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The Analyst

CURRENT AFFAIRS Handout

7th August 2026



CONTEXT: Today, India celebrates **National Handloom Day, 2026**

The making of a developed nation is not defined by technology alone. It is shaped by the ability to transform enduring strengths into engines of future growth. **As India advances towards Viksit Bharat 2047**, it is investing in frontier technologies, strengthening manufacturing and building globally competitive industries.

Yet, one of India's greatest strengths has been with India all along – its handloom tradition. On August 7, as India marks the **12th National Handloom Day**, it is time to view handloom as a strategic sector for a world that values sustainability, authenticity and resilient supply chains.



Giriraj Singh

Union Minister
of Textiles,
Government of India



'Make a GRWM video in handloom': PM Modi urges Indians to celebrate National Handloom Day in new Instagram reel

Handloom refers to **textiles** produced on **hand-operated looms** rather than power-driven machinery.

Handicraft → broader category of manually produced craft goods

Powerloom → mechanised weaving

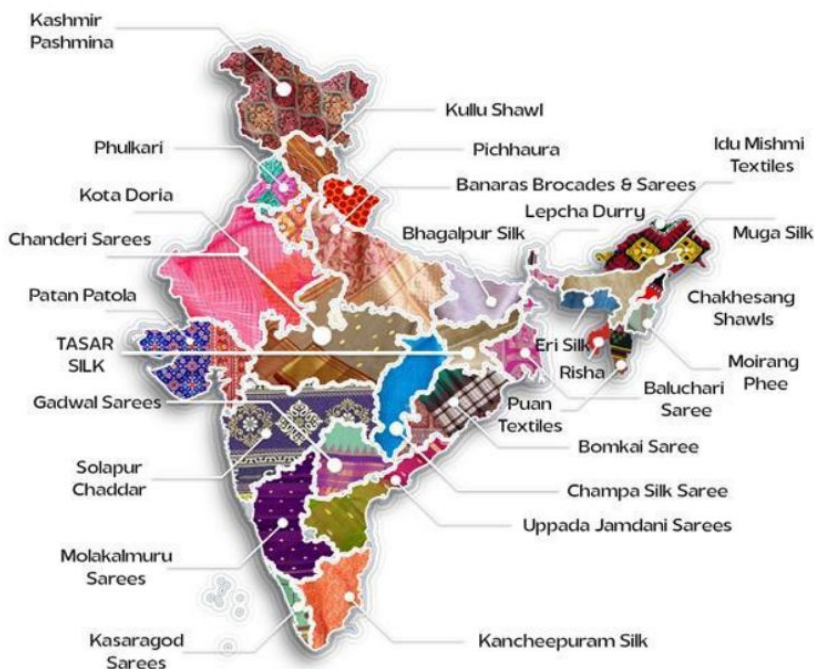


"Heritage Is an Economic Asset"



Threads That Bind India

A Regional Glimpse of Timeless Traditions



Source: Ministry of Textiles

"Culture can function as economic capital."

Ancient Craft, New Markets: Where Tradition Meets Trade

The Handloom Revival – Why Now?

Centuries-old craft: From the Indus Valley to the Mughal era, handloom has deep roots.

Industrialisation and cheap synthetics pushed artisans aside in the late 20th century.

Social media, eco-conscious buyers & designers are fueling its revival.



CONTEXT: Today, India celebrates **National Handloom Day, 2026**



Why Handloom Matters for Inclusive Growth



World's Largest Cottage Industry

\$10.94B exports (2022-23):

Indian handloom products are in **high demand** globally.

Top buyers:

USA (**32.1%**), UAE (**7.1%**), Spain (**6.9%**), UK, Italy, Germany.

Largest cottage industry:

2.8M looms, **3.52M** workers, sustaining rural livelihoods.

Regional Leaders in Handloom Production

Sarees:

WB, TN, AP, Assam, Tripura
(**78.6%** of production)

Shawls: Assam (**77.4%**)

Traditional Garments:

North Indian states including
Assam & TN (**80%**)

Household Linens:

Assam & WB (**84.4%**)



Women Weave, The World Buys

72% of workers are women:

Over **2.54 million** women are engaged in weaving, strengthening rural livelihoods.

Eco-friendly & low-cost:

Handloom production requires minimal power, making it a sustainable choice.



World's Largest Cottage Industry

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Government Initiatives

AUTHENTICITY AT EVERY STAGE

How genuine handlooms are identified and protected



HANDLOOM MARK

Collective and distinctive identity for handlooms

29,402 registrations available through 815 retail outlets



INDIA HANDLOOM BRAND

Promotes niche, high-quality, environmentally responsible products

2,305 registrations issued across 184 categories



GI REGISTRATIONS

Protects handlooms linked to a specific geographical origin

106 handloom products and **6** product logos registered



HANDLOOM ACT, 1985

Protects weavers and India's cultural heritage from encroachment

11 textile articles reserved

Millions for Weavers!

NHDP (National Handloom Development Programme):

₹30 Cr to develop **10,000** handlooms.

MAI (Market Access Initiative):

Trade fairs & export incentives for handloom promotion.

RMSS (Raw Material Supply Scheme):

15% yarn subsidy + freight reimbursement to support weavers.



CONTEXT: Today, India celebrates **National Handloom Day, 2026**

Government Initiatives

Raw Material Supply
Scheme

Government e-Marketplace

Hathkargha Samvardhan
Sahayata

Vishwa Sutra Collection

Handloom Hackathon 2026

Inaugurated

SKILL UPGRADATION TRAINING IN WEAVING

under the **SAMARTH Scheme**

Aims to strengthen technical skills and empower
local weavers through advanced training



Gasbari, Bihdia Block,
Kamrup (Rural)

- improved **loom designs**,
- **Maina Loom** in Assam,
- **Chitrangan Handloom** in Sivasagar,
- **Centre of Excellence** for Handloom Technology,
- **IIT** collaboration,
- **Handloom 4.0**,
- **AI-enabled** monitoring,
- **VisionXT**.



Some issues



Types of HANDLOOM PRODUCTS

Issued Under India Handloom Brand (IHB)

IHB issues labels based on the product category



Traditional products
Sarees, Dhotis, etc.



Garments/Made-ups/Home Furnishings
Garments, Bed Sheets, Yoga Mats etc.



Diversified products
Dress Materials, Stoles,
Shawls etc.

IHB- The Hallmark of Indian Handlooms

Look for the IHB label when you buy handloom

An Initiative of Development Commissioner (Handlooms) and Textiles Committee

TNI The New Indian Express

Fake handlooms flood Telangana markets; leaves traditional weavers in crisis

The misrepresentation not only misleads consumers but also cripples authentic artisans, pushing them into unsustainable price wars and...

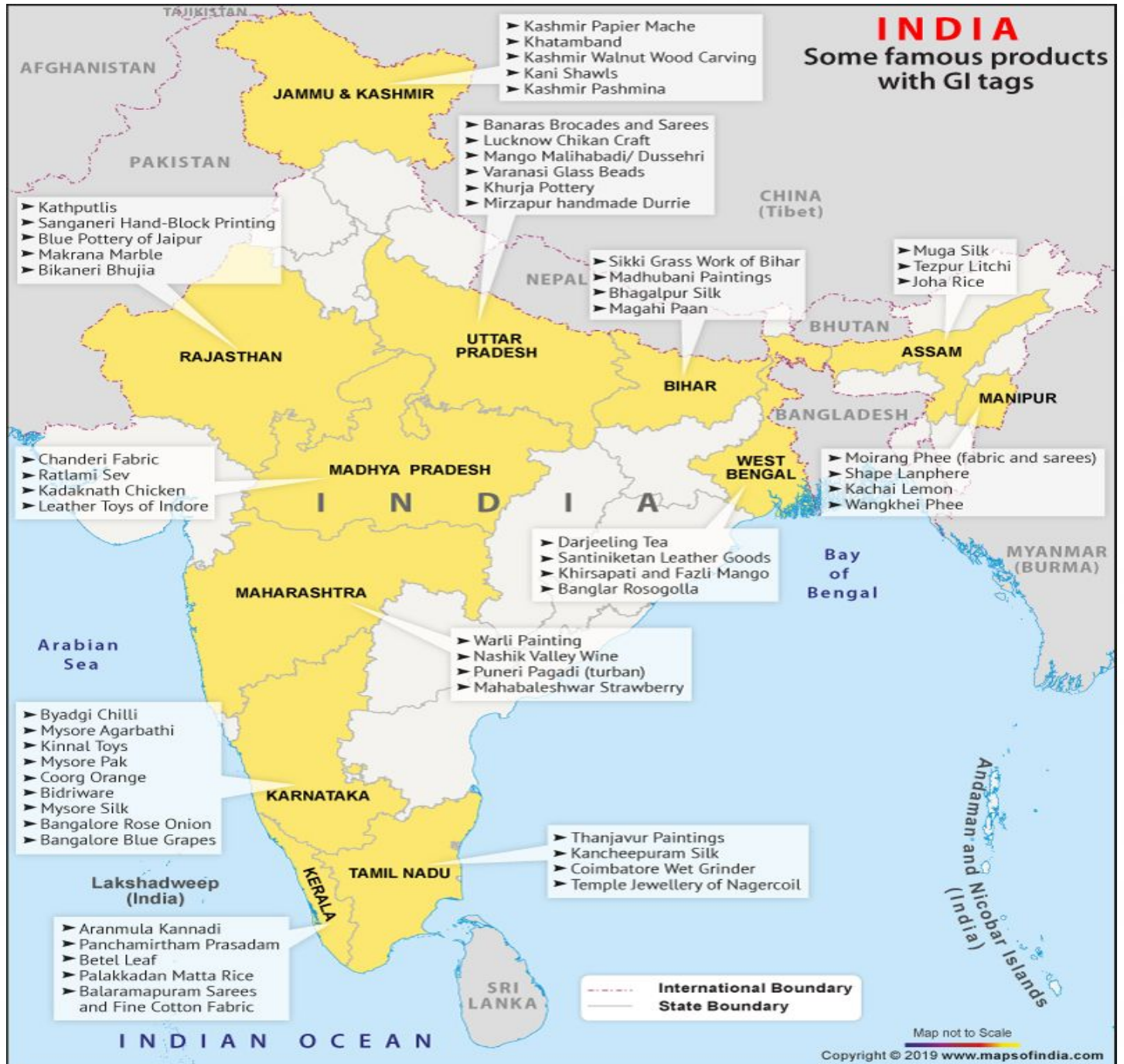
7 Aug 2025

Related angles

- **Globalisation:**
Threat or
Opportunity?
- **Sustainability**
- **Technology**
- **Youth problem**

CONTEXT: Today, India celebrates **National Handloom Day, 2026**

Real Problem: Weaver Often Captures Too Little Value



CONTEXT: Today, India celebrates **National Handloom Day, 2026**

**India has craftsmanship, but
insufficient value capture.**

Raw material +	wholesaler margin +
weaving +	retailer margin +
finishing +	platform
design +	commission +
transport +	export costs
branding +	

From Welfare to Enterprise

Weaver as entrepreneur

Design Resource Centres

Make technology ergonomic

Build traceability

Build global brands

Craft-culture-tourism circuits



Mains Practise Question

The handloom challenge is not simply how to preserve India's traditional weaving; it is how to convert cultural capital into productive capital while ensuring that the artisan—not merely the intermediary—captures the gains of globalisation. Comment.

(15 Marks, 250 words)



Creamy layer debate in SC/ST reservations

CONTEXT: The Centre has told the Supreme Court, in an affidavit opposing a batch of petitions, that the **creamy layer principle does not apply to SCs and STs.**

Context of the news

Opposing a batch of petitions in the Supreme Court seeking the exclusion of the “creamy layer” from the Scheduled Castes (SCs) and the Scheduled Tribes (STs), on the lines of the system in place for the Other Backward Classes (OBC), the Union government has argued that judicial precedents had clarified that the “principles of creamy layer are not applicable to SCs and STs”

Centre:

Reservation is **not a poverty alleviation scheme**, but a **tool for representation.**

‘Objectives of reservation’

- Overcome **historical discrimination**,
- Ensure **social equality**,
- Promote inclusive participation in **education** and **public services**,
- **Representation** in decision-making

PRELIMS POINTER — Constitutional Basis

- **Article 15(4):** socially and educationally backward classes, SCs and STs
- **Article 16(4):** Reservation in public employment
- **Article 341:** Prez SC, Parliament list
- **Article 342:** Prez ST, Parliament list

Where Did the Creamy Layer Concept Come From?

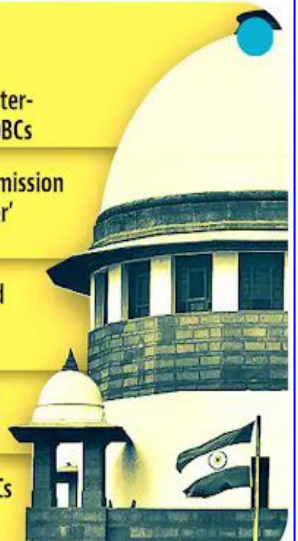
Why Is Applying Same Principle to SC/STs Controversial?

“economic advancement reduces backwardness.”

Economic Poverty	Social Oppression
Can reduce with income	May persist despite income
Measured by wealth	Rooted in historical discrimination
Temporary and fluid	Inter-generational and structural

The debate

- ‘Creamy layer’ denotes relatively forward, better-educated and socially advanced members of OBCs
- The term was introduced by Sattanathan Commission in 1971, which recommended that ‘creamy layer’ should be excluded from quota benefits
- In Indira Sawhney judgment (1992), SC directed that ‘creamy layer’ among OBCs be excluded from quota benefits
- After a constitution bench judgment in 2018, the concept is applicable also to SC/ST communities
- The Centre has defined ‘creamy layer’ among OBCs as those earning more than ₹8 lakh per annum



Creamy layer debate in SC/ST reservations



CONTEXT: The Centre has told the Supreme Court, in an affidavit opposing a batch of petitions, that the **creamy layer principle does not apply to SCs and STs.**

QUOTA QUOTIENT

SHARE OF SC/ST IN CENTRAL GOVT JOBS

Category	SC	ST
Group A	13.2	5.5
Group B	17.0	6.9
Group C*	18.6	7.7
Group C**	36.9	6.9
Total	18.4	7.4

Source: Report of Parliamentary Standing Committee, 2023. Data from 44 ministries/departments

SHARE OF SC/ST IN CENTRAL UNIVERSITY JOBS

Category	SC	ST
Teaching staff	10.9	4.9
Professor	7.4	1.8
Associate professor	8.0	2.6
Asst professor	12.1	5.9
Non-teaching staff	9.5	5.4
Group A	5.8	4.1
Group B	10.3	5.1
Group C	9.5	5.6

Source: UGC annual report, 2023. Data from 45 Central universities

*Excluding safai karamchari | **Safai karamchari

QUOTA JUSTICE

59 SC sub-castes divided into 3 groups based on backwardness

➤ **Group I:** 15 most disadvantaged communities (3.288% of SC population) allocated 1% reservation

➤ **Group II:** 18 moderately benefitted communities (62.74% of SCs) allotted 9% quota

➤ **Group III:** 26 relatively better-off communities (33.963% of SCs) receives 5% reservation

State of Punjab v. Davinder Singh (2024)

States may create sub-classifications within SC/ST categories

overruled
E.V.
Chinnaiyah
(2004)

SC/ST communities are **not** homogeneous

"require **empirical data** before any sub-classification"

Sub-classification

V

Creamy Layer



Creamy layer debate in SC/ST reservations

CONTEXT: The Centre has told the Supreme Court, in an affidavit opposing a batch of petitions, that the **creamy layer principle does not apply to SCs and STs**.

2 sides of the debate

Argument for Creamy Layer

Prevents **"elite capture."**

Smaller SC/ST communities **remain underrepresented**

Aligns SC/ST policy with OBC principles.

Promotes **intra-group equity**.

Counter-Argument

Income does not erase **caste-based discrimination**.
Social capital, networks and historical privilege

Reservation is about **representation**, not merely redistribution.

SC/ST and OBC reservations rest on **different constitutional foundations**.

Sub-classification can achieve this without excluding beneficiaries altogether.

ucanews.com

Landmark burial raises hope for India's Dalit Christians

Church leaders and Dalit rights activists in India say they are hopeful caste-based discrimination against Dalit Christians will gradually...

2 weeks ago

B. Brut

Jharkhand Dalit Student Assault Case: What Happened Inside The Hostel?

A 16-year-old Dalit student in Jharkhand alleged he was attacked inside his school hostel after a theft accusation. Here's what happened and...

2 weeks ago



The Way Forward

**Educational +
employment
access**

**Sub-Classifica
tion Policies BY
STATES**

Davinder Singh (2024)
Robust empirical data, census

**Holistic
socio-economic
review**

**Focus on
Promotion and
Higher Judiciary**

**Expert &
Institutional
Solutions**

NCSC + NCST
Greater consultations



Creamy layer debate in SC/ST reservations



CONTEXT: The Centre has told the Supreme Court, in an affidavit opposing a batch of petitions, that the *creamy layer principle does not apply to SCs and STs*.

Mains Practise Question

"The debate on applying the creamy layer principle to Scheduled Castes and Scheduled Tribes reflects competing interpretations of substantive equality." Discuss.

(15 Marks, 250 words)



Newspaper : The Indian Express **Page Number :** 8

The challenge for school consolidation: Balancing access and quality education

The article's strongest contribution is that **school closure is not automatically synonymous with educational decline**. The real test is whether consolidation produces a **better-resourced school without creating an access barrier**.

Table 2: Changes from 2014-15 to 2024-25

Indicator	2014-15	2024-25	Change (in 11 years)
Schools	15.16 lakh	14.71 lakh	(-) 45,000
Govt schools	11.07 lakh	10.13 lakh	(-) 94,000
Teachers	89.84 lakh	1.01 crore	(+) 11.2 lakh
Student enrolment	26.95 crore	24.69 crore	(-) 2.26 crore
Average students per school	172	168	Almost stable
Average teachers per school	5.9	6.9	Improved

Source: UDISE/UDISE+ Reports • Created with Datawrapper

Table 1: India's School Education

Academic Year	Total Schools (in lakh)	Govt Schools (in lakh)	Teachers (in lakh)	Enrolment (PP/XII) (in crore)
2014-15	15.16	11.07	89.9	26.95
2015-16	15.22	10.84	89.9	27.10
2016-17	15.35	10.77	89.4	26.13
2017-18	15.58	10.73	89.5	26.16
2018-19	15.51	10.72	92.3	26.02
2019-20	15.07	10.70	96.9	26.45
2020-21	15.09	10.67	95.2	26.44
2021-22	14.89	10.48	95.0	26.52
2022-23	14.66	10.32	94.8	25.17
2023-24	14.71	10.22	98.1	24.80
2024-25	14.71	10.13	101.0	24.69

Source: UDISE/UDISE+ Reports • Created with Datawrapper



Newspaper : The Indian Express **Page Number :** 8

The challenge for school consolidation: Balancing access and quality education

~94,000 **government schools declined** between 2014-15 and 2024-25

Total schools fell from ~15.16 lakh → 14.71 lakh

Overall enrolment declined by 2.26 crore to 24.69 crore

Government-school enrolment fell 13.62 crore → 12.16 crore between 2022-23 and 2024-25

Private-school enrolment rose 8.42 crore → 9.59 crore over same period

Teachers increased from ~90 lakh → >1 crore

TFR has fallen from >3 in early 1990s → <2.0

Nearly 70% students remain in Classes I–VIII

Some schools have only **one teacher / very low enrolment**

India's Education Policy Phases

Earlier priority: "Get every child into a school."

- neighbourhood schools,
- expansion of school infrastructure,
- universal access,
- reducing distance to school.

Emerging priority: "Ensure every child gets access to a good school."

- school complexes,
- consolidation,
- subject-specialist teachers,
- laboratories,
- libraries,
- sports,
- peer learning,
- better infrastructure.

Newspaper : The Hindu **Page Number :** 5

Kerala set to launch project to improve police-citizen ties

'My Police Station' aims at making police force accessible and accountable; the responsibility of Station House Officers will be entrusted to sub-inspectors, says Home Minister Chennithala

Public-Centric Focus

Elimination of Custodial Crimes

**Mandatory Training +
Monitoring & Feedback +
Gender representation**

Newspaper The Hindu
Page Number 5



Ken-Betwa River Project concerns

SYLLABUS : PRELIMS : Mapping aspects
Newspaper : Indian Express **Page Number :** 8

River Interlinking

The concept of inter-basin transfer was proposed 130 years ago by Sir Arthur Cotton, who designed irrigation dams in the Godavari and Krishna river valleys. M. Visvesvaraya, an early icon among Indian engineers, further refined this idea. K.L. Rao and Captain Dinshaw J. Dastur subsequently expanded the scope of this concept in 1970 and 1980. Initially termed the 'National Water Grid', this concept re-emerged as the 'River-Interlinking Project' (ILR) from the Ministry of Water Resources to transfer surplus waters from the Ganga and the Brahmaputra to water-deficient regions in central and southern India.

Positives

Alleviate floods/ droughts

Reduce water stress in Bundelkhand

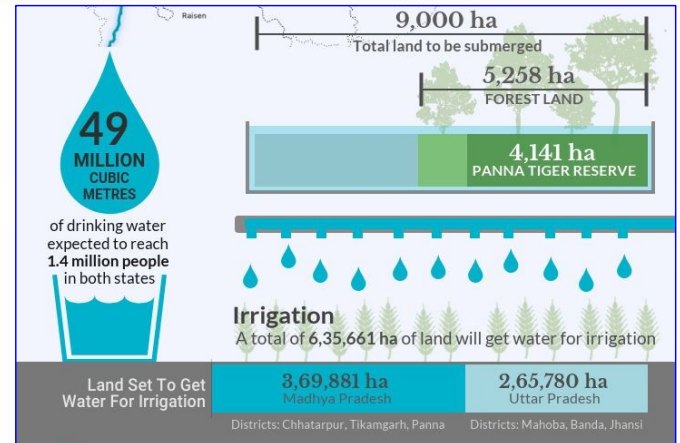
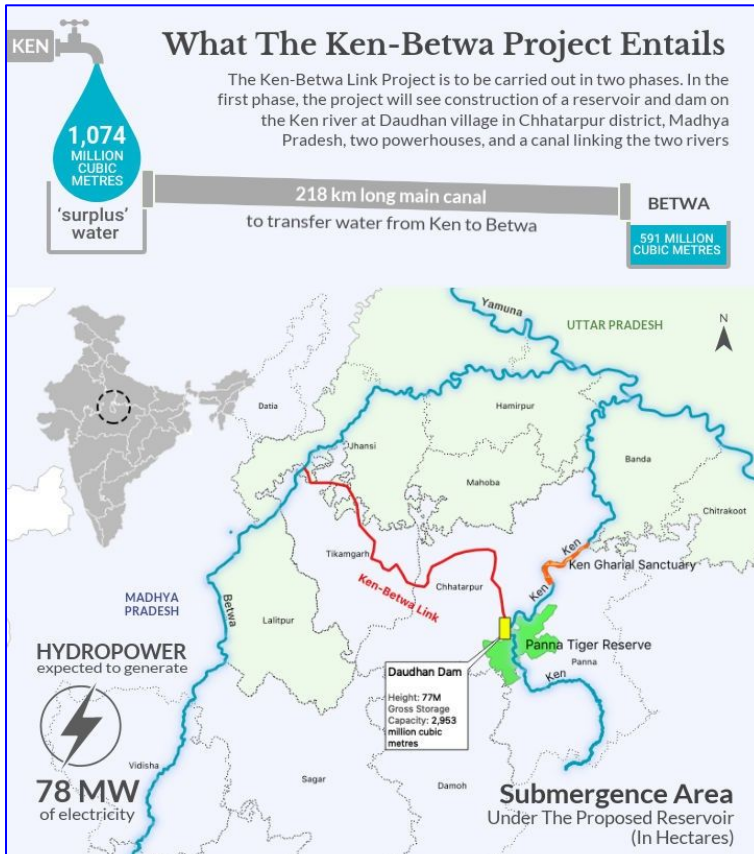
Boosting rural incomes

Rural development



SYLLABUS : PRELIMS : Mapping aspects
Newspaper : Indian Express **Page Number :** 8

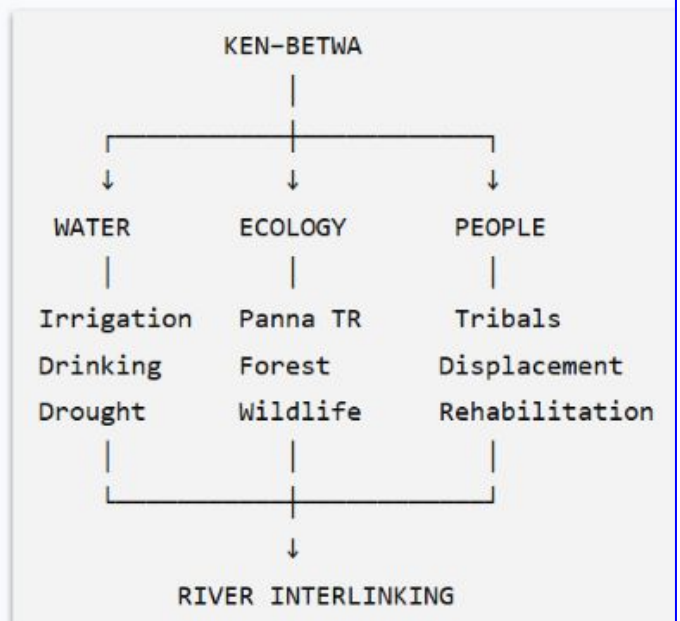
All about the mega project



Why Are Tribals at the Centre of the Current Controversy

"Against Forest Rights Act"

- Omissions from **rehabilitation** lists
- **Compensation disputes**
- **Incomplete coverage** of eligible families
- **Displacement** concerns.



Ken-Betwa River Project concerns

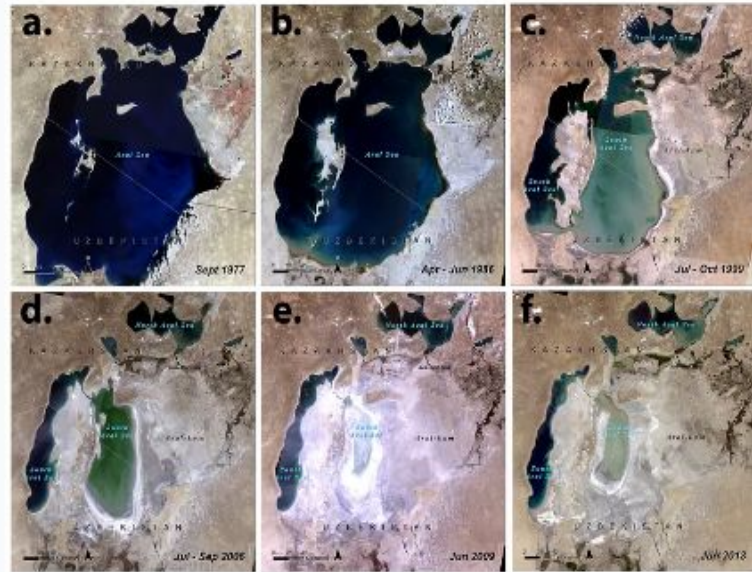
SYLLABUS : PRELIMS : Mapping aspects
Newspaper : Indian Express **Page Number : 8**

Issues of river interlinking

Global Lessons on River Channelisation

Kissimmee River, Florida:
Channelisation led to wetland destruction, requiring costly restoration.

Aral Sea, Soviet Union:
Mismanagement caused the desertification of one of the world's largest lakes



How are NBFCs regulated?

SYLLABUS : PRELIMS : *Basics and regulation*
Newspaper : Indian Express Page Number : 19

What exactly is an Non-Banking Financial Company?

An **NBFC** is a company registered under the **Companies Act** that is principally engaged in financial activities such as:

- **Lending**: Providing personal, vehicle, home, and business loans.
- **Investments**: Buying and trading shares, bonds, stocks, and debentures.
- **Asset Financing**: Handling equipment leasing and hire-purchase arrangements.
- **Niche Support**: Catering to small businesses, semi-urban areas, or microfinance sectors

Feature	Bank	NBFC
Accept demand deposits	✓ Generally	✗ Generally cannot
Part of payment system	✓	Generally ✗
Issue cheques drawn on itself	✓	✗
Provide loans	✓	✓
Financial intermediation	✓	✓
Regulated by RBI	✓	✓

RBI's regulatory framework for NBFCs

1. Activity-Based Classification

- **Investment and Credit Company**
- **Infrastructure Finance Company**
- **Core Investment Company**
- **NBFC-Micro Finance Institution**
- **NBFC-Factor**
- **Housing Finance Company**

3. Liability-Based

- **NBFC-D** (Deposit-taking)
- **NBFC-ND** (Non-Deposit-taking)

— .. SBR FRAMEWORK for NBFCs — ..

01



TOP LAYER

- NBFCs judged to be extreme in supervisory risk perception would be pushed to the Top. There will be enhanced and more intensive supervisory engagement with these NBFCs.

02



UPPER LAYER

- Small set of NBFCs, which are significant from the point of view of systemic risk spill-overs and are therefore required to be subjected to tighter regulation.

03



MIDDLE LAYER

- Shall consist of all non-deposit taking NBFCs having asset size >1000 crores and all deposit taking NBFCs.

04



BASE LAYER

- Consist of NBFCs having Asset size <1000 crores



How are NBFCs regulated?



SYLLABUS : PRELIMS : *Basics and regulation*
Newspaper : Indian Express Page Number : 19

What Happens Once an NBFC Enters the Upper Layer?

RBI's list of upper layer NBFCs:

Sr. No.	Name of the NBFC	Category of the NBFC
1	REC Ltd	Infrastructure Finance Company
2	Power Finance Corporation Ltd	Infrastructure Finance Company
3	Indian Railway Finance Corporation Ltd	Infrastructure Finance Company
4	Bajaj Finance Ltd	Deposit taking NBFC-ICC
5	Shriram Finance Ltd	Deposit taking NBFC- ICC

Five-Year Rule

Capital adequacy

"Certain NBFC-ULs to be listed"



Why are households pledging gold?

SYLLABUS: PRELIMS: Gold Consumption v. Investment Demand
Newspaper: The Hindu Page Number: 10

Why is India obsessed with gold?

Indian Homes Hold More Gold Than Top 10 Central Banks



Country	Gold Reserves (Tonnes)
USA	8,133
Germany	3,350
Italy	2,452
France	2,437
Russia	2,327
China	2,306
Switzerland	1,040
India	880
Japan	846
Turkey	614

Indian Households
(Gold)
34,600 Tonnes

24,385 Tonnes



We buy gold because of?

What has changed today?

Consumption Demand

Jewellery
Ornament
Festivals
Weddings

Investment Demand

ETFs
Gold Bars
Coins
Investment products

India gold consumption, Jan-Mar 2026

Consumption demand vs Investment demand

● Consumption ● Gold bought ● Gold value ● YoY change ● Investment

Jewellery



₹99,900 cr

66T | -19%

Bars and coins



₹94,100 cr

62T | +34%

Industrial



₹3,500 cr

2T | -8%

ETF



₹30,000 cr

20T | +197%

Total demand/
consumption

151T | +10%

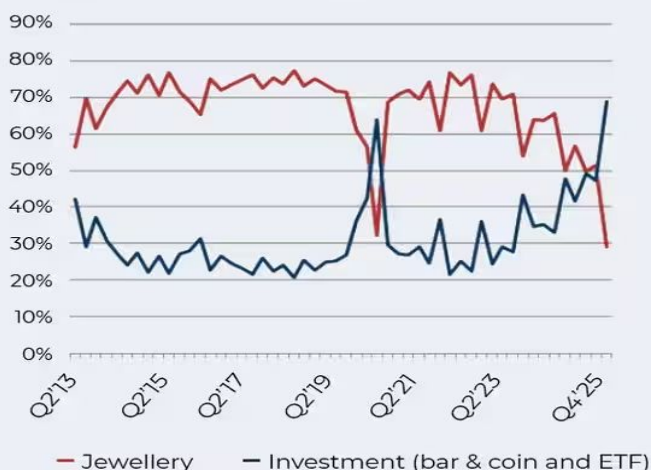
Bars and coins, and ETFs make up investment demand.

Source: Metals Focus, Bloomberg, World Gold Council. Data as of March 31, 2026.

Value Research

Share of jewellery, bars and coins and ETF in total Indian demand*

TOI



Why are households pledging gold?



SYLLABUS : PRELIMS : Gold Consumption v. Investment Demand
Newspaper : The Hindu Page Number : 10

Why are Gold Loans Rising?

Year	Average Price (10 gm, 24K)	Annual Return (%)	Value of ₹1 Lakh Investment
2021	₹48,000	Base year	₹1,00,000
2022	₹52,000	▲ 8.3%	₹1.08 lakh
2023	₹65,000	▲ 25%	₹1.33 lakh
2024	₹78,000	▲ 20%	₹1.53 lakh
2025	₹1.15 lakh	▲ 47%	₹2.00 lakh
2026*	₹1.50 lakh	▲ 30%*	₹2.30 lakh

Home jewellery

Monetise it temporarily

Gold prices increased sharply

Higher loan eligibility

Loan-to-Value Ratio

Gold Monetisation Scheme



UPSC Comparison Table

Instrument	Physical Gold Needed?	Interest Earned?	Traded on Exchange?
Jewellery	✓	×	×
Gold Coin	✓	×	×
Gold Bar	✓	×	×
Gold ETF	Indirect exposure	×	✓
Gold Monetisation Scheme Deposit	✓ (deposited)	✓	×



What is the GOBARdhan Scheme?

SYLLABUS : PRELIMS : Scheme highlights
Newspaper : The Hindu Page Number : 15

"Waste to Wealth"



Anaerobic Digestion
55–65% Methane (95%)
Why Purify the Gas?
35–45% CO₂
Small H₂S
Water Vapour

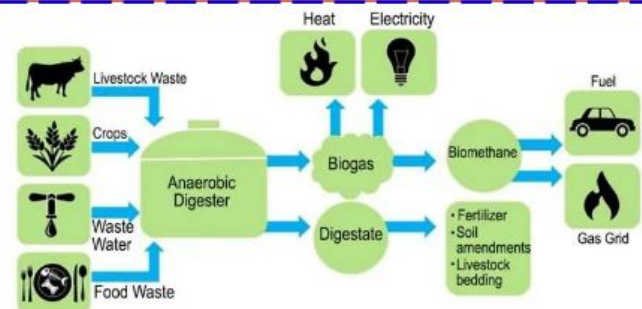
Is CBG Same as CNG?
Why Does India Need CBG?

**Then Why Aren't
Thousands of Plants
Already Running?**

Normally these become:

1. **pollution,**
2. **methane emissions,**
3. **stubble burning,**
4. **landfill waste.**

Where Does CBG Come From?



GOBARdhan Solves Exactly These Problems



CABINET APPROVES
GOBARdhan
National Circular Bioenergy Scheme
India's National Unified Scheme for Compressed Biogas

Total Outlay
₹23,731 CRORE

CLEAN FUEL

- WASTE TO WEALTH
- ENERGY SECURITY
- RURAL PROSPERITY
- ATMANIRBHAR BHARAT

CBG
CLEANER ENERGY
STRONGER INDIA

**NEARLY 10X GROWTH
IN DOMESTIC CBG
PRODUCTION**

**GREATER
ENERGY
SECURITY**

**STRONGER RURAL
LIVELIHOODS &
EMPLOYMENT**

**SCIENTIFIC WASTE
MANAGEMENT &
LOWER EMISSIONS**

**LARGER ORGANIC
MANURE ECONOMY
& VALUE ADDITION**

6 GROWTH ENGINES POWERING A NEW BIOENERGY REVOLUTION

- 1. ASSURED CBG OFFTAKE**
Assured market through CBG
Obligation for CGD entities
- 2. STABLE CBG PRICING**
Administered price of ₹2,110
per MMBTU with 10-year visibility
- 3. CAPITAL ASSISTANCE**
Up to ₹2 crore per TPD for
greenfield projects & expansion
- 4. PIPELINE INFRASTRUCTURE**
Support for pipeline connectivity
to gas grid & CGD networks
- 5. CREDIT GUARANTEE SUPPORT**
Easier access to finance for MSMEs,
entrepreneurs & first-time developers
- 6. CBG ECOSYSTEM CHALLENGE FUND**
Strengthening ecosystem, technology,
value chains & local development

**“ India's Waste will fuel India's Growth.
India's Villages will power Clean Energy.
India's Farmers will secure our
Energy Future. ”**

What is the GOBARdhan Scheme?

SYLLABUS : PRELIMS : **Scheme highlights**
Newspaper : The Hindu **Page Number :** 15

Details of the scheme

- **Capital Subsidy**
($< 2\text{cr/Tonnes Per Day}$)
- **Assured Offtake**
- **Administered Price:**
₹2,110/Million British Thermal Units
- (Petroleum and Natural Gas Regulatory Board)
Greenfield plans +
Pipelines + **City Gas Distribution**
- **Digestate = Circular Bioenergy**

🔥 UPSC Prelims Comparison Table

Biofuel	Feedstock	Main Product	Renewable?
Bioethanol	Sugarcane, maize, damaged grains	Liquid fuel	✓
Biodiesel	Vegetable oils, used cooking oil	Liquid fuel	✓
Biogas	Organic waste	Raw gaseous fuel	✓
Compressed Biogas	Purified biogas	High-purity methane gas	✓
Green Hydrogen	Water + renewable electricity	Hydrogen	✓



Q1. With reference to the Indian Handloom Sector, consider the following statements:

1. India has the world's second-largest cottage industry in the form of the handloom sector.
2. More than half of the handloom workforce comprises women.
3. Handloom production is considered environmentally sustainable because it requires minimal power.

Which of the above given statements is/are correct?

- a) 1 only
- b) 2 and 3 only
- c) 1 and 2 only
- d) All of the above

Answer: b

Q2. Which of the following statements regarding the Non-Banking Financial Companies (NBFCs) is Not correct?

- a) NBFCs can generally accept demand deposits from the public.
- b) NBFCs are generally not part of the payment and settlement system.
- c) Both Banks and NBFCs can provide loans and undertake financial intermediation.
- d) Both Banks and NBFCs are regulated by the Reserve Bank of India (RBI).

Answer: a

Q3. With reference to the GOBARdhan (Galvanising Organic Bio-Agro Resources Dhan) Scheme, consider the following statements:

1. It aims to promote a circular bioeconomy through the production of Compressed Biogas (CBG) from organic waste.
2. The scheme provides assured offtake of CBG through Oil Marketing Companies.
3. It offers capital assistance for establishing greenfield CBG projects and supports pipeline connectivity.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: c

Q4. With reference to the Ken-Betwa River Linking Project (KBLP), consider the following statements:

1. It is India's first river interlinking project implemented under the National Perspective Plan.
2. The project aims to transfer surplus water from the Betwa River to the Ken River through a link canal.
3. The project involves the construction of the Daudhan Dam on the Ken River.

Which of the above given statements is/are correct?

- a) 1 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 2 only

Answer: c

Q5. With reference to the global experiences of river channelisation, consider the following statements:

1. The channelisation of the Kissimmee River in Florida resulted in extensive wetland degradation and necessitated an expensive ecological restoration programme.
2. The shrinking of the Aral Sea was primarily caused by the diversion and mismanagement of its feeder rivers for irrigation.

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: c





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