

ECONOMICS

❖ **New tax rules for online gaming**

➤ **CONTEXT:** The Central Board of Direct Taxes (CBDT) has come out with guidelines for Tax Deducted at Source (TDS) for online gaming platforms, defining a threshold of Rs 100 for deducting tax for winnings from online gaming. Bonus, referral bonus, and incentives will also be counted towards the taxable winnings on an online gaming platform.

➤ **Guidelines for TDS for online gaming:**

- Online gaming platforms will not be required to deduct tax at the source for a player if the net winning does not exceed Rs 100. The CBDT circular also said that bonus, referral bonus, incentives etc are given by the online gaming company to the intermediate user and they are to be considered as taxable deposit under Rule 133 of the Income-tax Act.
- Some deposits could be money equivalent too like coins, coupons, vouchers, counters, etc. In such a situation, the equivalence in money of such deposits shall be considered as taxable deposits and would accordingly form part of the balance in the user account.
- Also, the circular said that gaming companies can deposit the tax amounts for April, if not done already, along with the dues for May by June 7 to avoid penal consequences.
- According to CBDT, in order to remove the difficulty in deducting tax at source under section 194BA of the Act for “insignificant withdrawal”, it is clarified that tax may not be deducted on withdrawal on the satisfaction of all of the following conditions
 - I. Net winnings comprised in the amount withdrawn does not exceed Rs 100 in a month;
 - II. tax not deducted on account of this concession is deducted at a time when the net winnings comprised in withdrawal exceeds Rs 100 in the same month or subsequent month or if there is no such withdrawal, at the end of the financial year; and
 - III. the deductor undertakes the responsibility of paying the difference if the balance in the user account at the time of tax deduction under section 194BA of the Act is not sufficient to discharge the tax deduction liability calculated in accordance with Rule 133.

➤ **How will net winnings get calculated if a user on an online gaming platform has multiple wallets?**

- The CBDT said that under Rule 133 every user account will be included, by whatever name it is registered with the online gaming intermediary and where any taxable deposit, non-taxable deposit, or the winning of the user is credited and withdrawal is debited.
- When there are multiple accounts of a user, each user account shall be considered for the purposes of calculating net winnings. The deposit, withdrawal or balance in the user account shall mean aggregate of deposits, withdrawals or balances in all user accounts.
- Transfer from one user account to another account, maintained with the same online intermediary, of the same user shall not be considered as withdrawal or deposit. However, if withdrawal or deposit will be done by one user to another user account, then any such transfer is a withdrawal.
- The valuation will be based on fair market value of the winnings in kind except when the online gaming intermediary has purchased the winnings before providing to the user, or when the online gaming intermediary manufactures such items as winnings.

➤ **What is the TDS provision for online gaming?**

- The online gaming industry has been under the lens of tax authorities for the last few years. With an aim to track such transactions, the government had inserted a new section 194BA in the Income-tax Act, 1961 through Finance Act 2023, which mandated online gaming platforms to deduct income-tax on the net winnings in the person’s user account.
- In the Finance Bill amendments in March, the tax department changed the date of applicability of the TDS provision for online gaming to April 1, 2023 as opposed to an earlier proposed date of July 1, 2023.
- Tax is required to be deducted at the time of withdrawal as well as at the end of the financial year. As per section 194BA, TDS will be applicable at the rate of 30 per cent on the net winnings from any online gaming.

➤ **What is Tax Deducted at Source?**

- It was introduced to collect tax at the source from where an individual's income is generated. The government uses TDS as a tool to collect tax in order to minimise tax evasion by taxing the income (partially or wholly) at the time it is generated rather than at a later date.
- TDS is applicable on various incomes such as salaries, interest received, commission received, dividends etc.
- TDS is not applicable to all incomes and persons for all transactions. Different TDS rates have been prescribed by the Income-tax Act, 1961 for different payments and different categories of recipients. For example, payment of redemption proceeds by a debt mutual fund to a resident individual is not subject to TDS but for a Non-resident Indian is subject to TDS.
- TDS works on the concept that every person making specified type of payments to any person shall deduct tax at the rates prescribed in the Income-tax Act at source and deposit the same into the government's account.

CLIMATE

❖ **European Union’s (EU) carbon border adjustment mechanism(CBAM):**

➤ **CONTEXT:** In May 2023, co-legislators at the European Commission signed the Carbon Border Adjustment Mechanism (CBAM). It has been described as a “landmark tool” to put a “**fair price on the carbon emitted during the production of carbon intensive goods that are entering the EU, and to encourage cleaner industrial production in non-EU countries.**”

➤ The system under the regulation **would be enforced from October 1** for certain goods to facilitate a smooth roll out and dialogue with third countries. Importers would start paying the financial levy from 2026.

➤ **What is the CBAM?**

- Its primary objective is to avert '**carbon leakage**'. It refers to a phenomenon where a EU manufacturer moves carbon-intensive production to countries outside the region with less stringent climate policies. In other words, replace EU-manufactured products with more carbon-intensive imports.
- From 2026, once the CBAM is fully implemented, importers in the EU would have to buy carbon certificates corresponding to the payable carbon price of the import had the product been produced in the continent, under its carbon pricing rules. Conversely, if a non-EU producer is paying a price (or tax) for carbon used to produce the imported goods, back home or in some other country, the corresponding cost would be deducted for the EU importer.
- The Commission, in coordination with relevant authorities of the member states, would be responsible for reviewing and verifying declarations as well as managing the central platform for the sale of CBAM certificates. Importers would have to annually declare by May-end the quantity and embedded emissions in the goods imported into the region in the preceding year.
- The idea here is to avert the possibility of carbon leakage alongside encouraging producers in non-EU countries to green their manufacturing processes. Moreover, it will ensure a level playing field between imports and EU products. This would also form part of the continent's broader European Green Deal which endeavours to achieve 55% reduction in carbon emissions compared to 1990 levels by 2030 and become a climate neutral continent by 2050.

➤ **Didn't the EU already have a mechanism in place?**

- Yes. The gradual introduction of the CBAM would be in parallel with the phasing out of the allocation of free allowances given out under the **EU Emissions Trading System (ETS)**, which was also aimed at supporting the decarbonisation of the region's industries.
- The ETS had set a cap on the amount of greenhouse gas emissions that can be released from industrial installations in certain sectors. Allowances were to be bought on the open decentralised ETS trading market; however, certain allowances were given out for free to prevent carbon leakage.
- Though effective in addressing the issue of leakage, the EU concluded it dampened the incentive to invest in greener production at home and abroad. This was because of the tendency to rely on free allowances to meet operational requirements and obligations. Thus, the idea to have an import-based tariff instead.

➤ **Why are countries worried?**

- CBAM would initially apply to imports of certain goods and selected precursors, whose production is carbon-intensive and are at risk of 'leakage' such as the cement, iron and steel, aluminium, fertilizers, electricity and hydrogen sectors. Eventually, once fully phased in, it would capture more than half of the emissions in ETS covered sectors.
- In 2021, the United Nations Conference on Trade and Development (UNCTAD) had concluded that Russia, China and Turkey were most exposed to the mechanism. Considering the level of exports to the union in these sectors, it stated India, Brazil and South Africa would be most affected among the developing countries. Mozambique would be the most exposed least-developing country.

➤ **CBAM impact on India:**

- Important to note, countries in the **EU combined represent about 14% of India's export mix for all products, steel and aluminium included.**
- India's exports in the five segments represented less than 2% of the total exports to the EU between 2019 and 2021. However, while the impact of the regulation may appear limiting, its long-term effects can be severe for multiple factors.
- First, EU being India's third largest trade partner and given the latter's projected growth trajectories, the size of exports (including in the CBAM sectors) will invariably rise. Secondly, CBAM's scope would expand beyond its current ambit to include other sectors as well.
- Given India's products have a higher carbon intensity than its European counterparts, the carbon tariffs imposed will be proportionally higher making Indian exports substantially uncompetitive.
- International climate policies (including CBAM) will compel other countries to impose similar regulation eventually translating to "a significant impact" on India's trading relationships and balance of payments.

➤ **About EU Emission Trading System (ETS)**

- The EU Emission Trading System was aimed at supporting the decarbonisation of the region's industries.
- The ETS had set up a cap on the amount of greenhouse gas emission that can be released from industrial installations in certain sectors.
- Although ETS was effective in addressing the issue of leakage, it dampened the incentive to invest in greener production at home and abroad.
- The gradual introduction of the CBAM would be in parallel with the phasing out of the allocation of free allowances given under the EU Emission Trading System(ETS).

HEALTH

❖ **How the World Health Organization could fight future pandemics**

- **CONTEXT:** Negotiations on new rules for dealing with pandemics are underway at the World Health Organization (WHO), with a target date of May 2024 for a legally binding agreement to be adopted by the U.N. health agency's 194 member countries.
- A new pact is a priority for WHO chief Tedros Adhanom Ghebreyesus who called it a "generational commitment that we will not go back to the old cycle of panic and neglect"

- It seeks to shore up the world's defences against new pathogens following the COVID-19 pandemic that has killed nearly 7 million people.
- **What is the so-called pandemic treaty?**
 - The WHO already has binding rules known as the International Health Regulations, which in 2005 set out countries' obligations where public health events have the potential to cross borders.
 - These include advising the WHO immediately of a health emergency and measures on trade and travel.
 - Adopted after the 2002-2003 SARS outbreak, these regulations are still considered appropriate for regional epidemics, such as Ebola but inadequate for a global pandemic. These regulations are also being reviewed in the wake of COVID-19.
 - For the new more wide-reaching pandemic accord, member states have agreed that it should be legally binding for those who sign up, overcoming early reservations from the United States.
 - It would be only the second such health accord after the 2003 Framework Convention on Tobacco Control, a treaty which aims to reduce smoking via taxation and rules on labelling and advertising.
 - However, the proposed treaty has come under fire on social media, mostly from right-wing critics warning it could lead to countries ceding authority to the WHO. The body strongly refutes this, stressing that governments are leading the negotiations and are free to reject the accord.
- **How do countries view the pact?**
 - The European Union, which proposed the accord, is seen as its biggest backer. Developing countries, especially in Africa, are keen to use the negotiations to secure better access to vaccines, following allegations of "vaccine apartheid" from the WHO's Director-General Tedros.
 - After five rounds of formal negotiations, the latest 208-page draft of the treaty still includes thousands of brackets, which mark areas of disagreement or undecided language, including over the definition of the word "pandemic". With so many member countries involved, securing agreement may be tricky.
- **How would it work?**
 - It is not yet clear how the 2005 regulations and the new pandemic accord might fit together.
 - One suggestion is that they should be complementary, so that existing rules apply to local outbreaks with the new rules kicking in if the WHO declares a pandemic – something it does not currently have a mandate to do.
 - It is also not yet clear what happens if the measures are not followed. A co-chair of the talks said it would be preferable to have a peer-review process, rather than sanction non-compliant states.
- **What other reforms are in the works?**
 - Separate talks on reforming the 2005 rules are taking place, with countries proposing some 300 amendments.
 - Washington's initial proposals aimed to boost transparency and grant the WHO quicker access to outbreak sites.
 - China did allow WHO-led expert teams to visit the COVID-19 epicentre in Wuhan, but the WHO says Beijing is still withholding clinical data from early cases that may hold clues about the origins of the SARS-CoV-2 virus.
 - Negotiators privately grumble about overlap between the two sets of talks and a joint meeting to clarify their agendas is planned.

PRELIMS

1. **People's Biodiversity Register (PBR)**
 - **IN NEWS:** The National Campaign for Updation and Verification of People's Biodiversity Register (PBR) was launched in Goa.
 - **About National Campaign for Updation and Verification of People's Biodiversity Register (PBR):**
 - The campaign was launched by the Union Ministry of Environment, Forest and Climate Change.
 - It was launched with the objective of documentation and preservation of India's rich biological diversity.
 - **About People's Biodiversity Register (PBR):**
 - The People's Biodiversity Register serves as a comprehensive record of various aspects of biodiversity, including the conservation of habitats, preservation of land races, folk varieties and cultivars, domesticated stocks and breeds of animals and micro-organisms.
 - As per the Biological Diversity Act 2002, Biodiversity Management Committees (BMC) are created for "promoting conservation, sustainable use and documentation of biological diversity" by local bodies across the country.
 - BMCs have been constituted by the local bodies in the States and Union Territories and are entrusted with preparation of the People's Biodiversity Registers (PBRs), in consultation with local communities.
2. **Sengol**
 - **IN NEWS:** Union Home Minister Amit Shah said, the upcoming inauguration of the new parliament building ON May 28 will also see Prime Minister Narendra Modi install a historic sceptre from Tamil Nadu next to the Lok Sabha Speaker's seat.
 - Known as Sengol — derived from the Tamil word "Semmai", meaning "Righteousness", according to an official document — the sceptre is a "significant historical" symbol of Independence **as it signifies the transfer of power from the British to the Indians.**
 - Features: The 'Sengol' was crafted by a renowned jeweller in Madras Vummidi Bangaru Chetty. This impressive sceptre measures five feet in length and **features a 'nandi' bull at the top, representing the concept of justice.**
 - **Historical Significance:**
 - Pandit Jawahar Lal Nehru accepted Sengol at around 10:45 pm of August 14, 1947, through the Adhinam of Tamil Nadu, it was a sign of shift of power from Britishers to the people of our country.

- According to the official document, just before Independence, Lord Mountbatten, the last Viceroy of India, asked Nehru about “the ceremony that should be followed to symbolise the transfer of power from British to Indian hands”.
- The soon-to-be prime minister went to consult C Rajagopalachari, the last Governor-General of India, who told him about a ceremony performed during the Chola dynasty, in which the transfer of power from one king to the other was sanctified and blessed by high priests.
- The symbol (for the transfer of power) used was the handover of the ‘Sengol’ from one King to his successor. The newly crowned ruler would be given the Sengol with an order to rule his subjects fairly and justly.

3. **Tal Chhappar Wildlife Sanctuary**

➤ **IN NEWS:** Recently, The Union Ministry of Environment, Forest and Climate Change (MoEF) proposes to designate Tal Chhappar Sanctuary as Eco-Sensitive Zone.

- Tal Chhappar Wildlife Sanctuary is located in Sujangarh tehsil of Rajasthan’s Churu district.
- It is situated on the border of the Great Indian Thar Desert.
- It was established as a “Reserved area” in 1962 and was given the status of a sanctuary in 1966.
- The sanctuary is home to over 4,500 Blackbucks, Chinkara, and more than 250 species of birds, including migratory raptors. It is a distinctive shelter of the most graceful Antelope seen in India, “the Blackbuck”.

➤ **About is Eco-Sensitive Zone (ESZ):**

- In order to manage and conserve biodiversity across the Protected Areas Ministry of Environment, Forest and Climate Change (MoEF) Change notifies Eco-Sensitive Zones (ESZs) around the Protected Areas.
- In the year 2002, it was decided that an area around each Protected Areas, requires to be notified as Eco-Sensitive Zone for creating a buffer as further protection around Protected Areas (PAs) under Environment protection act, 1986.
- Eco-sensitive Zone could go upto 10 Kms around a Protected Areas.
- The Supreme Court on 3 June 2022, modified its previous order mandating a minimum 1-km eco-sensitive zone around national parks or wildlife sanctuaries.

4. **Forum Shopping**

➤ **IN NEWS:** Recently, the Chief Justice of India (CJI) DY Chandrachud condemned ‘forum shopping’.

➤ **What is Forum shopping?**

- When litigants or lawyers attempt to deliberately move their case to a particular judge or Court where they think the judgment could be more favourable, they are said to be “forum shopping.”
- This practice involves choosing a court that is likely to provide the most favourable outcome, rather than following the standard legal process.
- Lawyers think about which is the right forum to approach as part of their litigation strategy. For example, one could directly approach the Supreme Court via a public interest litigation case instead of the concerned High Court because the issue could get more eyeballs.

➤ **Issues with Forum Shopping:**

- It cited the injustice caused to the other party in the case and overburdening some courts over others and interfering with judicial process.
- It circumvents the normal course of justice and may increase the workload on the courts.
- A number of writers recognize that forum shopping may lead to an undesirable lack of decisional uniformity.
- It has no sanction in the law and gives unfair advantage to one party.

➤ **SC judgements on ‘Forum Shopping’**

- Chetak Construction Ltd. vs. Om Prakash (1998): A litigant cannot be permitted choice of the forum,” and that every attempt at forum shopping “must be crushed with a heavy hand.
- Union of India & Ors. vs. Cipla Ltd (2017): SC laid down a “functional test” to be adopted for forum shopping.
- Vijay Kumar Ghai vs. State of W.B (2022): SC termed forum shopping as a “disreputable practice by the courts” that “has no sanction and paramountcy in law”.

5. **Small Modular Reactors (SMRs):**

➤ **IN NEWS:** Science and Technology Minister recently said that India is working on new technologies such as the small modular reactors.

➤ **About Small Modular Reactors (SMRs):**

- They are advanced nuclear reactors that have a power capacity of up to 300 MW(e) per unit, which is about one-third of the generating capacity of traditional nuclear power reactors.
- SMRs, which can produce a large amount of low-carbon electricity, are:
 - ✓ Small– physically a fraction of the size of a conventional nuclear power reactor.
 - ✓ Modular – making it possible for systems and components to be factory-assembled and transported as a unit to a location for installation.
 - ✓ Reactors – harnessing nuclear fission to generate heat to produce energy.
- It has Relatively small physical footprints and Reduced capital investment.
- It also offer distinct safeguards, security and non-proliferation advantages.
- They can be used for power generation, process heat, desalination, or other industrial uses.
- SMRs can offer a carbon free, clean energy alternative to fossil fuels.

6. **Smart Cities Mission**

➤ **IN NEWS:** More than 90% of the funds allocated under the Smart Cities Mission have been utilised till now and 73% of the projects have been completed.

➤ **About Smart Cities Mission:**

- It was launched in 2015, aimed at providing core infrastructure, clean and sustainable environment and a decent quality of life to their citizens through the application of ‘smart solutions’.
- The **Union Ministry of Urban Development** is responsible for implementing the mission in collaboration with state governments.
- The Mission aims to drive economic growth and improve quality of life through comprehensive work on social, economic, physical and institutional pillars of the city.
- The focus is on sustainable and inclusive development by creation of replicable models which act as lighthouses to other aspiring cities.
- 100 cities have been selected to be developed as Smart Cities through a two-stage competition.
- The Mission is operated as a **Centrally Sponsored Scheme**.
- There is no standard definition or template of a smart city. The six fundamental principles on which the concept of Smart Cities is based are:



ANSWER WRITING

Q. Enumerate the reasons behind the loss of biodiversity at an alarming rate in recent years. What could be the potential impact of biodiversity loss on human health?

The term biodiversity refers to the variety of life on Earth at all its levels, from genes to ecosystems, and can encompass the evolutionary, ecological, and cultural processes that sustain life. According to Living Planet Report by the World Wildlife Fund for Nature (WWF), in the last 50 years, there has been a 69 per cent decline in the wildlife populations of mammals, birds, amphibians, reptiles and fish globally. Researchers believe that Earth is witnessing its sixth mass extinction event and has termed it as ‘biological annihilation’.

The main reasons behind the loss of biodiversity at an alarming rate in recent years are:

- **Changes in Land Use:** The degradation and conversion of forests to alternative land uses, such as agriculture is one of the leading causes of biodiversity loss, especially in the tropics. With a projected global population of 9.8 billion people by 2050, land utilized for agriculture is expected to increase. These land-use changes are one of the gravest threats to remaining biologically diverse habitats.
- **Habitat Fragmentation and destruction:** Factors such as the development of agricultural practices, reduced resources such as food, water, air quality, mining, pollution, and activities related to urbanization are leading to Habitat fragmentation.
- **Nutrient loading:** Over the past four decades, nutrient loading has emerged as one of the most important drivers of ecosystem change in terrestrial, freshwater, and coastal ecosystems. The increasing use of nitrogen and phosphorous fertilizers has resulted in the eutrophication of freshwater ecosystems and hypoxia in coastal marine ecosystems.
- **Role of Invasive Species:** Invasive alien species have been a major cause of extinction, especially on islands and in freshwater habitats. E.g.: 80% of the threatened species in the Fynbos biome of South Africa are endangered due to invasions by alien species.
- **Natural disasters:** Natural catastrophes such as volcanos, wildfires, floods, hurricanes, droughts, epidemics, tsunamis etc. also cause loss of biodiversity.
- **Climate change:** The risk of species extinction increases with every degree of warming. In the ocean, rising temperatures increase the risk of irreversible loss of marine and coastal ecosystems. E.g.: corals have nearly halved in the past 150 years.
- **Overexploitation of resources:** Overexploitation remains a serious threat to many species and populations. Among the most commonly overexploited species or groups of species are marine fish and invertebrates, trees, and animals hunted for meat.

How biodiversity loss can impact human health:

- **Biodiversity is the basis for much-needed medicines:** Natural compounds found in frogs, plants and many other species provide the basis for many of our medicines. E.g.: Paclitaxel, a drug used to treat cancer is derived from the bark of the Pacific yew tree. According to the UN’s Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES) around 70% of cancer medications are based on nature.
- **Biodiversity provides for traditional medicines:** An estimated 4 billion people still rely primarily on natural remedies to heal themselves e.g.: using latex from fig trees to treat intestinal parasites in the Amazon or neem oil to treat skin disorders in India. Loss of biodiversity can affect traditional medicine systems.
- **Nutrition impact of biodiversity:** Nutrition and biodiversity are linked at many levels. However, the introduction of crop varieties and cropping patterns that affect biodiversity can impact global nutritional status and human health.
- **Impact on the future of drug discovery:** Loss of species can further impact future drug discovery as it could lead to loss of molecules on which researches are yet to be done.

- Rise in infectious diseases: Human activities are disturbing both the structure and functions of ecosystems and altering native biodiversity. Patterns of infectious diseases are sensitive to these disturbances. Human health and planetary health are intricately intertwined hence, it is the responsibility of mankind to save the planet and take some crucial steps to prevent the loss of biodiversity. The key targets agreed upon at COP 15 and SDG goals 14 and 15 must be implemented to protect biodiversity.

MCQs

- Consider the following statements regarding Small Modular Reactors (SMRs):
 - They are advanced nuclear reactors with power generating capacity higher than traditional nuclear power reactors.
 - They can be factory-assembled and transported as a unit to a location for installation.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
- Consider the following statements with reference to Tal Chhapar Sanctuary:
 - It is situated on the border of the Great Indian Thar Desert.
 - It has a grassland ecosystem.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2
- The term Sengol is in news, Consider the following statements regarding Sengol.
 - It represents a symbolic gesture of power transition belongs to Mauryan Dynasty
 - The impressive sceptre measures five feet in length and features a 'handi' bull at the top, representing the concept of justice.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
- Recently Niti Pass is in news, It is a high mountain pass, is located on the border between India and which one of the following countries?
 - Pakistan
 - Myanmar
 - China**
 - Nepal
- The Indian Space Research Organisation (ISRO) is all set to launch the navigation satellite 'NVS-01' onboard its Geosynchronous Satellite Launch Vehicle (GSLV) from Sriharikota in Andhra Pradesh. Consider the following statements regarding Navigation with Indian Constellation (NavIC):
 - It is a regional navigation satellite system consisting of a constellation of seven satellites.
 - It's coverage area includes India and a region up to 5000 km beyond the nation's boundary.
 Which of the statements given above is/are correct?
 - 1 only**
 - 2 only
 - Both 1 and 2
 - Neither 1 nor 2
- Indian Prime Minister along with his Papua New Guinea counterpart recently released the Tamil classic 'Thirukkural' in the Tok Pisin language. Consider the following statements regarding Thirukkural:
 - It is a classic Tamil text written by Thiruvalluvar.
 - It covers various aspects of life, including ethics, governance, love, and spirituality.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2
- Consider the following statements with reference to Kambalakonda Wildlife Sanctuary:
 - It is located in the state of Karnataka.
 - Barkudia limbless skink is endemic to this region.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
- Researchers have recently studied the role of hydrocortisone in the management of adult patients with septic shock. Consider the following statements regarding Septic Shock:
 - It is a serious medical condition that can occur when an infection in your body causes extremely low blood pressure and organ failure due to sepsis.
 - It is most often caused by bacterial infections.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2
- Consider the following statements regarding GBU-57, also known as the "Massive Ordnance Penetrator (MOP)":
 - It is a GPS-guided, earth-penetrating strike weapon for use against hard and deeply buried targets.
 - It is developed by the Defence Research and Development Organisation (DRDO) and used by the Indian Air Force.
 Which of the statements given above is/are correct?
 - 1 only**
 - 2 only
 - Both 1 and 2
 - Neither 1 nor 2
- The Insurance Information Bureau of India (IIB) recently approached Cyberabad police stating that hackers from Russia encrypted their data through ransomware attack. Consider the following statements regarding Insurance Information Bureau of India (IIB):
 - IIB has been established by the Insurance Regulatory and Development Authority of India (IRDAI).
 - It acts as the Sole Repository and Analytics Body for the entire Insurance Sector in India.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2