

**SYLLABUS: INTERNATIONAL RELATIONS****India-Bangladesh Transshipment Facility**

India revoked the 2020 transshipment facility allowing Bangladesh to use its territory for third-country exports, citing logistical and strategic concerns. The move has significant implications for trade and regional diplomacy.

**What Was the India-Bangladesh Transshipment Facility?**

- **Policy Overview (2020):** India allowed Bangladesh to use its Land Customs Stations (LCSs) and ports to send export cargo to third countries like Nepal, Bhutan, and Myanmar.
- **Primary Objective:** It aimed to reduce transportation costs and improve logistical efficiency for Bangladesh's key export sectors, particularly readymade garments (RMG).
- **Implementation Scope:** Cargo was routed via Indian ports (e.g., Kolkata, Delhi Airport) to enable faster global access, especially for landlocked regions.
- **India's Support:** Seen as a goodwill gesture enhancing regional trade integration under India's "Neighbourhood First" policy.

**Why India Withdrew the Facility**

- **Domestic Industry Concerns:** The Apparel Export Promotion Council (AEPC) pushed for withdrawal, citing competition with Bangladeshi textile exports.
- **Logistics Burden:** Rising freight costs and congestion at Indian ports and airports, particularly Delhi, impacted India's own exporters.
- **Strategic Unease:** Bangladesh's growing proximity to China and remarks undermining India's strategic position in the northeast added to concerns.
- **Security Dimensions:** Bangladesh inviting Chinese investments near India's Siliguri Corridor (e.g., Lalmonirhat airbase) raised red flags.
- **Political Signals:** The move could be interpreted as a diplomatic message to discourage geopolitical drift away from India's influence.

**Implications:**

- **On Bangladesh:**
  - **Trade Disruption:** Increases export cost and delays delivery to third countries, especially RMG exports which earned \$50 billion in 2024.
  - **Infrastructure Stress:** Bangladesh lacks equivalent logistical infrastructure to compensate quickly for this gap.
  - **Market Access Loss:** Access to Indian airports like Delhi, a hub for Europe and US-bound goods, is now limited.
  - **Strategic Setback:** Affects Bangladesh's positioning as a transit hub and weakens confidence among global investors.
- **On India:**
  - **Reduced Congestion:** Eases pressure on Indian airports and ports handling both domestic and Bangladeshi cargo.
  - **Domestic Textile Boost:** Protects Indian exporters from losing market share in Europe/US to Bangladeshi rivals.
  - **Strategic Control:** Reinforces India's hold over regional logistics amid China's growing regional footprint.
  - **Possible Image Setback:** May be perceived as reactive rather than cooperative diplomacy, affecting India's soft power.

**Way Ahead:**

- **Structured Dialogue:** India and Bangladesh should open high-level diplomatic channels to clarify trade expectations.
- **Policy Balance:** India must balance domestic industry interests with strategic regional engagement.
- **Joint Infrastructure Projects:** Instead of exclusion, invest in shared logistics like dry ports or transshipment corridors.

- **Regional Cooperation Frameworks:** Use SAARC, BBIN, or BIMSTEC to formulate region-wide transit agreements.

### **PM Mudra Yojana- Significance & Challenges**

On 8 April 2025, India marks 10 years of the Pradhan Mantri MUDRA Yojana (PMMY). PM Mudra Yojana, the Flagship Programme of the Prime Minister aimed at Funding the Unfunded micro enterprises and small businesses. By removing the burden of collateral and simplifying access, MUDRA laid the foundation for a new era of grassroots entrepreneurship.

#### **What are the salient Features of the Scheme?**

MUDRA was set up for **development and refinancing activities** relating to **micro units**. PMMY ensures **collateral-free institutional credit up to Rs 20 lakh**, which is provided by **Member Lending Institutions (MLIs)** i.e. **Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs)**. Under the scheme, three categories of interventions have been formulated which include:

#### **What are the achievements and impact of PM Mudra Yojana?**

1. **Massive Outreach & Entrepreneurial Shift:** Since 2015, over **52 crore loans worth Rs.32.61 lakh crore** have been sanctioned under PMMY, shifting the mindset from job-seeking to **job-creating**, especially in small towns and rural India.
2. **MSME Credit Surge:** MSME lending rose from **Rs.8.51 lakh crore (FY14)** to **Rs.27.25 lakh crore (FY24)**; projected to cross **Rs.30 lakh crore (FY25)**. Their credit share in total bank lending grew from **15.8% to nearly 20%**, boosting grassroots enterprise and self-reliant growth.
3. **Women Empowerment through Finance:** Women make up **68% of all PMMY beneficiaries**. Average disbursement per woman grew at **13% CAGR**, and their incremental deposits at **14% CAGR**, indicating rising financial empowerment and participation in the workforce.
4. **Inclusive Growth for Marginalized Groups:** **50% of accounts** are held by SC/ST/OBCs and **11%** by minorities. PMMY has helped integrate these communities into the formal financial system and entrepreneurial economy.
5. **Shift Towards Growth-Stage Financing:** The share of **Kishor loans** (Rs.50,000–Rs.5 lakh) grew from **5.9% (FY16)** to **44.7% (FY25)**, indicating enterprise upscaling. **Tarun loans** (Rs.5–Rs.10 lakh) also show growing traction.
6. **Rising Loan Sizes & Confidence:** Average loan size increased from **Rs.38,000 (FY16)** to **Rs.1.02 lakh (FY25)**. Loan disbursal grew **36% in FY23**, reflecting **revived entrepreneurial confidence** and improved scale of operations.
7. **Top Performing States and UTs:** Leading states in total loan disbursals:
  - **Tamil Nadu: Rs.3.23 lakh crore**
  - **Uttar Pradesh: Rs.3.14 lakh crore**
  - **Karnataka: Rs.3.02 lakh crore**
  - Jammu & Kashmir leads among UTs with **Rs.45,816 crore** disbursed across 21 lakh+ accounts.

#### **What is the significance of MUDRA Yojana?**

1. **Financial Inclusion for the Unbanked:** Mudra Yojana bridges the **credit gap for small entrepreneurs** who lack collateral or formal credit history. **E.g. 2021 RBI report** highlighted that **70% of Mudra beneficiaries were first-time borrowers**, indicating enhanced financial inclusion.
2. **Democratization and Grassroots Development:** Democratized credit in Tier-2, Tier-3 cities and rural areas and 1st-time entrepreneurs from marginalized communities.
3. **Boosting Entrepreneurship & Employment:** It has spurred self-employment, particularly in sectors like **retail, food processing, and handicrafts**. According to **2019 CMIE report**, Mudra loans contributed to the creation of **1.12 crore net new employment opportunities** between 2015 and 2018. **Case Study: Lalita Devi (Varanasi)** – A homemaker who started a small tailoring unit with a Rs.50,000 Shishu loan, now employs five women.
4. **A Gender-Inclusive Economic Policy:** Played a crucial role in India's rise in female labor force participation (from 23% in 2017-18 to ~41.7% in 2023-24, PLFS). **Case Study: Shanti Devi**

(Rajasthan) – Used a Kishore loan to expand her papad-making business, increasing her monthly income from Rs.5,000 to Rs.25,000.

5. **Supporting Informal Sector Growth:** The scheme formalizes informal businesses by integrating them into the banking system. A **2022 SIDBI report** noted that **30% of Mudra borrowers transitioned to formal credit lines** after initial loans.
6. **Alignment with SDGs:** Supports SDG 8 (Decent Work and Economic Growth) and SDG 5 (Gender Equality).
7. **Boost to Atmanirbhar Bharat:** Facilitated local manufacturing, services, and self-reliance post-COVID.

#### What are the challenges faced by the micro enterprises?

1. **Access to Finance:** Many micro-entrepreneurs still struggle to secure loans due to **lack of collateral, credit history, or banking access** this led to **informal debt traps** due to lack of formal credit access. **RBI Report (2023)**, found that **~30% of rejected Mudra loan applications** were due to insufficient documentation.
2. **Infrastructure Gaps:** Poor roads, electricity, and digital connectivity limit business scalability this end up in **lower productivity** → Higher NPAs. **E.g. World Bank (2022)**, only **60% of rural MSMEs** have reliable electricity, affecting production.
3. **Lack of Growth Orientation:** Most Mudra loans (80% under **Shishu category**) support subsistence-level businesses, not scaling this causes **Stagnation in income levels** despite loan support. **E.g. SIDBI Study (2023)**, only **5% of Mudra borrowers** expanded beyond micro-enterprises.
4. **Skill Development Gaps:** Many borrowers lack **business management, digital, or technical skills**. It increases business failures despite funding. **E.g. NSDC Report (2024)**, only **25% of Mudra beneficiaries** received formal skill training.
5. **Policy Advocacy Needs:** Complex regulations and **lack of awareness** about subsidies/tax benefits. **E.g. CAG Audit (2022)**, found that **40% of beneficiaries** were unaware of GST exemptions for small businesses.
6. **Lack of Market Development/Market Making:** No structured **market linkages** for small entrepreneurs. **E.g. NITI Aayog (2023)**, only **15% of Mudra-made products** reach organized markets.
7. **Knowledge Gaps:** Entrepreneurs lack **financial literacy, digital banking knowledge, and legal compliance awareness**. **E.g. SEBI Survey (2023): 60% of Mudra borrowers** didn't understand loan repayment terms.
8. **Information Asymmetry:** Banks lack **real-time data** on borrower credibility, leading to risk aversion. **E.g. TransUnion CIBIL (2024)**, **35% of rejected loans** were due to insufficient credit history.
9. **Entry-Level Technologies:** Most micro-entrepreneurs lack **affordable tech tools** (digital payments, inventory software). **E.g. Deloitte Study (2023): Only 20% of Mudra businesses** use digital tools.

#### What should be the way forward?

1. **From Credit-Linked to Credit-Plus Model:** Integrate PMMY with **Skill India, Startup India**, and **One District One Product (ODOP)**. Provide digital tools, mentorship, and market linkages. **E.g. South Korea's KOSME (Korea SMEs and Startups Agency)** provides **integrated financial + non-financial support**—credit, mentoring, training, and export promotion.
2. **Sector-Specific Credit Targets:** Promote MUDRA loans in agri-tech, renewable energy, health-tech, and EV-related MSMEs. **E.g. Germany's KfW Bank for Green and Tech SMEs**, sets **targeted credit lines** for green energy, circular economy, and tech-driven startups.
3. **Robust NPA Monitoring:** India can implement **AI-driven early warning systems, interactive financial literacy modules, and community-based loan circles** for improving repayment culture..
4. **Formalization and Tax Incentives:** Encourage Mudra borrowers to register under UDYAM and file returns; link with **GST and TReDS**.
5. **Stronger Data and Impact Audits:** Annual performance audit by third-party bodies; public dashboards on employment and enterprise outcomes. **E.g. UK's British Business Bank**.

6. **Regional Credit Ecosystems:** India can **empower DLCCs (District Level Consultative Committees)** to become “**Credit Ecosystem Hubs**”, linking PMMY with local Krishi Vigyan Kendras, RSETIs, and Common Service Centres (CSCs). E.g. **Kenya’s Huduma Centres.**

### PRELIM FACTS

#### 1. Cafe Rista Initiative

The Uttar Pradesh Police has launched **Cafe Rista**, a public-friendly café inside the Noida Police Commissionerate. The initiative aims to foster stronger bonds between police personnel and civilians.

##### **About Cafe Rista Initiative:**

- **What is it?**
  - Cafe Rista is a pastel-themed café set up within the Police Commissionerate of Noida (Sector 108), designed to serve as a community-friendly space.
- **Launched by:** The initiative was conceptualised by **IPS Laxmi Singh** and **IPS Babloo Kumar**, supported by officer **Preeti Yadav** through public outreach.
- **Aim of the Initiative:**
  - Break public stereotypes about the police force.
  - Build informal and positive interactions between civilians and police.
  - Offer relaxation and morale support to both police staff and civilians.
- **How It Works:**
  - The cafe serves **affordable, hygienic meals** and beverages in a stress-free setting.
  - Open to both civilians and officers, including police families.
  - Promotes welfare policing by catering to the **mental well-being of officers.**
  - Uses social media outreach to highlight the human side of policing.

#### 2. Modernization of Command Area Development and Water Management

The Union Cabinet has approved the “Modernization of Command Area Development and Water Management (M-CADWM)” as a sub-scheme under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) for FY 2025–26, with a total outlay of Rs.1,600 crore.

##### **About Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):**

- **What it is?**
  - A comprehensive national irrigation scheme aimed at expanding irrigation coverage and improving efficiency of water use at the farm level.
- **Launched in:** 2015
- **Ministries Involved:** Ministry of Jal Shakti, Ministry of Agriculture and Farmers Welfare, and Ministry of Rural Development
- **Implementing Agencies:**
  - Ministry of Jal Shakti for irrigation infrastructure creation
  - Ministry of Rural Development for watershed development
  - Department of Agriculture and Farmers Welfare for promoting precision irrigation
- **Objectives:**
  - Ensure convergence of investments in irrigation at the grassroots level
  - Achieve the target of “**Har Khet Ko Pani**” (**Water for Every Field**)
  - Promote water-saving irrigation methods like drip and sprinkler systems under the slogan “**Per Drop More Crop**”
  - Conserve water and encourage the reuse of treated wastewater in peri-urban agriculture
- **Key Features:**
  - **Merges ongoing schemes:** Accelerated Irrigation Benefit Programme, Integrated Watershed Management Programme, and On-Farm Water Management.
  - Emphasises **decentralised planning** via District Irrigation Plans and State Irrigation Plans
  - Establishes **State-Level Sanctioning Committees** for state oversight and a National Steering Committee for inter-ministerial coordination

##### **About Modernisation of Command Area Development and Water Management (M-CADWM):**

- **What it is?**

- A newly reformulated sub-scheme under the Pradhan Mantri Krishi Sinchayee Yojana focusing on the modernisation of irrigation networks using digital and pressure irrigation technologies.
- **Launched in:** April 2025 (originally initiated as Command Area Development Programme in 1974–75)
- **Aim:** To increase the utilisation of created irrigation potential, enhance water use efficiency on farms, and promote sustainable agricultural practices.
- **Key Features:**
  - Develops underground pressurised piped irrigation systems for water delivery **up to 1-hectare farms**
  - Employs Supervisory Control and Data Acquisition systems and Internet of Things technologies for real-time water accounting and monitoring
  - Transfers irrigation asset management to **Water User Societies** to ensure sustainability
  - Facilitates partnerships of Water User Societies with Farmer Producer Organisations and Primary Agricultural Credit Societies
  - Aims to attract rural youth to agriculture through modern water management practices

### 3. Bear Market

Global stock markets continue to plunge as United States President Donald Trump showing no signs of backing away from the sweeping tariffs that he has announced.

#### **About Bear Market**

- **Definition:** It is a situation when the **stock market experiences price declines over a period of time.**
  - Generally, it is declared when a **stock index sinks at least 20% from its last peak state.**
- **Opposite to Bull Market:** A bear market is the opposite of a bull market, which refers to **when a stock index has increased at least 20% from its recent low.**
- **Bear market Vs Market correction:** A **bear market is different** from a **market correction** which occurs when there is a **decline of at least 10% or more.**
- **Reasons:** When **investors are more motivated to sell than to buy** stocks due to **reasons** like-
  - A **weak or slowing economy**, the anticipation of an **economic slowdown**, or investor **sentiment** that the market is **too hot and prices too high.**
  - Events that are not purely economic — such as **wars, oil supply shocks**, etc.

### 4. Small Hive Beetle (SHB)

A young scientist from the Zoological Survey of India (ZSI) recently identified the presence of the **invasive Small Hive Beetle (SHB), Aethina tumida**, in an apiary located in Amdanga, North 24 Parganas district of West Bengal.

#### **About Small Hive Beetle (SHB)**

- SHBs are **small, oval-shaped beetles** measuring **5–7 mm** in length, typically **reddish-brown** in color.
- It is native to the **sub-Saharan Africa.**
- **Female beetles infiltrate hives** through cracks, laying eggs that hatch into larvae which **feed on stored pollen, honey, and bee brood.**
- **Threat posed:** A potentially devastating threat is posed to India's **honey bee population and apiculture industry** of India.
- It is the **first time this beetle's presence** has been recorded in the country.
- The **World Organisation for Animal Health (OIE)** has **classified SHB infestation as a notifiable disease** due to its destructive potential.

### **ANSWER WRITING**

**Q. In light of the 6th BIMSTEC Summit in Bangkok, critically examine the evolution of BIMSTEC as a regional grouping in South Asia. How does it differ from SAARC in terms of its challenges and potential for fostering regional cooperation? (15 Marks, 250 Words)**

The **Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)**, formed in 1997, connects **South and Southeast Asia** through regional collaboration. With the **6th Summit** in Bangkok (2025), BIMSTEC is refocusing on trade, connectivity, and security, reflecting its growing relevance amid shifting geopolitical alignments in the Indo-Pacific.

#### Evolution of BIMSTEC in South Asia

- **Initial Bridging Role:** BIMSTEC was envisioned as a **bridge between SAARC and ASEAN**, connecting South and Southeast Asia for trade, transit, and cooperation.  
**For example:** It included countries like India, Bangladesh, and Thailand to leverage both South Asian and Southeast Asian markets, enhancing regional synergy beyond SAARC's limits.
- **Shift After SAARC Stagnation:** Following the **India-Pakistan fallout** post-2014, BIMSTEC gained renewed relevance as India pivoted away from a paralysed SAARC.  
**For example:** India began emphasizing BIMSTEC in its regional policy after Pakistan blocked SAARC initiatives, especially post-Uri attacks in 2016.
- **Post-COVID Revival:** The **6th Summit marked a revival**, overcoming pandemic disruptions and regional disasters to reaffirm cooperation across multiple sectors.  
**For example:** Despite the Myanmar-Thailand earthquake, leaders convened and adopted 'Vision 2030', showcasing resilience and shared goals.
- **Expanding Focus Areas:** BIMSTEC has evolved from economic cooperation to include **disaster management, transport connectivity, and counter-terrorism**, addressing multifaceted regional needs.  
**For example:** The India-Myanmar-Thailand Trilateral Highway project aims to connect India's Northeast to Southeast Asia, boosting trade and mobility.
- **Institutional Development:** The group is progressing towards **institutional mechanisms** such as a BIMSTEC FTA, customs agreements, and a chamber of commerce.  
**For example:** The Vision 2030 document adopted at the summit outlines a roadmap for economic integration and streamlined regional trade policies.

#### Differences in Challenges Compared to SAARC

- **Absence of Pakistan:** BIMSTEC benefits from **not including Pakistan**, avoiding the India-Pakistan rivalry that often stalls SAARC's functioning.  
**For example:** SAARC summits have been postponed or cancelled due to bilateral tensions, such as the 2016 Islamabad summit blocked by India.
- **Geopolitical Consensus:** BIMSTEC nations often share **greater strategic alignment**, unlike SAARC where divergent foreign policies often lead to deadlock.  
**For example:** BIMSTEC members broadly support India's Act East Policy, while SAARC saw resistance to India-led initiatives due to Pakistan's opposition.
- **Limited Historical Baggage:** BIMSTEC has **fewer historical conflicts** among member nations, allowing for smoother diplomatic and economic negotiations.  
**For example:** While SAARC members like India and Pakistan share a history of wars, BIMSTEC countries like Nepal, Bhutan, and Sri Lanka enjoy stable ties.
- **Functional Over Political:** BIMSTEC focuses more on **practical cooperation** than political dialogue, avoiding ideological entanglements.  
**For example:** BIMSTEC initiatives like the energy grid or coastal shipping agreements are technical, whereas SAARC struggled even on shared water treaties.
- **Membership Size and Scope:** With **only seven countries**, BIMSTEC is leaner and potentially more effective compared to SAARC's broader and more complex structure.  
**For example:** SAARC's 8 members include Afghanistan and Pakistan, complicating consensus, whereas BIMSTEC's limited members enable faster decision-making.

#### Differences in Potential Compared to SAARC

- **Geostrategic Positioning:** BIMSTEC connects the **Bay of Bengal littoral states**, offering a strategic maritime corridor for commerce and energy flow.

**For example:** The Bay of Bengal is emerging as a global trade route, making BIMSTEC critical for regional economic integration and maritime security.

- **Economic Complementarities:** Members have **complementary economies** India's size, Thailand's industry, Bangladesh's textiles enabling mutually beneficial trade expansion.

**For example:** India-Bangladesh trade crossed USD 18 billion in 2022, showing the region's potential for deeper economic interdependence.

- **Focus on Connectivity:** BIMSTEC prioritizes **physical and digital connectivity**, unlike SAARC which often lacked execution on cross-border infrastructure.

**For example:** The BIMSTEC Master Plan for Transport Connectivity aims to link ports, roads, and railways across the region by 2030.

- **Shared Regional Goals:** BIMSTEC nations have shown interest in collective disaster management, climate resilience, and renewable energy adoption.

**For example:** A BIMSTEC centre for weather and climate services is under development to address regional climate vulnerabilities and natural disasters.

- **Scope for Sub-regionalism:** BIMSTEC allows for **flexible cooperation**, including smaller country groupings for targeted initiatives within the umbrella framework.

**For example:** The BBIN (Bangladesh, Bhutan, India, Nepal) Motor Vehicles Agreement, although stalled can be revived under BIMSTEC's flexible agenda.

**Way Ahead for BIMSTEC**

- **Institutional Strengthening:** BIMSTEC must establish a **permanent secretariat** with adequate resources to coordinate and implement decisions efficiently.
- **Time-bound Targets:** Setting **clear deadlines** for flagship initiatives will ensure accountability and sustained political momentum.
- **Civil Society Engagement:** BIMSTEC should involve **think tanks, media, and academia** to generate awareness and policy innovation from the grassroots.
- **Political Will:** Member states must **depoliticize regional issues**, focusing on development and cooperation rather than nationalism or rhetoric.
- **Leverage India's Leadership:** As the **largest economy**, India must act as a facilitator, not hegemon, promoting consensus and capacity-building.

Its latent potential can be unlocked with a **sector-driven** approach that prioritizes connectivity, security, and economic integration. BIMSTEC will develop into a **robust, action-oriented platform** for **regional prosperity** with the support of strengthened institutional mechanisms and depoliticized agendas.

**MCQ**

1. Consider the following statements regarding Gorkhas:

1. The Treaty of Sugauli (1816) marked the beginning of large-scale Gorkha migration into India.
2. All Gorkhas in India are citizens of Nepal under the Treaty of Peace and Friendship (1950).
3. Gorkhas serve in both the Indian Army and state police forces in India.

How many of the above statements are correct?

- a) Only one                      **b) Only two**  
 c) All three                      d) None

2. Consider the following statements regarding India's tiger conservation initiatives:

1. The Global Tiger Forum is a treaty-based mechanism under the Convention on Biological Diversity (CBD).

2. M-STriPES is a digital system that supports patrolling, GIS mapping, and ecological monitoring in tiger reserves.

3. Project Tiger is legally administered by a statutory body created through amendment of the Wildlife (Protection) Act, 1972.

How many of the above statements is/are correct?

- (a) Only one                      **(b) Only two**  
 (c) All three                      (d) None

3. The unique thermal property of Kannadippaya, that was awarded the Geographical Indication (GI) tag, is due to:

- a) Reed bamboo's natural insulation**  
 b) Surface coating with natural wax

- c) Alternating layers of palm fibers  
d) Use of silk threads in weaving
4. Consider the following statements about early Buddhist councils:
1. The First Council compiled the Tripitaka after Buddha's death.
  2. The Fourth Council under Kanishka formalized the split between Theravada and Mahayana.
  3. The Second Council at Vaishali introduced the concept of Bodhisattvas.
- How many of the above statements are correct?
- (a) Only one                   **(b) Only two**  
(c) All three                   (d) None
5. Consider the following statements:
1. The Indian Rhino is listed under Schedule II of the Wildlife Protection Act, 1972.
  2. Rhino horn is composed of ivory, similar to elephant tusks.
  3. The New Delhi Declaration on Asian Rhinos is a bilateral agreement between India and Nepal.
- Which of the above statements is/are correct?
- (a) 1 only                   (b) 2 only  
(c) 3 only                   **(d) None of the above**
6. Consider the following statements.  
Statement I: GI registration safeguards cultural identity and indigenous production systems.  
Statement II: GI-tagged products can be produced anywhere in India after registration.  
Which one of the following is correct in respect of the above?
- a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I  
b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I  
c) Statement-I is correct but Statement-II is incorrect  
d) Statement-I is incorrect but Statement-II is correct
7. Consider the following statements about Cafe Rista
1. Cafe Rista is a pastel-themed café set up within the Police Commissionerate of Noida (Sector 108), designed to serve as a community-friendly space.
  2. The initiative was conceptualised by IPS Laxmi Singh and IPS Babloo Kumar, supported by officer Preeti Yadav through public outreach
- Which of the statement(s) given above is/are correct?
- a) 1 only                   b) 2 only  
c) Both 1 and 2       d) Neither 1 nor 2
8. Consider the following statements about Bull Market
1. it is declared when a stock index sinks at least 22% from its last peak state.
  2. A bear market is the opposite of a bull market, which refers to when a stock index has increased at least 20% from its recent low
- Which of the statement(s) given above is/are correct?
- a) 1 only                   **b) 2 only**  
c) Both 1 and 2       d) Neither 1 nor 2
9. Consider the following statements about Small Hive Beetle
1. SHBs are small, oval-shaped beetles measuring 15–17 mm in length, typically reddish-brown in color.
  2. It is native to the sub-Saharan Africa
- Which of the statement(s) given above is/are correct?
- a) 1 only                   **b) 2 only**  
c) Both 1 and 2       d) Neither 1 nor 2
10. Consider the following statements about Pradhan Mantri Krishi Sinchayee Yojana
1. A comprehensive national irrigation scheme aimed at expanding irrigation coverage and improving efficiency of water use at the farm level.
  2. It was launched in 2015
- Which of the statement(s) given above is/are correct?
- a) 1 only                   b) 2 only  
c) **Both 1 and 2**       d) Neither 1 nor 2