

SOCIAL ISSUE [GS-II] AND ECONOMY-EMPLOYMENT [GS-III]**India faces age-related discrimination at work**

The article discusses how both young and older workers in India face age-related discrimination at work. It highlights how such issues might grow as India's population ages. It suggests considering raising the retirement age to utilize the experience of older workers more effectively.

What is the Demographic Projection for India?

The UN Population Fund projects a sharp rise in the elderly population's growth rate, from 35.5% (2011-21) to 41% (2021-31). By 2046, the elderly population will surpass children under 15 years.

What is Age-Related Discrimination in Indian Workplaces?

Prevalence: 40% of employees experienced or witnessed age-related discrimination.

Younger vs. Older Workers: 42% of employees below 55 faced discrimination, compared to 29% of those over 55.

Compensation Issues: 32% of employees under 35 feel inadequately compensated.

Job Advertisements: 61% report age or experience criteria in job ads, with multinationals leading this trend.

Gender Disparity: 42% of women report discrimination, compared to 37% of men.

How Does India's Retirement Age Compare Globally?

1. India's retirement age is 58-60 for most workers, with 70 for whole-time directors and 75 for non-executive directors.
2. Advanced countries like Iceland, Australia, Spain, and Italy set retirement ages at 66-67.
3. France faced protests over proposals to raise the pension age from 62 to 64.
4. Singapore recently raised the retirement age from 63 to 64 and the re-employment age from 68 to 69.

What should be done?

Raise Retirement Age: Increase the retirement age to benefit from older workers' experience. India's current retirement age is 58-60 years, while countries like Iceland and Australia set it at 66-67 years.

Prepare for Demographic Changes: Plan for an ageing population. The UNPF projects the elderly population will surpass children by 2046, necessitating policy adjustments.

Question for practice:

Discuss the potential impact of raising the retirement age in India on addressing age-related discrimination and leveraging the experience of older workers in the workforce.

SOCIETY – SALIENT FEATURES [GS-I]**Impact of misinterpretation of the Special Marriage Act (SMA)**

The article discusses a case where the Madhya Pradesh High Court incorrectly applied Muslim personal law instead of the Special Marriage Act (SMA), which allows inter-faith couples to marry legally without religious rituals. The court wrongly questioned the validity of an inter-faith marriage under Muslim law, even though the SMA should have been the only relevant law.

What Does the Special Marriage Act Say?

The SMA allows inter-faith couples to marry legally without following their religious marriage rituals. The act is designed to help couples who come from different religions to marry in a secular manner, without needing to convert.

How did the court misinterpret the law?

1. **Irrelevance of Personal Law in SMA:** The judge questioned the validity of the marriage under Muslim law, which is irrelevant when a couple opts for the SMA, designed to supersede personal religious laws.
2. **Ignoring the Act's Purpose:** The SMA's purpose is to enable secular, inter-faith marriages without the need for religious conversion or compliance with the specific marriage rituals of any religion. The court's focus on personal law contradicts this aim.

What could be the impact of this misinterpretation?

1. If this judgment is accepted, it could weaken the purpose of the SMA, making it ineffective for inter-faith couples who want a secular marriage.
2. It might also slow down efforts toward a uniform civil code, which aims to standardize personal laws across all religions in India.
3. This could lead to more people converting to another religion just to get married, which isn't the intention of the SMA.

INTERNATIONAL RELATIONS-BILATERAL, REGIONAL AND GLOBAL GROUPINGS AND AGREEMENTS INVOLVING INDIA AND/OR AFFECTING INDIA'S INTERESTS[GS-II]

Aukus alliance aims to enhance military capabilities against China

The article discusses the Aukus alliance between the US, UK, and Australia, which aims to enhance military capabilities against China, particularly by sharing nuclear submarine technology and other advanced technologies. It also mentions India's exclusion from this technology sharing and suggests that France could be an alternative partner for India in developing submarine technology.

What is the Aukus alliance?

1. The Aukus alliance, formed in September 2021, is a partnership between Australia, the United Kingdom, and the United States. It focuses on military cooperation, especially in the Indo-Pacific region, to counter China's growing influence.
2. The alliance plans to provide Australia with nuclear-powered submarines that are conventionally armed.

What technologies are shared under Aukus?

1. **Nuclear Submarine Propulsion:** Aukus facilitates the unprecedented transfer of nuclear submarine propulsion technology to Australia. This is significant as it's the first time the U.S. has shared such technology outside the UK.
2. **Advanced Technologies:** The partnership extends into eight high-tech military domains: Artificial intelligence (AI), Quantum technologies, Cyber warfare, Undersea warfare, Hypersonic and counter-hypersonic technologies, Electronic warfare, Innovation and information sharing.

For example, the first tangible Aukus technology to be utilized is a trilateral algorithm that enhances the sharing of sonobuoy data from P-8 Poseidon aircraft, used for submarine tracking.

How does Aukus impact other allies?

1. **India's Position:** Although India operates 12 P-8 Poseidon aircraft, similar to those used by Aukus nations for submarine tracking, it was not offered participation in the nuclear technology sharing aspect of Aukus. The US has traditionally never shared nuclear submarine technology with India, reserving this for closer allies.
2. **Japan's Considerations:** Japan, with significant technological expertise, especially in areas covered by Aukus's Pillar 2, debates whether its participation would result in giving or receiving more benefits. Japan evaluates its involvement based on its own capabilities and strategic needs in the region, especially concerning potential confrontations with China.

What could be an alternative for India?

1. Given the limitations with the US, the article suggests that France could be a strategic partner for India, especially in developing nuclear submarine technology.
2. France's nuclear technology uses low-enriched uranium, which aligns with non-proliferation standards, making it a suitable option for India.
3. The strategic relationship between France and India, spanning defense, space, and culture, could support this partnership.

ISSUES AND CHALLENGES PERTAINING TO THE FEDERAL STRUCTURE DEVOLUTION OF POWERS AND FINANCES UP TO LOCAL LEVELS AND CHALLENGES THEREIN [GS-III]

Water Resources and Management in Delhi

The Supreme Court has recently directed the Himachal Pradesh government to release 137 cusecs of surplus water to resolve Delhi's drinking water crisis.

What agreement governs Delhi's water allocation from the Yamuna River?

- 1) According to a 1994 water-sharing agreement, Delhi is allocated 0.076 billion cubic meters of water from the Yamuna between March and June (roughly 435 MGD).
- 2) The annual allocation for Delhi is 0.724 BCM, regulated by the Upper Yamuna River Board.
- 3) In 1996, the Supreme Court directed that Delhi should continue to receive water from Haryana through the Yamuna to keep the Wazirabad and Hyderpur reservoirs full.

What is the water supply and distribution source for Delhi?

- 1) Delhi receives water from the Yamuna, Ravi-Beas, and Ganga rivers. The water from the Ganga, via the Upper Ganga Canal in Uttar Pradesh, amounts to 470 cusecs.
- 2) The Delhi Jal Board (DJB) supplements its river-water supply with groundwater from tubewells and ranney wells (135 MGD). Further, the Delhi Jal Board (DJB) draws water directly from the Yamuna River.

3) Channels like the Carrier Lined Channel (CLC) and the Delhi Subbranch (DSB) from Haryana supply water from the Yamuna and Ravi-Beas rivers, totaling roughly 565 MGD (million gallons per day).

What caused Delhi's recent water shortage crisis?

- 1) Delhi faced a water shortage crisis due to the Wazirabad Water Treatment Plant (WTP) functioning below its capacity from May 12 to 14 and again from May 18 to June 1. During this period, the national capital faced extremely high temperatures, leading to a sharp increase in the demand for water.
- 2) The decreased water levels at the Wazirabad reservoir were caused by limited rainfall in Himachal Pradesh, Punjab, Haryana, and Delhi. This led to a shortage of water available for the WTP to extract.
- 3) There were losses in transit due to seepage and evaporation further impacted water availability.

INDIAN ECONOMY AND ISSUES RELATING TO PLANNING, MOBILIZATION OF RESOURCES, GROWTH, DEVELOPMENT AND EMPLOYMENT[GS-III]

Boost to India's Export

India registered trade deficits with 9 out of its top 10 trading partners in 2023-24, except for a trade surplus with the US (\$36.7 billion). The top 10 trading partners account for around 52% of India's total trade.

The trade deficit indicates the necessity of a deeper analysis beyond surface observations. To find sustainable solutions, it's important to understand the underlying structural, policy, and market factors contributing to it.

What are the issues associated with trade deficits?

- 1) The trade deficit is often oversimplified. The World Economic Forum advises against solely focusing on trade balances, as deficits have diverse causes. It can result from various causes, such as importing more raw materials for production, increased domestic income, or cheaper foreign products.
- 2) Trade deficits aren't good because they can stress the currency, but their reasons and impacts change depending on the economy. More imports could mean higher domestic earnings or problems with competitiveness. They can also pressure a country's currency. The reasons for trade imbalances differ based on the economy.
- 3) Trade deficits persist due to various reasons, including tariff structures and asymmetric tariff rates that may hinder domestic manufacturing.

What should be the way forward?

- 1) India must assess its manufacturing capabilities to identify products that can be efficiently produced domestically and traded globally. For ex- India's exports to the US in electrical machinery and equipment
- 2) There is a need to boost manufacturing efficiency and productivity, diversify the export basket, invest in research and development, and improve infrastructure.
- 3) Targeted support and investment will facilitate India's transition to a high-value commodity exporter and enhance its competitiveness in international markets.
- 4) Trade balance is an important indicator but provides only a partial picture of the real scenario. Thus, there is a need to adopt a comprehensive approach that includes understanding trade partners' competitive advantages, boosting manufacturing, and investing in technology and innovation.

Concerns with RBI's Draft Guidelines on infrastructure financing

The article discusses the Reserve Bank of India's (RBI) draft provisions for infrastructure lending, which have caused a stir in the infrastructure financing world.

It is important to recognize that infrastructure investments have been and will continue to be the main driver for economic growth. This underlines the significance of striking the right balance in regulating infrastructure financing.

What are RBI's recent draft guidelines?

- 1) Banks must set aside 5% of the loan value as provisions for infrastructure and commercial real estate projects that are under construction. This is significantly higher than the current rates, which range from 0.4% to 1% depending on the project type.
- 2) Banks are mandated to classify loans as "non-performing" if projects exceed a six-month delay of completion from the original deadline.

What is the rationale behind the introduction of draft guidelines by RBI?

- 1) The RBI aims to tighten the prudential framework for project financing to address concerns over non-performing assets (NPAs) due to defaults on infrastructure projects.

2) Furthermore, “Twin Balance Sheet Problem,” affect both banks and companies, posed a big challenge to India’s banks. Thus, RBI does not want to repeat it.

What are the concerns associated with these guidelines?

- 1) The National Highways Authority of India and the National Highways Builders Federation are concerned about the potential financial burden of the RBI’s proposals.
- 2) Bankers fear that the proposed 5 percent provisioning rule may raise interest rates and discourage lending.
- 3) Developers are concerned about funding sustainability, expecting a ripple effect throughout the sector due to increased provisioning requirements during both construction and operational phases of projects.
- 4) The blanket six-month moratorium on all projects is drawing criticism for its extremely stringent stance. This heavy-handed approach may hamper infrastructure investment growth.
- 5) A senior official from a public sector bank disagreed with the necessity of updated provisioning rules, stating that since the government is the primary partner in most projects, a single approach to project financing isn’t suitable.

What should be the way forward?

Finance Minister has emphasized the importance of thorough discussion and consideration of all viewpoints before deciding on the draft guidelines.

- 1) A more tailored approach would be preferable over general tightening of provisioning norms to balance financial health and sustainable growth.
- 2) The RBI needs to carefully balance protecting the banking system’s financial health with promoting an environment that supports long-term growth.

PRELIM FACT

1.Environmental Performance Index 2024

Recently, Oman ranked second in the environmental performance Index 2024 among GCC nations and in the Middle East, according to the 2024 EPI.

- Increasing Biodiversity sites: The establishment of new natural reserves through Royal decrees has significantly bolstered Oman’s environmental rating, increasing the number of reserves to about 30 and biodiversity-focused sites to over 25.

What is the Environmental Performance Index (EPI)?

- About: The Environmental Performance Index (EPI) is a global ranking system that assesses countries’ environmental health.
- The World Economic Forum introduced the Environment Sustainability Index in 2002, and it is updated every two years.
- Published by: The Yale Center for Environmental Law and Policy, in collaboration with the Columbia University Center for International Earth Science Information Network, prepares the EPI.

Significance of Environmental Performance Index (EPI)

- Identifying Top Performance Drivers: The EPI helps decision-makers identify the factors behind high environmental performance.
- Key Factors for Sustainability: Analysing EPI data shows that financial resources, good governance, human development, and regulatory quality are crucial for enhancing a country’s sustainability.
- Promoting Sustainable Development: By highlighting these connections, the EPI promotes sustainable development for a more secure and equitable environmental future.

India’s Performance

- Rank of India: The 2024 Environmental Performance Index ranks India 176th out of 180 countries, highlighting serious environmental challenges.
- Despite slight progress in climate change mitigation, India scores poorly in air quality and sanitation.
- India’s overall ranking is grim but fares slightly better in the Climate Change Index, ranking 133rd with 35 points.

However, India ranks fifth in air quality in South Asia with 6.8 points.

2.Air of the Anthropocene Initiative

The “Air of the Anthropocene” project uses light painting to visualize air pollution in India, Ethiopia, and the UK. This emphasizes severe health risks and ignites global discussions on air quality.

About the ‘Air of the Anthropocene’ Initiative

1. The “Air of the Anthropocene” project is an international effort that combines art and science to show air pollution in a visual way using light painting.
2. Artists and researchers worked together to create photographic evidence of air pollution by using digital light painting techniques and low-cost air pollution sensors.
3. The “painting with light” team used low-cost air pollution sensors to measure PM mass concentrations. They used the sensors’ real-time data to control a moving LED array, which flashed more rapidly as PM concentrations increased.

About Particulate Matter

1. Particulate matter (PM) is a mixture of tiny solid particles and liquid droplets floating in the air. It includes things like dust, pollen, soot, smoke, and liquid drops.

PM10- inhalable particles, with diameters that are generally 10 micrometers and smaller; and.

PM2.5- fine inhalable particles, with diameters that are generally 2.5 micrometers and smaller.

2. These particles can be both organic (from living things) and inorganic (from non-living things) and come in various sizes and from different sources.

3.Thismia malayana- Fungus

Scientists have discovered a new plant species called Thismia malayana. It is distinctive plant species which steals nutrients from underground fungi.

About Thismia malayana

About	Description
About	<ol style="list-style-type: none"> 1. This plant was found in the tropical rainforests of Peninsular Malaysia. 2. The discovery was made by botanists from the Forest Research Institute Malaysia (FRIM) in collaboration with local naturalists and stakeholders. <p>Thismia malayana was identified in two locations:</p>
Locations	<ol style="list-style-type: none"> i) The lowlands of Gunung Angsi Forest Reserve in Negeri Sembilan. ii) The hilly dipterocarp forests of Gunung Benom in the Tengku Hassanal Wildlife Reserve, Pahang.
Unique Characteristics	<ol style="list-style-type: none"> 1. Thismia malayana is part of a group of plants known as mycoheterotrophs. 2. Unlike most plants, mycoheterotrophs do not perform photosynthesis. 3. Instead, they act as parasites, stealing nutrients from fungi on their roots. 4. It takes advantage of the mycorrhizal symbiosis, which is usually a mutually beneficial relationship between colonising fungi and a plant’s root system. 5. This plant thrives in low-light conditions of dense forest understories. 6. Its flowers are pollinated by fungus gnats and other small insects. 7. The plant is around 2 cm long. 8. It is typically found hidden in leaf litter and growing near tree roots or old rotten logs.
Conservation Status	<ol style="list-style-type: none"> 1. Thismia malayana is very sensitive to environmental changes. 2. It has been classified as Vulnerable according to the IUCN Red List criteria. 3. Its limited distribution and the potential threat from trampling due to its proximity to hiking trails highlight the need for continued conservation efforts.

4.Price Stabilization Fund (PSF)

The Centre is planning to purchase one million tonnes (mt) of chana (gram) under its price stabilization fund (PSF) at market prices or even higher to replenish its buffer.

- About: The Price Stabilization Fund (PSF) was established during the fiscal year 2014-15 under the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW).
- Subsequently, in 2016, the PSF scheme was transferred to the Department of Consumer Affairs (DOCA).
- Regulation: The centrally managed Price Stabilisation Fund Management Committee (PSFMC) has the authority to approve proposals from both State Governments and central agencies.
- The Small Farmers Agribusiness Consortium (SFAC) oversees the PSF as a central corpus fund.
- Objective: The primary objective of the PSF is to regulate the prices of selected commodities by either distributing or procuring the commodity to maintain price stability within a specific range.
- The fund is typically utilized for interventions aimed at mitigating high or low prices of commodities.

- Functions: It stabilizes prices of key agri-horticultural commodities like onions, potatoes, and pulses.
- The PSF provides interest-free working capital advances to Central Agencies and State/UT Governments for market interventions.
- It supports both domestic procurement and imports.
- Interest-free loans under the PSF scheme cover working capital and related expenses for commodity procurement and distribution by State Governments/Union Territories and Central Agencies.

5.H5N2 Bird Flu

Recently, the first known human case of H5N2 bird flu has been reported in Mexico City, involving a 59-year-old man who succumbed to the infection.

- About: H5N2 is one of the subtypes of the Avian Influenza A virus.
- Subtypes: Influenza A viruses are classified into subtypes according to the proteins present on their surfaces.
- These subtypes include 18 different hemagglutinin (H) and 11 neuraminidase (N) variants, including H5N2.
- Hemagglutinin is a glycoprotein found on the surface of influenza viruses, while neuraminidase is an enzyme also found on their surface. It aids in the release of the viruses from the host cell.
- Spread Factors: Although the precise causes of widespread H5N2 outbreaks are not fully understood, factors such as migratory bird movements and interactions with domestic poultry play a role in its dissemination.
- Environmental Changes: Changes in environmental conditions like those impacting H5N1 may affect H5N2 spread by altering bird migration routes and behaviours.
- Human Transmission: While instances of human contraction of H5N2 are uncommon, the potential for the virus to mutate and enhance its transmissibility among humans while maintaining its severity presents a notable public health concern.
- Health Impacts: Infection with avian influenza viruses in humans can result in mild to severe upper respiratory tract illnesses and may lead to fatalities.
- Additionally, cases of conjunctivitis, gastrointestinal symptoms, encephalitis, and encephalopathy have been documented.
- Diagnosis: Molecular techniques such as Real-Time Polymerase Chain Reaction (RT-PCR) are employed for disease diagnosis.
- Treatment: Antiviral medications, particularly neuraminidase inhibitors like oseltamivir and zanamivir, can shorten the duration of viral replication.

ANSWER WRITING

Q. Examine the reasons behind India's job creation challenges and suggest measures to improve employment generation in the country.

India, the world's second-most populous country, faces significant employment challenges. As of December 2022, India's unemployment rate stood at 7.9%, according to the Centre for Monitoring the Indian Economy (CMIE). Despite a growing economy, the creation of quality jobs has not kept pace, leading to widespread joblessness and underemployment. This situation is exacerbated by structural, economic, educational, and demographic factors.

Reasons Behind India's Job Creation Challenges:

- **Structural Issues:**
 - **Jobless Growth:** Despite robust GDP growth, the employment rate has not seen a corresponding increase due to the phenomenon of jobless growth. This is largely driven by **automation** and **labour-saving technologies**, which have reduced the need for human labour in many sectors.
For example: India's **employment elasticity** hovers around **0.18 to 0.20 (RBI)**.
 - **Informal Sector Dominance:** A significant portion of India's workforce is employed in the informal sector, which lacks **job security** and benefits. Approximately **80%** of Indian workers are engaged in **informal employment**, which contributes to economic instability and poor working conditions.
- **Economic Factors:**

- **Decline in Manufacturing Jobs:** The manufacturing sector has struggled to create sufficient jobs. **For example:** Despite initiatives like “**Make in India,**” the sector employs only around **30 million people**, down from **50 million** in **2017**, due to **low investment** in labour-intensive industries.
- **Agricultural Dependence:** Around **40%** of the workforce is still engaged in agriculture, a sector characterised by **low productivity** and **disguised unemployment**. This dependence on agriculture limits the **potential for job creation** in more productive sectors.
- **Educational and Skill Gaps:**
 - **Mismatch Between Education and Industry Needs:** The Indian education system often **fails to equip students** with skills that are in demand in the job market. This **skills gap** results in a significant portion of **graduates being underemployed or unemployed**. **For example:** **India Skills Report (ISR)** pointed out that only **45.9%** of graduates are employable in India.
 - **Underemployment:** Many graduates are forced to take jobs that do not match their qualifications due to a lack of **suitable employment opportunities**, leading to widespread underemployment and job dissatisfaction.
- **Demographic Pressures:**
 - **Rising Workforce:** Every year, approximately **12 million** people enter the workforce. However, the economy has not grown rapidly enough to absorb these new entrants, leading to increased **unemployment** and **underemployment**.
 - **Gender Disparities:** Women’s participation in the labour force remains significantly lower than men’s, which constrains the overall employment potential of the economy.

Measures to Improve Employment Generation:

- **Enhancing the Manufacturing Sector:**
 - **Incentivize Labor-Intensive Industries:** Providing **subsidies** and **tax breaks** to industries like **textiles and leather**, which can generate a large number of jobs, is crucial. This can help create more employment opportunities in manufacturing.
 - **Boost MSMEs:** Strengthening support for Micro, Small, and Medium Enterprises (MSMEs) through easier access to **credit, technology, and markets** can significantly enhance job creation.
- **Educational Reforms:**
 - **Align Education with Industry Needs:** Updating curricula to include **skill-based training** and **vocational education** that align with market demands is essential. This can **bridge the skills gap** and make graduates more employable.
 - **Strengthen Public Education and Training:** Investing in **public education** and **vocational training centres** to enhance the quality of the workforce is critical for long-term employment growth.
- **Promoting Formal Employment:**
 - **Encourage Formalisation:** Implementing policies that make it easier for **informal businesses** to **transition** to the **formal sector** can provide benefits like **social security** and healthcare, improving job quality and stability.
 - **Regulatory Reforms:** Simplifying **labour laws** to make it easier for companies to **hire and retain employees** in the formal sector can boost formal employment.
- **Inclusive Growth**
 - **Increase Female Labour Participation:** Creating supportive policies for women, such as **maternity benefits** and **safe workplaces**, can encourage higher participation in the workforce, thereby increasing overall employment.
 - **Focus on Rural Employment:** Effective implementation of programmes like **MGNREGA** can provide employment in rural areas, reducing migration to cities and balancing employment opportunities across regions.

Conclusion:

India’s job creation challenges are multifaceted, involving structural, economic, educational, and demographic factors. Addressing these requires a comprehensive strategy that includes boosting labour-intensive industries, aligning education with market needs, promoting formal employment, and ensuring inclusive growth. By implementing these measures, India can better harness its demographic dividend and ensure sustainable economic development.

MCQS

- With reference to the 'Environmental Performance Index (EPI)', consider the following statements:
 - It is released by the United Nations Environment Programme.
 - The EPI is funded through support of the McCall MacBain Foundation.
 Which of the statements given above is/are correct?
 - 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
- Which of the following statements best describes the practice of 'Nata Pratha'?
 - No formal marriage ceremony is required for a couple to live together and perform all obligations of husband and wife without legal wedlock.
 - A man cannot remarry his wife after divorce, unless the wife is married to another man and gets divorced from that man (second husband) or after the death of the second husband.**
 - It is a form of Islamic divorce used by Muslims in India to end the ties of marriage.
 - None of the above
- Consider the following statements about 'Price Stabilization Fund (PSF)':
 - In 2014-15, the Price Stabilization Fund was established under Ministry of Commerce and Industry.
 - It provides for the advancement of interest-free loans to State Governments/Union Territories (UTs).
 - Small Farmers Agribusiness Consortium (SFAC) maintains the PSF as a central corpus fund.
 How many of the statements given above is/are correct?
 - Only one
 - Only two**
 - All three
 - None
- It is an ancient local custom practiced in some parts of India, in which a married man can legitimize an affair with a married woman by formally providing financial support for her. This practice is known as:
 - Samarthya
 - Anubandh
 - Murdhprishtha
 - Nata Pratha**
- Consider the following statements:
 - Special Category Status (SCS) is granted by the President of India.
 - States with SCS receive preferential treatment in federal assistance and tax breaks.
 - The criteria for granting SCS include difficult terrain, low population density, and non-viable nature of state finances.
 How many of the above statements is/are correct?
 - Only one
 - Only two**
 - All three
 - None
- SEBI recently formed a committee chaired by Usha Thorat. This committee is related to:
 - Improving financial literacy among investors
 - Reviewing corporate governance norms
 - Enhancing market surveillance mechanisms
 - Reviewing ownership and economic structure of clearing corporations**
- The "Environmental Performance Index" is published by which of the following organizations?
 - United Nations Environment Programme
 - Intergovernmental Panel on Climate Change
 - Germanwatch
 - None**
- Consider the following statements:
 - Fungi are primarily photosynthetic organisms.
 - Fungi can reproduce both sexually and asexually.
 - Fungi have cell walls made of chitin.
 How many of the above statements is/are correct?
 - Only one
 - Only two**
 - All three
 - None
- Consider the following statements about particulate material.
 - Particulate matter (PM) is a mixture of tiny solid particles and liquid droplets floating in the air
 - It includes things like dust, pollen, soot, smoke, and liquid drops
 - inhalable particles, with diameters 10 micrometers and smaller and 3.5 micrometers and smaller are called pm10 and pm 3.5 respectively
 which of the above statements are correct ?
 - 1 and 2**
 - 2 and 3
 - 1, 2 and 3
 - 1 and 3
- Consider the following statements about H5N2 virus.
 - H5N2 is one of the subtypes of the Avian Influenza A virus
 - Infection with avian influenza viruses in humans can result in mild to severe upper respiratory tract illnesses and may lead to fatalities.
 which of the above statements are correct ?
 - 1 only
 - 2 only
 - Both 1 and 2**
 - Neither 1 nor 2