approach and inclusive governance framework will transform the digital commerce landscape in India and serve as an important reference point for a forward-looking Digital Public Infrastructure (DPI) governance framework.
- **What is ONDC, and how does it work?**
- ONDC is an inter-operable network based on the BeckN protocol that anyone can piggyback on. It seeks to break down silos in digital commerce by enabling platforms of varying configurations (big or small) to connect and operate seamlessly on it.
 - It comprises different entities called ‘Network Participants’, including Buyer Applications, Seller Applications, and Gateways that perform the search and discovery function. Imagine a scenario where all the large e-commerce platforms, from food delivery to clothing and fashion to conveyance, are accessible in one place, along with your neighbourhood start-ups, shops, and kirana stores.
- **Significance of ONDC:**
- By moving the exchange of goods and services from a platform-centric approach to a network-centric approach, ONDC eliminates the need for buyers and sellers to use the same application, and promotes the discoverability of local digital stores across industries.
 - This paradigm shift from “store of value” to “flow of value” brings with it a multitude of benefits.
 - From the buyer’s perspective, ONDC offers greater freedom of choice, reducing the overwhelming reliance on a single platform.
 - Sellers also stand to benefit greatly: the network-centric approach of ONDC reduces the skewed bargaining power in favour of the platforms, which often results in higher entry barriers and lower margins for sellers.
 - For instance, if a seller wanted to be on multiple platforms, they would have to maintain a separate infrastructure for each, increasing the cost and limiting participation. ONDC’s network-centric approach levels the playing field by making goods and services equitably accessible to all and benefiting all participants in the ecosystem.

- **What is ONDC's inclusive governance approach?**
 - The ONDC entity, **a not-for-profit company incorporated under Section 8 of the Companies Act 2013**, manages and operates the ONDC Network.
 - It is responsible for building and maintaining the underlying infrastructure (common registries and protocols) as well as defining the rules of engagement and code of conduct for the Network Participants through the ONDC Network Policy and the ONDC Network Participant Agreement.
 - Moving a step forward from previous Digital Public Infrastructure (DPI) governance models such as those of Aadhaar and UPI, ONDC takes a more representative and multistakeholder approach to the governance that prioritises the evolving needs of its users.
- **How will the system be funded?**
 - The ONDC entity was initially promoted by the Quality Council of India and Protean e-Gov Technologies Limited in December 2021, and has since raised more than Rs 180 crore from multiple investors including private and public sector banks, depositories, development banks, and other financial institutions.
 - While initial funding was obtained through share allotments, the ONDC entity aims to develop a self-sustaining financial model in the future.
 - One potential revenue stream could include charging a small fee from platforms to fund ongoing and expansion-related activities independently. This approach draws on lessons learned from the limitations of UPI, which was heavily reliant on government subsidies as a revenue stream.
- **To what extent will the government be involved in ONDC?**
 - ONDC has been endorsed by the **Department for Promotion of Industry and Internal Trade (DPIIT) under the Union Ministry of Commerce and Industry**. DPIIT is not involved in ONDC's funding, but is at the forefront of its evangelisation through light-touch governmental oversight.
 - To ensure a market+community driven approach to decision-making, the board includes representatives from banks, the government, and independent industry and civil society members.
 - It will establish a User Council, comprising representatives from Network Participants and civil society. The User Council will provide regular guidance on various aspects of the network's functioning and governance, serving as a liaison between Network Participants, Consumers, and the network.

PRELIMS

1. World Metrology Day 2023

- **IN NEWS:** CSIR-National Physical Laboratory, organized and celebrated the World Metrology Day (WMD) 2023 on 19th May, 2023 in association with Metrology Society of India (MSI).
 - World Metrology Day is an annual celebration commemorating the signature of the Metre Convention which was held on 20th May 1875 by representatives of seventeen nations.
 - This year the theme of WMD is "Measurements supporting the global food system" declared jointly by the International Bureau of Weights and Measures (BIPM) and the International Organisation of Legal Metrology (OIML).

2. Indian Naval Ships Visit Da Nang, Vietnam

- **IN NEWS:** As part of Indian Navy's deployment to ASEAN countries, Indian Naval ships Delhi and INS Satpura, arrived at Da Nang, Vietnam
 - The visit is aimed at strengthening bilateral ties & enhancing cooperation between the navies of both countries. During the visit, personnel from both the navies will engage in a wide range of professional interactions, deck visits, social interactions and sports fixtures, to further strengthen their bonds of friendship.
 - Earlier this month, both ships participated in the inaugural edition of the ASEAN – India Maritime Exercise (AIME) aimed at promoting maritime cooperation, enhancing trust and confidence between ASEAN navies and Indian Navy.

➤ **About ASEAN:**

- The Association of Southeast Asian Nations is a regional organization which was established to promote political and social stability amid rising tensions among the Asia-Pacific's post-colonial states.
- The motto of ASEAN is **"One Vision, One Identity, One Community"**.
- 8th August is observed as ASEAN Day.
- ASEAN Secretariat – Indonesia, Jakarta.
- Member Nations:- **Indonesia, Malaysia, Philippines, Singapore, Thailand, Brunei, Vietnam, Laos, Myanmar, Cambodia.**

- 1967 – ASEAN was established with the signing of the ASEAN Declaration (Bangkok Declaration) by its founding fathers. Founding Nations are Indonesia, Malaysia, Philippines, Singapore and Thailand. Addition of Brunei (1984), Vietnam (1995), Laos and Myanmar (1997), and Cambodia (1999).

3. **Unified Payments Interface(UPI)**

- **IN NEWS:** Japan has expressed keen interest in joining India's Unified Payments Interface (UPI) system.

➤ **About UPI:**

- **National Payments Corporation of India (NPCI)** launched UPI with 21 member banks in 2016.
- It is an advanced version of Immediate Payment Service (IMPS)- round-the-clock funds transfer service to make cashless payments faster, easier and smoother.
- UPI is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.
- UPI is currently the biggest among the National Payments Corporation of India (NPCI) operated systems including National Automated Clearing House (NACH), Immediate Payment Service (IMPS), Aadhaar enabled Payment System (AePS), Bharat Bill Payment System (BBPS), RuPay etc.
- The top UPI apps today include PhonePe, Paytm, Google Pay, Amazon Pay and BHIM, the latter being the Government offering.

➤ **National Payments Corporation of India:**

- NPCI, an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007.
- It is a "Not for Profit" Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems.

4. **Himalayan Chandra Telescope:**

- **IN NEWS:** The Himalayan Chandra Telescope in Hanle recently joined hands with 10 other global observatories to observe the brightening of a blazar, one of the most powerful objects in the universe.

➤ **About Himalayan Chandra Telescope:**

- It is a 2 meter optical-infrared telescope named after Nobel laureate Subramaniam Chandrasekhar.
- Location: It is at the Indian Astronomical Observatory (IAO) in Hanle near Leh in Ladakh.
- It is currently the tenth highest optical telescope in the world, situated at an elevation of 4,500 meters.
- The telescope remotely operated using a dedicated satellite communication link from the Centre for Research & Education in Science & Technology (CREST), Indian Institute of Astrophysics (IIA), Bangalore.
- Imaging instruments include a Faint Object Spectrograph, a near infra-red and an optical CCD camera.

➤ **What is a Blazer?**

- It is a type of galaxy that is powered by a humongous black hole and is among one of the brightest and most powerful objects in the universe.
- They are known for emitting highly energetic particles and radiation, including gamma rays, X-rays, and radio waves.

ANSWER WRITING

Q. Even after the decriminalisation of Section 377 of IPC by the Supreme Court, the LGBTQ community is still battling societal prejudices. Discuss the problems faced by the LGBTQ community in India. According to you, what measures should be taken for their greater acceptance in the society?

Lesbian, Gay, Bisexual, Transgender and Queer (LGBTQ) rights in India have evolved in recent years. The Supreme Court in Navtej Singh Johar vs Union of India judgement struck down part of Section 377 of the Indian Penal Code (IPC) which criminalised homosexuality on grounds that it violated the constitutional right to equality and dignity. However, despite this landmark judgment, the LGBTQ community still faces discrimination and stigma and does not possess certain other rights, such as the right to marriage, inheritance and adoption.

Problems faced by the LGBTQ community in India:

- Socio-economic discrimination: Economic status is directly proportional to the availability of a source of income. LGBTQ community is discriminated against at the workplace, which acts as a barrier to applying for a job. Thus, they are unable to get better pay jobs and are stuck in the vicious circle of poverty.
- Marginalisation and violence: LGBTQ individuals are more likely to face intolerance, discrimination, and even violence due to their sexual orientation. LGBTQ Children face a lot of bullying in schools, colleges etc.

- The plight of women belonging to the LGBTQ community: Lesbian women in rural areas, end up at the bottom of the hierarchy when it comes to basic human rights within the unit of family and village. For e.g.: Village medics and babas often prescribe rape to correct homosexuality. Further, refusal to marry brings more physical abuse.
- Mental health issues: When a person's gender identity is different from the sex assigned to them at birth, the internal conflict is extreme. This relentless dissonance can result in anxiety, loneliness, and substance use.
- Lack of family support: In a society bound by a rigid set of social and cultural norms that dictate the terms and conditions of education, career and marriage, the lack of family support proves to be a big blow to the mental and physical wellbeing of LGBTQ.
- Social exclusion: The social stigma attached to any non-heterosexual relationship or community results in the social exclusion of LGBTQ and unjust behaviour towards them.

Measures that can be taken to ensure greater acceptance of the LGBTQ community in society:

- Education and awareness: People should be educated about the rights of the LGBTQ community. Further, the government should adopt comprehensive programmes and plans for the LGBTQ community.
- Use of social media and the Internet for sensitization: Social media platforms can serve as a space where LGBTQ youth, in particular, can develop their identities. Coverage of topics and people on TV and OTT platforms that have historically been considered taboo can take the emotional burden off LGBTQ people. It can also sensitize people about gender and sexual orientation.
- Recognising the rights of LGBTQ alike other citizens: Not recognising same-sex marriages, inheritance, adoption, and the absence of LGBTQ-inclusive schools, colleges and workplaces are violative of fundamental rights under Articles 14, 15, 19, 21. Therefore they should be given the same rights as given to other citizens.
- Dismantling discriminatory laws: Social inclusion requires dismantling legislation that criminalizes sexual orientation and gender identity or expression, and that negates a person's identity.
- Adopting legal framework for LGBTQ: Government should also adopt a robust legal framework protecting LGBT individuals from discrimination in all sectors. Help can be taken in this regard by referring to Yogyakarta Principles on human rights in the area of sexual orientation and gender identity.

The significance of various supreme court judgements lies in the fact that they have laid down the basic groundwork to confer a host of other civil rights which were earlier not available to the LGBTQ community. However, on the part of society, it is important to create awareness for furthering the process of social inclusion and acceptance towards the members of LGBTQ.

MCQs

1. Recently Open Network for Digital Commerce (ONDC) is in news, consider the following statement regarding ONDC.
 1. It comprises different entities called 'Network Participants', including Buyer Applications, Seller Applications, and Gateways that perform the search and discovery function.
 2. The ONDC entity, a not-for-profit company incorporated under Section 8 of the Companies Act 2013, manages and operates the ONDC Network.
 3. It is established by the Department for Promotion of Industry and Internal Trade (DPIIT) under Ministry of Finance.

Select the correct answer using the codes below

 - a) **1 and 2 only**
 - b) 1, 2 and 3
 - c) 1 and 3 only
 - d) 2 and 3 only
2. Doctors will now have to get a Unique Identification Number (UID) to be able to practice medicine in the country, as per the new regulations by the National Medical Commission (NMC). Consider the following statements regarding National Medical Commission (NMC):
 1. It has been constituted by an act of Parliament known as National Medical Commission Act, 2019.
 2. NMC regulates medical education and medical professionals in India.

Which of the statements given above is/are correct?

 - a) 1 only
 - b) 2 only
 - c) **Both 1 and 2**
 - d) None of these

3. Kiru Hydro-Electric Power Project, recently seen in the news, is being developed over which one of the following rivers?
- Ravi
 - Brahmaputra
 - Ganga
 - Chenab**
4. Nawegaon Nagzira Tiger Reserve, is in news because a tigress in that reserve has recently given birth to four cubs. It is lies in which of the following states?
- Assam
 - Madhya Pradesh
 - Maharashtra**
 - Gujarat
5. Recently Amy Pope elected next Director General of the International Organization for Migration. Consider the following statements with reference to International Organization for Migration:
- It is dedicated to promote humane and orderly migration for the benefit of all.
 - It has a permanent observer status in the United Nations General Assembly.
 - India is not a member of International Organization for Migration.
- Which of the statements given above is/are correct?
- 1 and 2 only**
 - 2 and 3 only
 - 1 and 3 only
 - 1, 2 and 3
6. Railways is all set to relocate 11-km stretch of the railway track, which goes through the middle of the core area of Palamu Tiger Reserve (PTR). It is located in which of the following states?
- Odisha
 - Madhya Pradesh
 - Jharkhand**
 - Karnataka
7. Consider the following statements regarding Himalayan Chandra Telescope:
- It is located in Spiti Valley, Himanchal Pradesh.
 - It is an optical-infrared telescope.
- Which of the statements given above is/are correct?
- 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
8. The Securities and Exchange Board of India (SEBI), recently proposed tightening rules for alternative investment funds by restricting their ability to borrow for investments. Consider the following statements regarding Alternative Investment Funds (AIFs):
- It pools funds from investors and invests them under different categories of investments.
 - AIFs can be formed as a company and Limited Liability Partnership (LLP).
- Which of the statements given above is/are correct?
- 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2
9. Which one of the following is the best description of 'INS Vaghsheer', that was in the news recently?
- Nuclear-powered aircraft carrier
 - Nuclear-Powered Submarine
 - It is a Kalvari-class submarine.**
 - It is a Stealth destroyer.
10. Which one of the following is the best description of 'S-80FP', that was in the news recently?
- It is a supermassive blackhole.
 - It is a Main Battle Tank.
 - It is an air-to-surface rocket.**
 - It is a nuclear powered submarine