

29th June, 2024

1. India achieves 'outstanding outcome' in FATF evaluation

GS 2 (International events of importance)

- **Why in News:** India has achieved an outstanding outcome in the 2023-24 mutual evaluation by the Financial Action Task Force (FATF). This milestone highlights India's efforts to combat money laundering (ML) and terrorist financing (TF), placing India in the "regular follow-up" category, a distinction shared by only four other G-20 countries.
- **FATF:**
 - The **Financial Action Task Force (FATF)** is an independent **inter-governmental body** that develops and promotes policies to protect the **global financial system** against money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction.
- **FATF Evaluation and Its Significance:**
 - **High-Level Compliance:** The FATF plenary concluded that India has reached a high level of technical compliance with FATF requirements. The anti-money laundering (AML), countering the financing of terrorism (CFT), and counter-proliferation financing (CPF) regimes of India are achieving good results, including international cooperation and access to beneficial ownership information.
 - **Effective Measures:** India's AML/CFT/CPF framework has been effective in using financial intelligence and depriving criminals of their assets. The evaluation highlighted India's success in transitioning from a cash-based to a digital economy to reduce ML/TF risks.
 - **Recognition of Efforts:** The FATF has recognized India's rigorous measures over the past decade to safeguard its financial system from ML/TF threats, including efforts to mitigate risks arising from corruption, fraud, and organized crime.
 - **Areas Needing Improvement:**
 - ◆ **Supervision and Implementation:** The FATF observed that India needs to strengthen the supervision and implementation of preventive measures in some non-financial sectors.
 - ◆ **Delays in Prosecutions:** India needs to address delays in concluding ML and TF prosecutions to ensure timely justice.
 - ◆ **CFT Measures for NPOs:** Improvements are required to ensure that CFT measures aimed at preventing the non-profit sector from being abused for TF are implemented effectively, including conducting outreach to NPOs about their TF risks.
 - **Policy Implications and Future Directions:**
 - ◆ **Enhancing Supervision:** Strengthening the supervision of non-financial sectors will be crucial to maintaining and improving compliance with FATF standards.
 - ◆ **Speeding Up Legal Processes:** Addressing delays in ML and TF prosecutions will enhance the effectiveness of India's AML/CFT framework and ensure quicker justice.
 - ◆ **Outreach to NPOs:** Conducting regular outreach and providing guidance to NPOs will help them understand and mitigate TF risks, ensuring compliance with FATF's risk-based approach.
- **Initiatives by the Indian government against money laundering**
 - Guidelines and rules under the Prevention of Money Laundering Act (PMLA), 2001
 - Know Your Customer (KYC) procedures
 - Fugitive Economic Offenders Act in 2018
 - Anti-black money Act, 2015
 - Foreign Exchange Regulation Act (FERA), 1973
 - Foreign Exchange Management Act (FEMA) in 1999
 - Indian Customs Act, 1962
 - Smugglers and Foreign Exchange Manipulators Forfeiture of Property Act, 1975
 - Foreign Contribution (Regulation) Act, 1976

India achieves 'outstanding outcome' in FATF evaluation

Devesh K. Pandey
NEW DELHI

India has achieved an outstanding outcome in the mutual evaluation conducted during 2023-24 by the Financial Action Task Force (FATF), the government said on Friday.

The Mutual Evaluation Report of India, which was adopted at the FATF plenary held in Singapore from June 26 to 28, places India in the "regular follow-up" category, a distinction shared by only four other G-20 countries.

"This marks a significant milestone in the nation's efforts to combat money laundering (ML) and terrorist financing (TF)," read a Press Information Bureau release.

In a statement, the FATF said the plenary concluded that India had reached a high level of technical compliance with its requirements. The country's anti-money laundering (AML),



The report was adopted at the FATF plenary held in Singapore.

countering the financing of terrorism (CFT), and counter-proliferation financing (CPF) regime was achieving good results, including international cooperation, access to basic and beneficial ownership information, use of financial intelligence, and "depriving criminals of their assets."

However, the FATF observed that improvements were needed to strengthen the supervision and implementation of preventive measures in some non-financial sectors. "India also

needs to address delays relating to concluding ML and TF prosecutions, and to ensure that CFT measures aimed at preventing the non-profit sector from being abused for TF are implemented in line with the risk-based approach, including by conducting outreach to NPOs (Non-Profit Organisations) on their TF risks," it said.

Among other things, the FATF has recognised the efforts made by India on the issue of mitigating the risks arising from ML/TF, including the laundering of proceeds from corruption, fraud, and organised crime, and the effective measures implemented by India to transition from a cash-based to a digital economy to reduce ML/TF risks. "This recognition is a testament to the rigorous measures implemented over the last 10 years to safeguard the financial system from ML/TF threats," the government said.

- The promulgation of the Prevention of Terrorism Act (POTA), 2002
- India is a signatory to the 1988 United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances (the Vienna Convention).
- **What are the Black List and Grey List?**
 - Those are **two types** of lists that FATF maintains
 - ◆ **A blacklist** is given to the countries that FATF considers uncooperative tax havens. These countries are known as **Non-Cooperative Countries or Territories (NCCTs)**
 - ◆ **A Grey list** is a warning given to the country that it might come on the Black list.
 - But even when a country comes under a grey list it faces many problems like problems in getting loans Economic sanctions Reduction in trade.

2. Bias in AI: Addressing a Growing Concern

GS 3 (Economy)

- **Why in News:** The rise of artificial intelligence (AI) and machine learning (ML) has brought significant advancements in various fields. However, the increasing reliance on AI/ML algorithms has also highlighted the need to eliminate biases within these systems.
- **Challenges of Bias in AI/ML:**
 - **Inherent Biases in Data:** AI/ML systems often learn from historical data that may contain inherent biases. These biases can lead to discriminatory outcomes, perpetuating existing inequalities and prejudices.
 - **Lack of Diversity in Development:** The lack of diversity among AI/ML developers can contribute to biased algorithms. When development teams are not representative of the broader population, the algorithms they create may not account for the diverse needs and perspectives of all users.
 - **Complexity of Bias Detection:** Identifying and mitigating biases in AI/ML systems is a complex task. Biases can be subtle and may not be immediately apparent, requiring sophisticated techniques and constant vigilance to detect and address them.
- **Efforts to Address AI/ML Bias:**
 - **Regulatory Frameworks:** Regulatory bodies, including the RBI, are focusing on creating guidelines and frameworks to ensure fairness and transparency in AI/ML systems. These frameworks aim to promote ethical AI development and deployment practices.
 - **Inclusive Development Practices:** Encouraging diversity in AI/ML development teams can help create more balanced and unbiased algorithms. Including people from various backgrounds ensures a wider range of perspectives and reduces the risk of overlooking potential biases.
 - **Bias Audits and Evaluations:** Conducting regular audits and evaluations of AI/ML systems for biases is crucial. These audits help identify biases in data and algorithms, enabling organizations to take corrective measures and improve the fairness of their systems.
- **Future Directions and Policy Implications:**
 - **Development of Advanced Systems:** Under its aspirational goals for 'RBI@100', the RBI aims to develop cutting-edge systems for high-frequency and real-time data monitoring and analysis. These systems will incorporate AI/ML analytics while ensuring fairness and eliminating biases.
 - **Promotion of Ethical AI:** Promoting the development and use of ethical AI is essential for building trust in AI/ML systems. Policymakers and industry leaders must work together to establish and enforce ethical guidelines for AI/ML development.
 - **Education and Awareness:** Raising awareness about AI/ML biases and their impact is crucial. Educational initiatives can help developers, policymakers, and the public understand the importance of fairness in AI/ML and the need to address biases proactively.

Need to eliminate biases in algorithms as AI on the rise: Das

Press Trust of India
MUMBAI

Reserve Bank of India (RBI) Governor Shaktikanta Das on Friday emphasised on the need to eliminate biases in algorithms as the use of artificial intelligence (AI) and machine learning (ML) is on the rise.

Delivering the inaugural address at the 18th Statistics Day Conference organised by the RBI, he said the use of statistics had been ever growing as a preferred tool for drawing inferences in diverse fields and the discipline had moved beyond collection of facts to focus more on interpretation and drawing inferences, taking into account



Shaktikanta Das

levels of uncertainty. RBI has ventured into AI/ML analytics in multiple areas. Under the RBI's aspirational goals for 'RBI@100', Mr. Das said the central bank was aiming to develop cutting edge systems for high frequency and real-time data monitoring and analysis.

3. 50th Year of the Imposition of Emergency in India

GS 2 (Emergency)

● Why in News:

- A dark chapter in modern Indian history that left a wide-ranging and lasting impact on Indian politics, a state of Emergency declared by the then-PM Indira Gandhi on June 25, 1975, lasted for 21 months.
- India entered the fiftieth year of the imposition of the Emergency, which saw the suspension of civil liberties, curtailment of press freedom, mass arrests, the cancellation of elections, and rule by decree.

● Emergency Provisions - Now and Then:

- **Under Article 352 of the Constitution of India**, the President may (on the advice of the Council of Ministers headed by the PM) issue a proclamation of emergency if the security of India or any part of the country is threatened by -
 - ◆ War or
 - ◆ External aggression or
 - ◆ Armed rebellion.
- **Article 358** frees the state of all limitations imposed by Article 19 ("Right to freedom") as soon as an emergency is imposed.
- **Article 359** empowers the President to suspend the right of people (except under Articles 20 and 21) to move court for the enforcement of their rights during an emergency.
- **In 1975**, the ground of "internal disturbance" (instead of armed rebellion) was available to the government to proclaim an emergency.
 - ◆ This was the only instance of proclamation of emergency due to "internal disturbance".
 - ◆ The other two occasions in which an emergency was proclaimed earlier (on October 26, 1962, and December 3, 1971), were both on grounds of war.
- This ground of "internal disturbance" was removed by the **Constitution (44th Amendment) Act 1978** by the Janata government that came to power after the Emergency.
- **Impacts of the Declaration of Emergency on India's Federal Structure:**
 - **Converts the federal structure into a unitary one:**
 - ◆ Though not suspended, the state governments come under the complete control of the Centre.
 - ◆ Parliament makes laws on subjects in the State List, and extends the Union's executive powers to the states.
 - ◆ The Union acquires the right to give any direction to state governments.
 - **Term of Lok Sabha:** Parliament may by law extend the (five-year) term of Lok Sabha one year at a time.
 - **Allocation of financial resources:** The President can modify, with parliamentary approval, constitutional provisions on the allocation of financial resources between the Union and states.
- **The Political and Social Circumstances in India Leading up to the Emergency:**
 - **January 1966:** Indira Gandhi elected prime minister.
 - **November 1969:** The Congress splits after Gandhi is expelled for violating party discipline.
 - **1973-75:** Surge in political unrest and demonstrations against the Indira Gandhi-led government.
 - **1971:** Political opponent Raj Narain lodges complaint of electoral fraud against Indira Gandhi.
 - **June 12, 1975:** Allahabad High Court found Gandhi guilty over discrepancies in the electoral campaign.
 - **June 24, 1975:** Supreme Court granted a conditional stay on the Allahabad HC verdict, **declaring Gandhi's election to the Lok Sabha null and void.**
 - ◆ The SC also asked Gandhi to stay away from parliamentary proceedings.
 - **June 25, 1975:** Declaration of Emergency by president Fakhruddin Ali Ahmed on the advice of Indira Gandhi.
 - ◆ According to the government's press note, **certain persons were inciting the police and armed forces to not discharge their duties.**

The Story of the Emergency

On June 25, India entered the fiftieth year of the imposition of the Emergency, an extraordinary 21-month period that saw the suspension of civil liberties, curtailment of press freedom, mass arrests, the cancellation of elections, and rule by decree

WASIM PIRZAI
NEW DELHI, JUNE 25

What is meant by the Emergency in the western political history?
The Emergency was the period from June 25, 1975 to March 23, 1977, during which the government of Prime Minister Indira Gandhi used special provisions in the Constitution to impose sweeping executive and legislative powers on the country. Almost all opposition leaders were put in jail, and fundamental rights, including the freedom of speech and expression guaranteed under Article 19(1), were curtailed.

What legal and constitutional sanction did the Emergency have?
Under Article 352 of the Constitution, the President may, on the advice of the Council of Ministers headed by the Prime Minister, issue a proclamation of emergency if the security of India or any part of the country is threatened by "war, external aggression or armed rebellion".

In 1975, instead of armed rebellion, the government used the ground of "internal disturbance" to impose the Emergency. The government said certain persons were inciting the police and armed forces to not discharge their duties, a charge not mentioned in the original text of the Constitution.

This was the only instance of proclamation of emergency due to internal disturbance. The two occasions in which an emergency was proclaimed earlier, on October 26, 1962, and December 3, 1971, were on grounds of war.

The ground of "internal disturbance" was removed by the Constitution (44th Amendment) Act, 1978, imposed by the Janata government. It was replaced by "armed rebellion".

What were the political and social circumstances in India in the months leading up to the Emergency?
In the 1970s, a series of events led to the Emergency. The government's policies of nationalisation and control over the economy, along with the implementation of the Five-Year Plan, led to widespread discontent. The government's policies of control over the economy, along with the implementation of the Five-Year Plan, led to widespread discontent.

On June 12, 1975, the Allahabad High Court found Indira Gandhi guilty of electoral fraud. The court's verdict was a major blow to the government. The government's policies of control over the economy, along with the implementation of the Five-Year Plan, led to widespread discontent.

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Prime Minister Indira Gandhi, addressing the nation from the station of Doordarshan during the Emergency. (AP/Wide World)

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- **June 26, 1975:** Indira Gandhi addresses the nation on All India Radio.
- **End of Emergency and Afterwards:**
 - **January 18, 1977:** Indira Gandhi calls for fresh elections and releases all political prisoners.
 - ◆ The elections of 1977 led to a comprehensive defeat for Indira and **Morarji Desai** became India's first non-Congress (Janata Party) Prime Minister.
 - **March 23, 1977:** Emergency officially comes to an end.
 - ◆ **The Shah Commission**, constituted by the Janata government, found the decision to impose Emergency to be **unilateral and adversely affecting civil liberties**.
 - ◆ The Janata government (through the **44th Amendment**) reversed many of the constitutional changes effected by the 42nd Amendment Act 1976.
 - ◆ **For example**, it made judicial review of a proclamation of emergency possible again, and mandated that every proclamation of emergency be laid before both Houses of Parliament within a month of the proclamation.
 - ◆ **Unless it was approved by both Houses by a special majority** (a majority of the total strength of the House and not less than two-thirds of the members present and voting), the proclamation would lapse.
- **What Happened During the Emergency?**
 - **Suspension of civil liberties:**
 - ◆ Almost all opposition leaders (including JP) were detained and about 36,000 people were put in jail under the Maintenance of Internal Security Act (**MISA**).
 - ◆ Newspapers were subjected to **pre-censorship**.
 - ◆ In September 1976, Sanjay Gandhi initiated a **mass forced sterilization program** in Delhi.
 - **Legal changes pushed through by Parliament:**
 - ◆ With the opposition in jail, Parliament passed the **Constitution (38th Amendment) Act** that barred judicial review of the Emergency.
 - ◆ **The Constitution (39th Amendment) Act** said that the election of the Prime Minister could not be challenged in the Supreme Court.
 - ◆ **The Constitution (42nd Amendment) Act** made changes to a range of laws,
 - Taking away the judiciary's right to hear election petitions,
 - Widening the authority of the Union to encroach on State subjects,
 - Made any law passed by Parliament to implement any or all directive principles of state policy immune to judicial review, etc.
 - **Changes pushed through by the Courts:** In the famous case of **ADM Jabalpur vs Shivkant Shukla (1976)**, the SC ruled that detention without trial was legal during an emergency.
- **How did the Emergency Change Indian Politics?**
 - **Dented the Congress' reputation:** A party that led the struggle for civil liberties against the colonial state.
 - **First non-Congress government:** The Janata experiment gave India its first non-Congress government, but its collapse also demonstrated the limits of anti-Congressism.
 - **Emergence of young leaders:** The Emergency gave India a crop of young leaders (Lalu Prasad Yadav, George Fernandes, Arun Jaitley, Ram Vilas Paswan, etc) who would dominate politics for decades to come.
 - **Coming together of the social forces:**
 - ◆ This resulted in the increase of the representation of OBCs in Parliament.
 - ◆ As a result, the Janata government appointed the **Mandal Commission** to look into OBC quotas, which would go on to make the rise of the OBCs in North India irreversible.
 - **The Emergency has become a part of political vocabulary in India:** Every perceived act of high-handedness by a government being attributed to an "Emergency mindset".

4. Sangyaan App GS 2 (Governance)

- **Why in News:** Recently, the Director General of Railway Protection Force (RPF) launched the mobile application- Sangyaan App.
- **About Sangyaan App:**
 - It is designed and developed by the **tech team of RPF**.
 - It is a practical tool for anyone seeking to stay informed about the **latest legal developments** in India.
 - It **aims to educate and empower RPF Personnel** by providing comprehensive information to understand the provisions of both new and old criminal laws, while highlighting the relevance of these new acts in the context of RPF operations.
 - It will provide in-depth **information on three new Criminal Acts:** the Bharatiya Nyaya Sanhita (BNS) 2023, the Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, and the Bharatiya Sakshya Adhiniyam (BSA) 2023.
 - **Key Features**
 - ◆ Comprehensive Legal Access
 - ◆ Comparison of Laws
 - ◆ Section wise analysis
 - ◆ Advanced Search Tools
 - ◆ Inclusive Legal Database
 - ◆ User-Friendly Design
- **Key facts about Railway Protection Force**
 - The history of the RPF dates back to 1882 when various Railway companies appointed their own guards for protection of Railway property.
 - It was declared as statutory force in the year 1957 by an enactment of Parliament and subsequently declared as an **armed force of the Union of India** in the year 1985.
 - In 2003, the RPF partially took up the duties of **escorting passenger trains** and access control at the railway stations”.
 - It is led by a **Director-General**.
 - It is an armed force under the operational and **administrative control of the Union Ministry of Railways**.
 - It is tasked with protecting and securing railway property, the passenger areas, and the passengers themselves.

5. Krishi Katha Platform GS 2 (Governance)

- **Why in News:** Recently, the Union Minister for Agriculture and Farmers’ Welfare and Rural Development launched web portal for faster bank settlements of interest subvention claims under Agriculture Infrastructure Fund along with Krishi Katha platform.
- **About Krishi Katha Platform:**
 - It showcases the **voice of the Indian farmers**, dedicated to amplifying the experiences, insights and success stories of farmers across the country.
 - It aims to provide a **comprehensive and immersive storytelling** space where the narratives of India's agricultural community can be shared and celebrated.
 - The objectives behind this initiative will be helpful in **raising awareness**, facilitating exchange of knowledge, fostering collaboration and empowering farmers.
- **Key facts about Agriculture Infrastructure Fund Scheme**
 - It was launched in 2020.
 - **Objective:** Development of post-harvest management infrastructure for reducing losses, realisation of better value to farmers, innovation in agriculture and attracting investments for creation of Agriculture infrastructure with a total outlay of **₹ 1 lakh crore funding** through the banks and financial institutions **upto 2025-26**.
 - The scheme provides for **3% interest subvention** to beneficiaries of the scheme for the loans given by banks upto ₹ 2 crore for a **maximum period of 7 years**, besides **reimbursement of credit guarantee** fee paid by banks.

6. Gardi Sugdub Island

GS 2 (International events of importance)

- **Why in News:** Earlier in June, around 300 families were relocated off the island of Gardi Sugdub in Panama's Guna Yala province due to concerns over rising sea levels.
- **About Gardi Sugdub Island:**
 - It is a tiny island in the **Caribbean Sea** and a part of the **San Blas archipelago**, which comprises 365 islands, mostly uninhabited.
 - It is home to 1,200 **indigenous Guna people**, who will soon be displaced to the mainland because of the sea level rise induced by climate change.
 - The further movement of inhabitants from the surrounding islands is foreseen to be necessary by 2050.
 - The Latin American nation is set to become the **first to evacuate** an entire island community due to climate change.
 - Panama is situated in the Caribbean, where sea level rise currently averages around 3 to 4 millimetres per year
- **Key facts about the Caribbean Sea**
 - It is the Atlantic Ocean's 2nd largest **marginal sea** that is geographically positioned between the continents of **North and South America** in the Western Hemisphere.
 - It is bordered by the countries of **Colombia, Panama, and Venezuela** in the south; by **Belize, Costa Rica, Guatemala, Honduras, Nicaragua, and Mexico's Yucatan Peninsula** in the west; by the Greater Antilles islands in the north; and by the Lesser Antilles islands in the east.
 - The Caribbean Sea is connected with the **Gulf of Mexico** in the north via the **Yucatan Channel**.

7. Evidential Breath Analyzer

GS 2 (Governance)

- **Why in News:** Recently, the Legal Metrology Division of the Department of Consumer Affairs, Government of India has unveiled new draft rules for Evidential Breath Analysers under the Legal Metrology (General) Rules, 2011.
- **About Evidential Breath Analyzer:**
 - It is an **Instrument that measures and displays the breath alcohol** mass concentration of exhaled human breath within specified error limits.
 - It provides a **non-invasive way to measure blood alcohol content**, offering quick and painless sample collection.
 - **Working of Breath Analyser**
 - ◆ In the case of alcohol detection, a precise amount of a person's exhaled breath is passed through a solution of **potassium dichromate and sulfuric acid in the analyzer**.
 - ◆ The **change in the colour** of the solution is **proportional to the amount of alcohol** in the air sample, which in turn is directly related to the alcohol content of the blood.
 - Evidential Breath Analysers need to be verified and stamped according to the **Legal Metrology Act, 2009**, to ensure their accuracy.
 - The rapid analysis capabilities allow law enforcement officers to make swift, informed decisions, enhancing the effectiveness of roadside checks.
 - This verification protects individuals from **wrongful penalties** due to faulty equipment and helps maintain the integrity of legal and workplace policies.
 - ◆ The availability of stamped and verified Evidential Breath Analysers to the public can **raise awareness about the effects of alcohol on impairment** and the legal limits for safe operation of vehicles and machinery. This encourages responsible behavior and informed decision-making.
 - ◆ The rules are applicable to those types of Evidential Breath Analysers that use **mouthpieces for sampling the breath**.

8. Vascular Endothelial Growth Factor Receptor GS 2 (Science and Tech)

- **Why in News:** Researchers at the Indian Institute of Science Education and Research (IISER), Kolkata, investigated Receptor Tyrosine Kinases (RTK) called Vascular Endothelial Growth Factor Receptor (VEGFR).
- **About Vascular Endothelial Growth Factor Receptor (VEGF):**
 - It is a key regulator of **physiological angiogenesis** during embryogenesis, skeletal growth and reproductive functions.
 - VEGF has also been implicated in pathological angiogenesis associated with tumors, intraocular neovascular disorders and other conditions.
 - The biological effects of VEGF are mediated by two receptor tyrosine kinases (RTKs), VEGFR-1 and VEGFR-2.
 - The VEGFR family of receptors is the **key regulator** of the process of **generating new blood vessels**.
- **Highlight of the research**
 - The researchers were intrigued by the fact that two members of family VEGFR 1 and VEGFR 2 **behaved quite differently**.
 - While VEGFR 2, the primary receptor regulating process of formation of new blood vessels, could be **spontaneously activated**, without its ligand, the other member of the family VEGFR 1 cannot be spontaneously activated even when overexpressed in cells.
 - It **camouflages as a dead enzyme VEGFR1** and binds with ten-fold higher affinity to its ligand VEGF-A than VEGFR2.
 - This ligand binding induces a transient kinase (speeding up chemical reactions in the body by an enzyme) activation.

MCQ Current Affairs
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1. "HbA1c test" is used to measure which one of the following?

- a) Average blood cholesterol levels
- b) Blood pressure levels
- c) Kidney function over the past year
- d) Average blood sugar levels

2. Which one of the following is the primary purpose of the GSAT 20 satellite, recently seen in the news?

- a) Weather monitoring
- b) Navigation
- c) Communication
- d) Earth observation

3. Consider the following statements with reference to the Vascular Endothelial Growth Factor Receptor:

- A. It helps in embryogenesis and skeletal growth.
 - B. It is the key regulator of the process of generating new blood vessels.
- Which of the statements given above is/are correct?

- a) A only
- b) B only
- c) A and B
- d) Neither of two

4. Consider the following statements with reference to the Breath Analysers:

- A. It is an instrument that measures and displays the breath alcohol mass concentration of exhaled human breath.
 - B. In India, Breath Analysers are to be verified under the Legal Metrology Act, 2009.
- Which of the statements given above is/are correct?

- a) A only
- b) B only
- c) A and B
- d) Neither of two

5. Gardi Sugdub Island, recently seen in news, is located in:

- a) Red Sea
- b) Black Sea
- c) Indian Ocean
- d) Caribbeann Sea

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1. D
2. C
3. C
4. C
5. D

