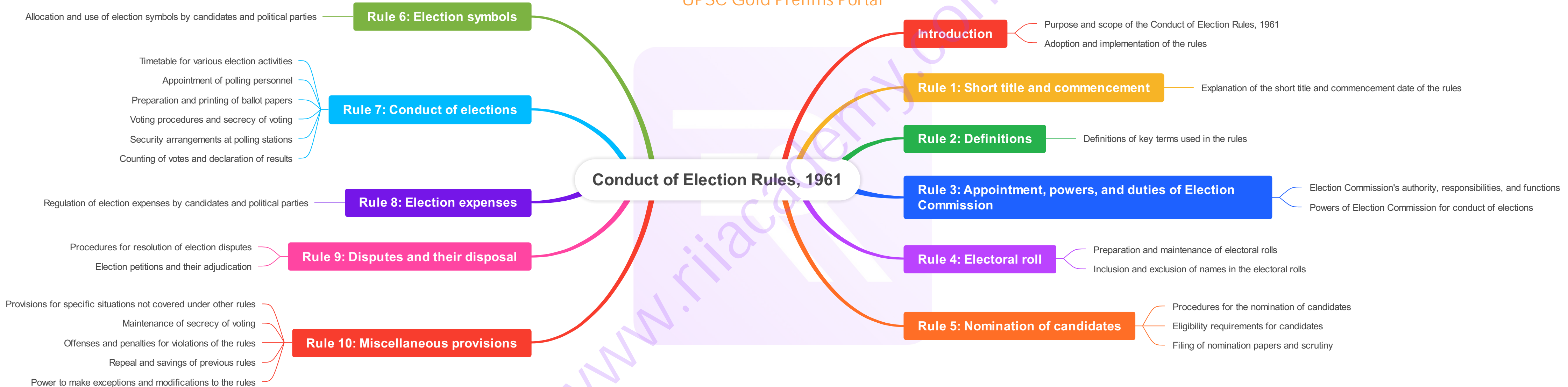
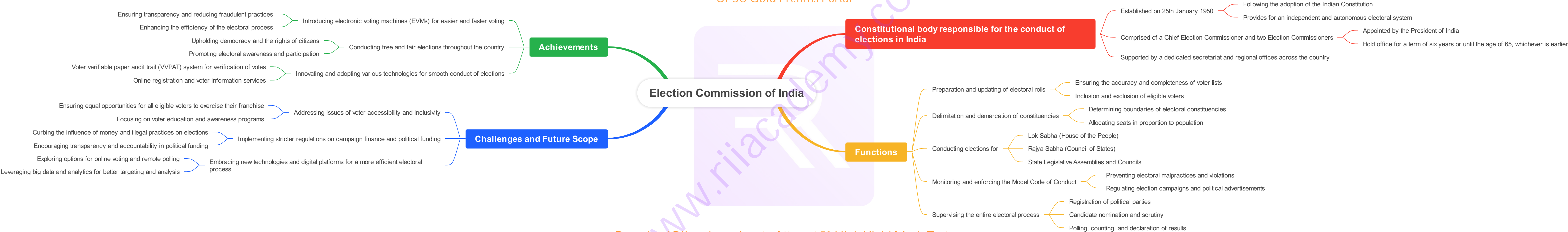
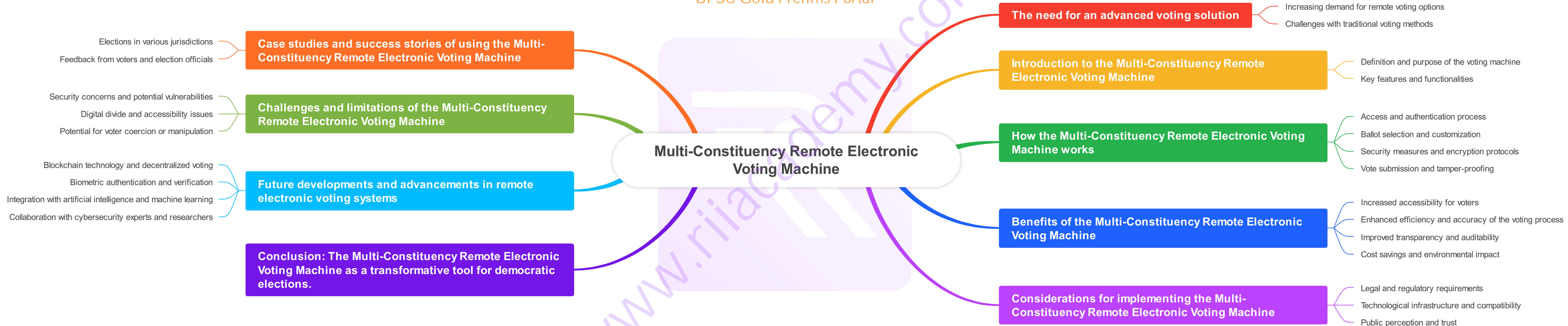


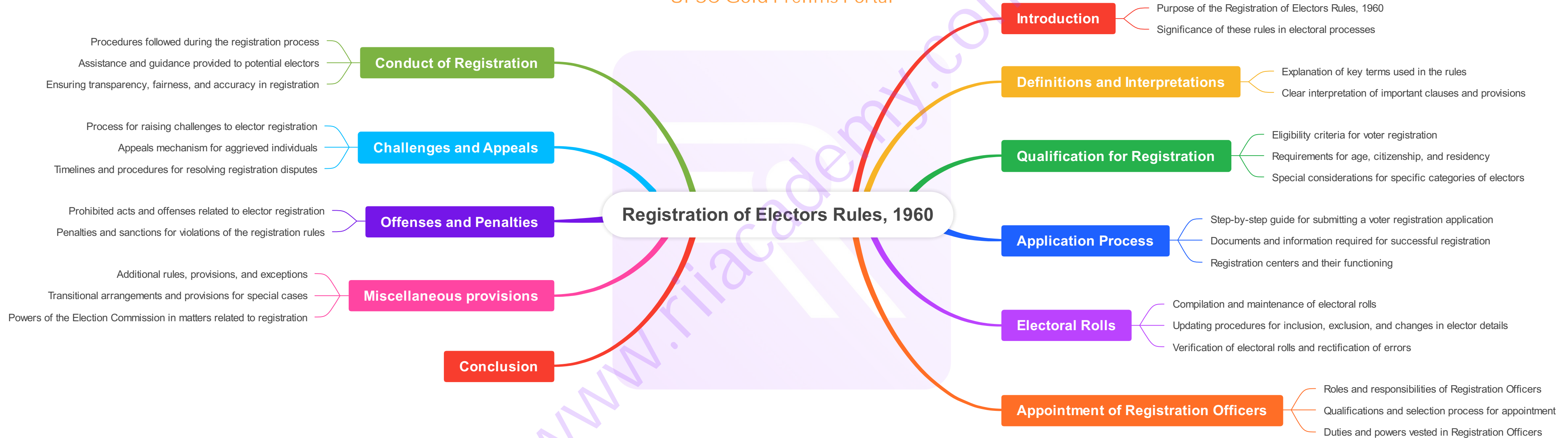
Emphasis on the original teachings of the Buddha











# Representation of People's Act, 1951

## Overview of Representation of People's Act, 1951

- Enacted in 1951
- Established guidelines for conducting elections in India
- Aims to ensure fair and democratic representation of the people

## Provisions of Representation of People's Act, 1951

- Qualifications and disqualifications for being a member of Parliament or State Legislature
- Rules for registration of political parties
- Guidelines for conducting elections, including nomination, campaigning, and polling
- Regulations regarding electoral offenses and corrupt practices
- Provisions for election petitions and disputes

## Amendments to Representation of People's Act, 1951

- Several amendments made since its enactment
- Key amendments focus on electoral reforms, transparency, and accountability
- Amendment to introduce Electronic Voting Machines (EVMs) for voting
- Introduction of political funding reforms

## Impact of Representation of People's Act, 1951

- Significant in shaping the electoral process in India
- Ensures fair and transparent elections
- Provides legal frameworks for resolving disputes and electoral offenses
- Supports democratic representation and participation
- Continues to evolve with changing needs and developments in the electoral system.

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## Kanishka

### Kanishka, a prominent figure in ancient history

Associated with the rise of the Kushan Empire

Known for his military conquests and administrative reforms

Expanded the empire's borders through strategic alliances and warfare

Implemented administrative policies to ensure stability and economic growth

Revered as a patron of art, literature, and religion

Responsible for the spread of Buddhism beyond India's borders

Fostered a climate of religious tolerance and cultural exchange

Established Gandhara as a major center for Buddhist art and teachings

Commissioned the construction of grand Buddhist monuments and stupas

Supported the translation of Buddhist texts into various languages

Emphasized trade and commerce during his reign

Encouraged the development of the Silk Road trade route

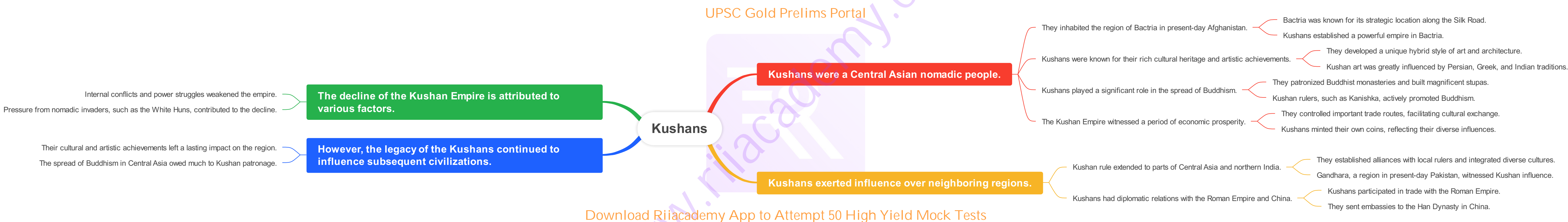
Expanded trade networks with the Roman Empire and other regions

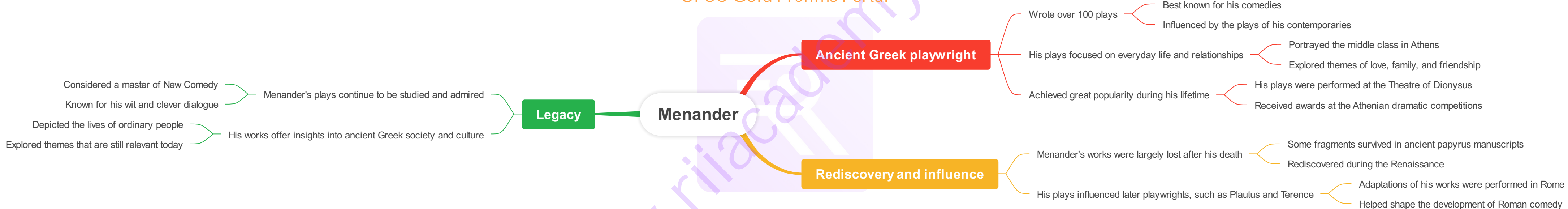
Left a lasting legacy in the history and culture of South Asia

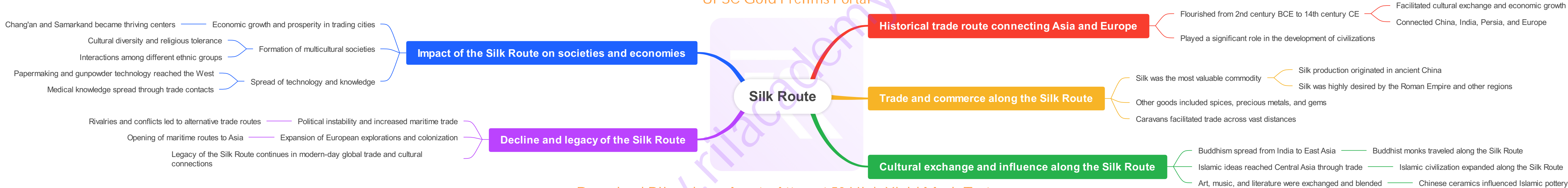
His reign marked a period of political stability and cultural flourishing

Inspired future generations of rulers and artists in the region

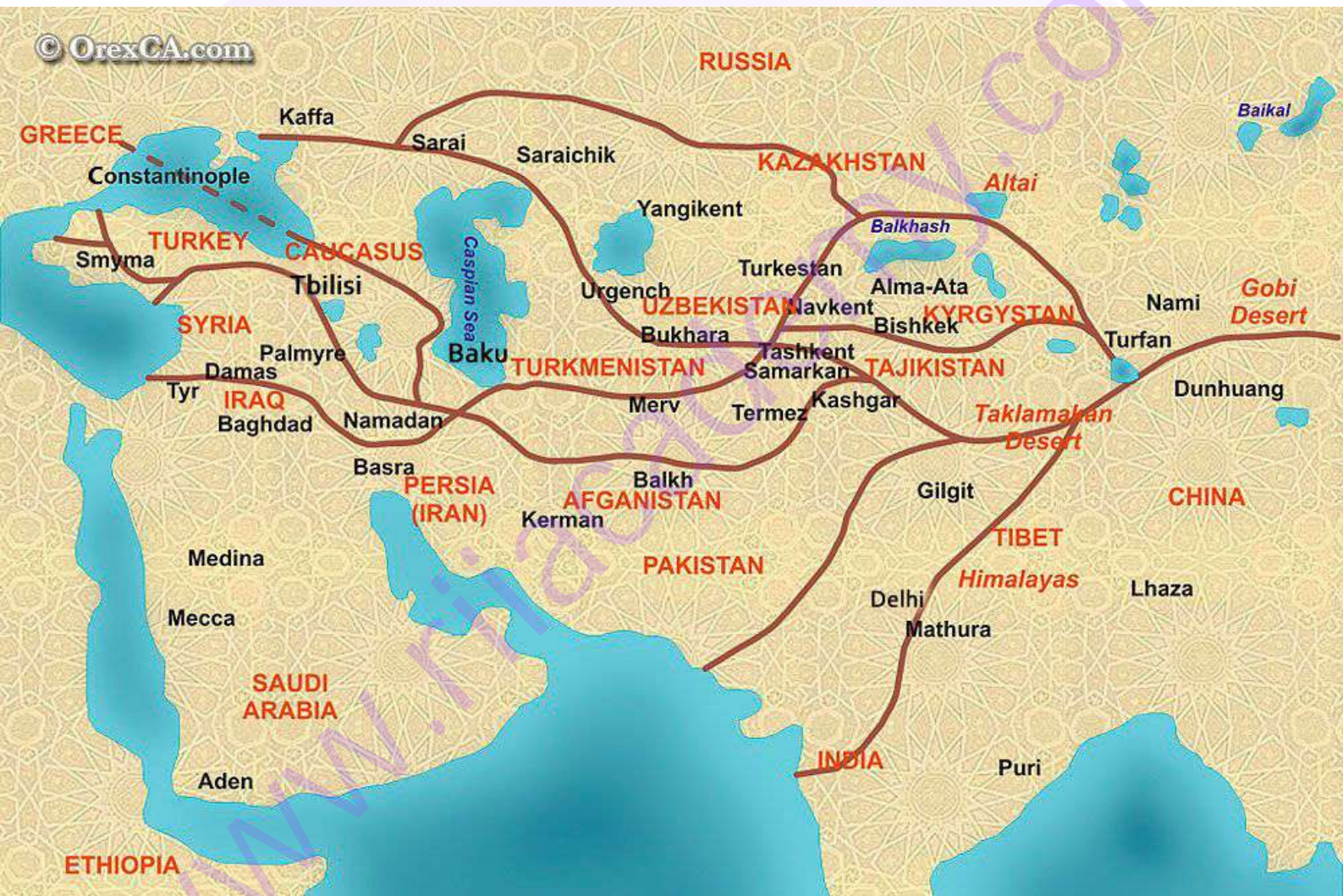


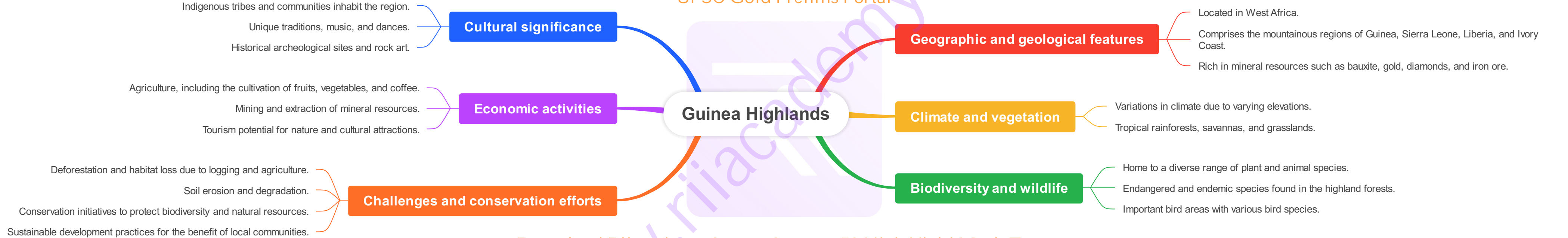




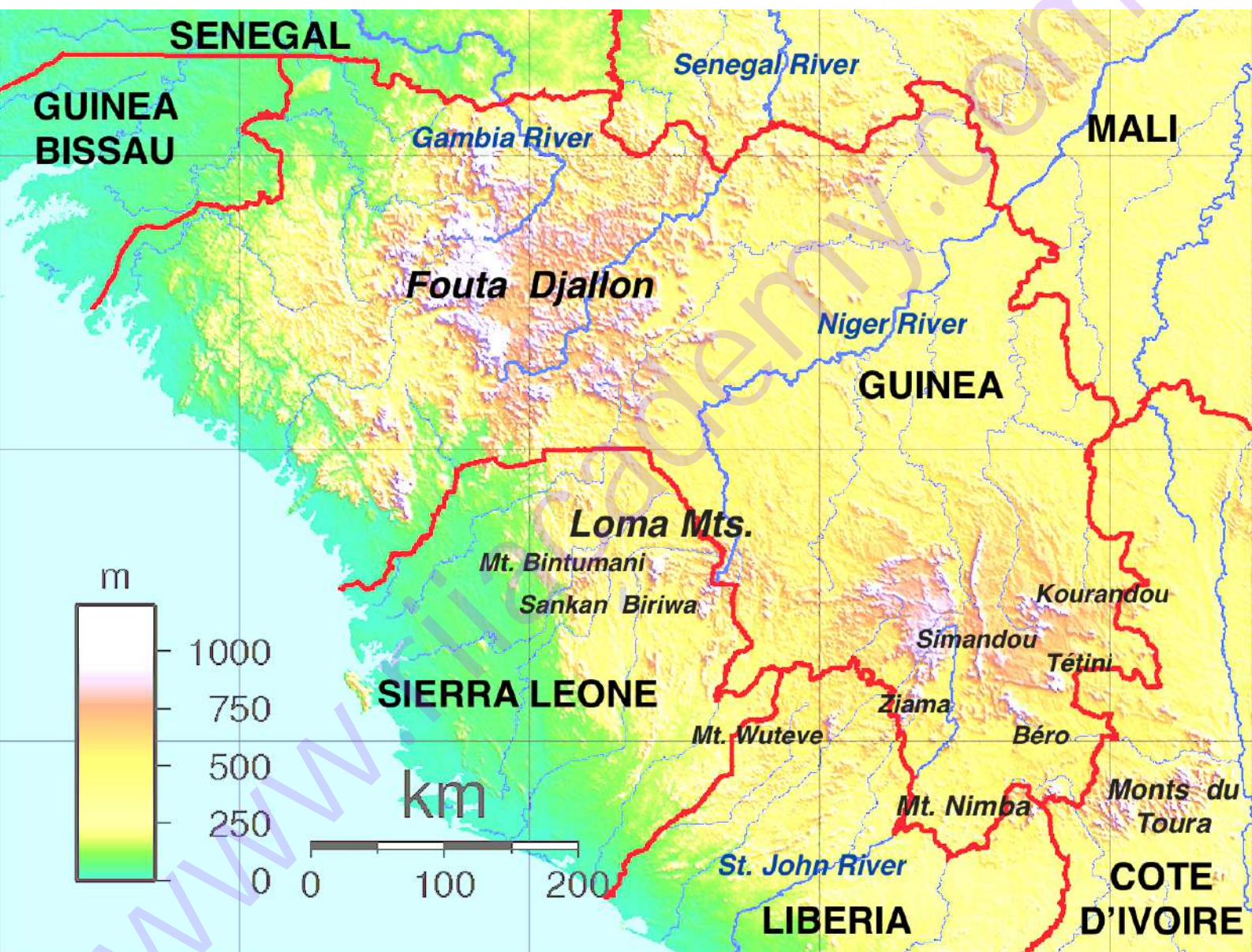






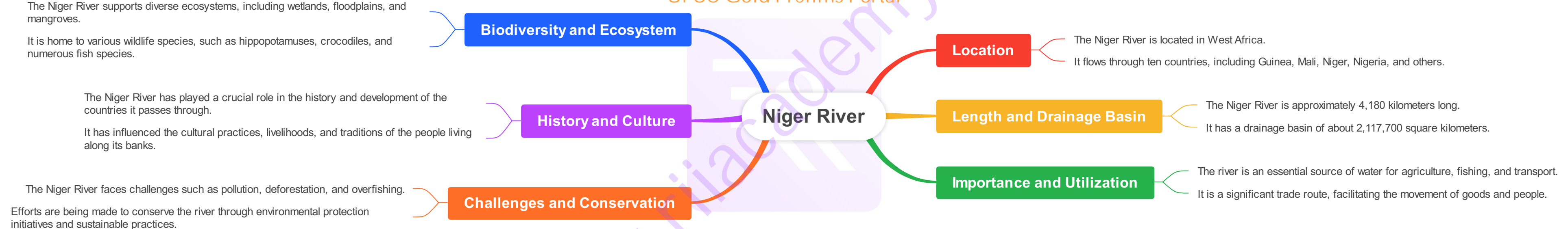


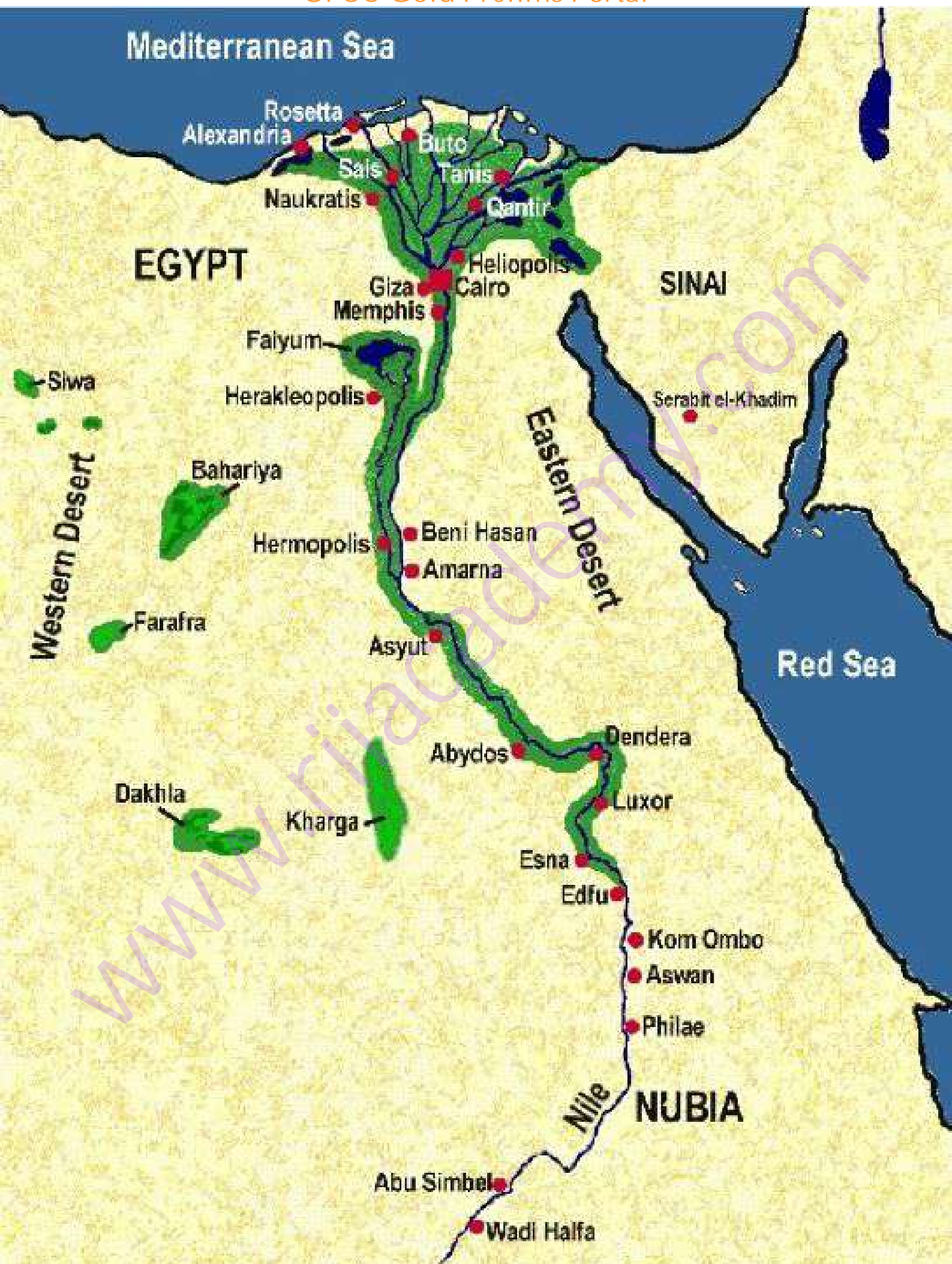


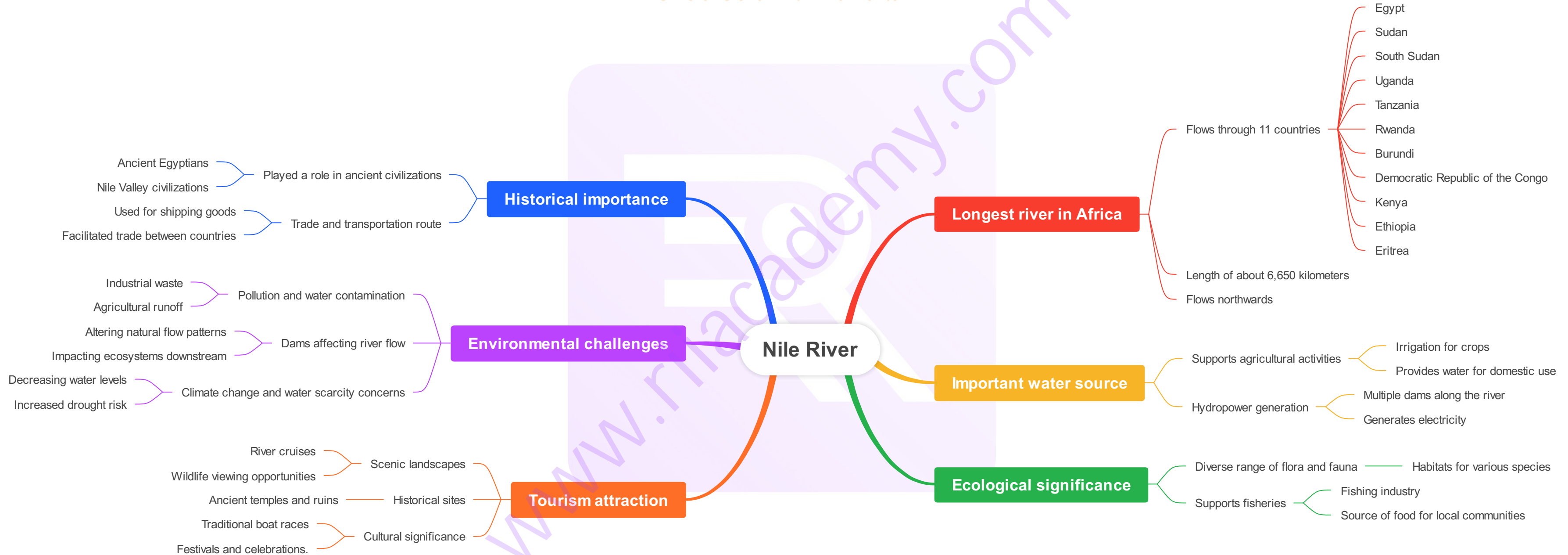














Gandhara art is also evident in the architecture of the region, such as stupas, monasteries, and rock-cut caves.

These structures showcase intricate carvings featuring Buddhist narratives and divine figures.

## Architecture

Gandhara art played a significant role in the spread of Buddhism throughout Central Asia and East Asia.

Its artistic style influenced the development of Buddhist art in neighboring regions like Kashmir and China.

## Influences

The decline of Gandhara art can be attributed to the spread of Islam in the region during the 7th century CE.

Many Gandhara artworks were destroyed or repurposed, leading to the gradual disappearance of this artistic style.

## Decline

Despite its decline, Gandhara art left a lasting impact on the development of Buddhist art and cultural exchange.

Its unique blend of Western and Eastern artistic traditions continues to fascinate and inspire art enthusiasts today.

## Legacy

# Gandhara art

## Introduction

Gandhara art is a unique and influential artistic style that flourished in ancient Gandhara, present-day Pakistan and Afghanistan.

## Characteristics

Gandhara art is known for its fusion of Hellenistic and Indian artistic traditions.

The artworks display a harmonious blend of Greek and Roman influences with Buddhist iconography.

## Development

Gandhara art emerged during the 1st century CE and reached its peak between the 2nd and 5th centuries CE.

The region's strategic location along the Silk Road facilitated the exchange of ideas and artistic influences.

## Sculptures

Gandhara art is particularly renowned for its stone sculptures, specifically the portrayal of Buddha.

The sculptures exhibit realistic features, drapery, and graceful postures influenced by Greek sculptural techniques.



## Introduction

- Arrival of the Bactrian Greeks
  - Establishment of Bactrian Greek rule in India
  - Spread of Greek influence in various regions
- Cultural Exchange
  - Fusion of Greek and Indian art and architecture
  - Adoption of Greek customs and practices
- Economic Development
  - Introduction of new agricultural techniques
  - Stimulated trade and commerce between India and the West
- Political Reformation
  - Establishment of new administrative systems
  - Integration of Greek and local governance
- Intellectual Advancement
  - Promotion of learning and education
  - Contribution to the development of astronomy and mathematics
- Religious Impact
  - Influence on India's religious beliefs and practices
  - Introduction of new religious ideas and philosophies

## Conclusion

- Lasting impact of Bactrian Greek rule in India
- Integration of Greek elements in Indian society and culture

## Impact of Rule of Bactrian Greeks in India

- Indo-Greek rulers greatly encouraged trade between the Mediterranean world and India.
- They facilitated the flow of Indian goods such as textiles, spices, and precious stones to the West.

## Trade and Economy

## Introduction

- Indo-Greeks were a hybrid civilization formed through interaction between Greeks and Indians.
- They ruled parts of the Indian subcontinent from around 180 BCE to 10 CE.

## Cultural Exchange

- Indo-Greek art and architecture showcased a fusion of Greek and Indian styles.
- Greek sculptures influenced by Buddhist and Hindu ideals can be seen in their artwork.

## Political Scenario

- Indo-Greek rulers initially established their power in the Northwest regions of the Indian subcontinent.
- They sought to maintain control through alliances with local Indian rulers.

## Administration

- The Indo-Greek rulers adopted many aspects of the Indian administrative system.
- Some of their coins bear inscriptions in both Greek and Brahmi scripts.

## Religion

- Initially, Indo-Greeks practiced Greek polytheistic religion.
- Gradually, they adopted elements of Indian religions like Buddhism and Hinduism.

# Indo-Greeks

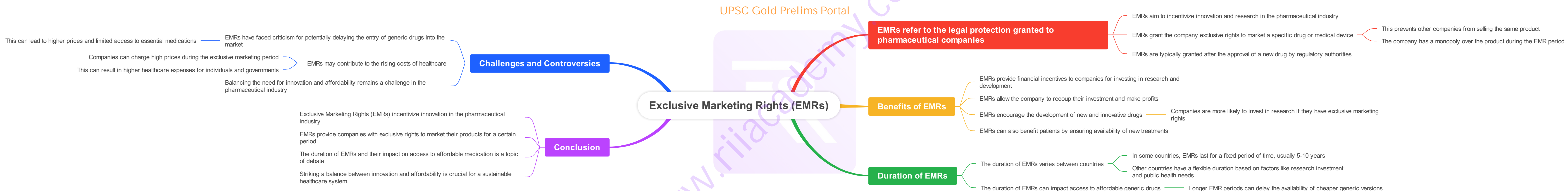
## Decline

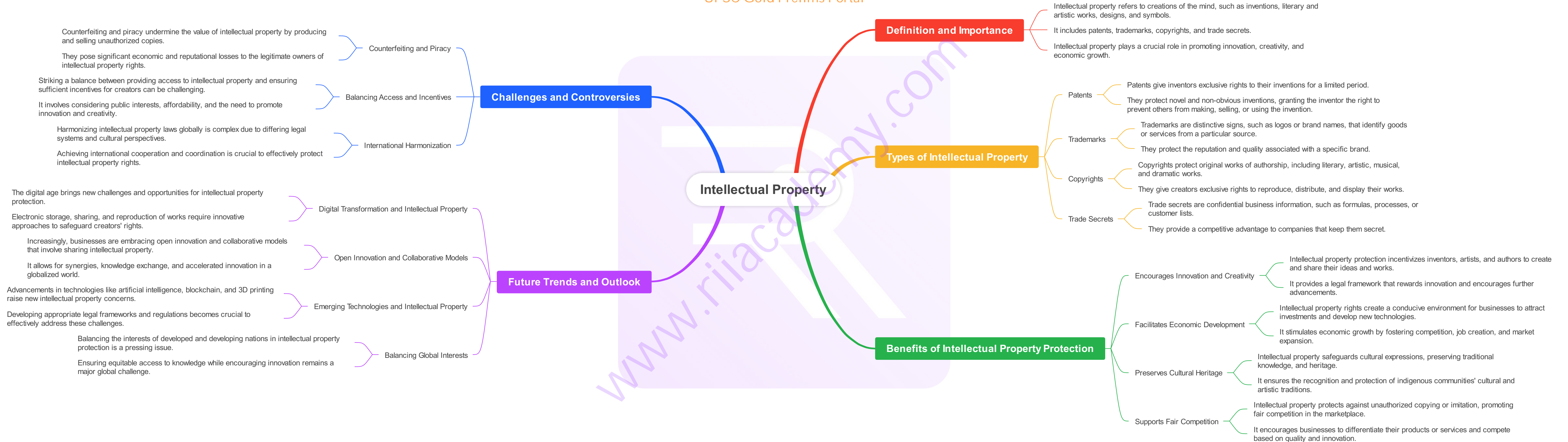
- Internal conflicts and pressure from other regional powers led to the decline of the Indo-Greek kingdom.
- By the 1st century CE, they were gradually absorbed by the expanding Indian empires.

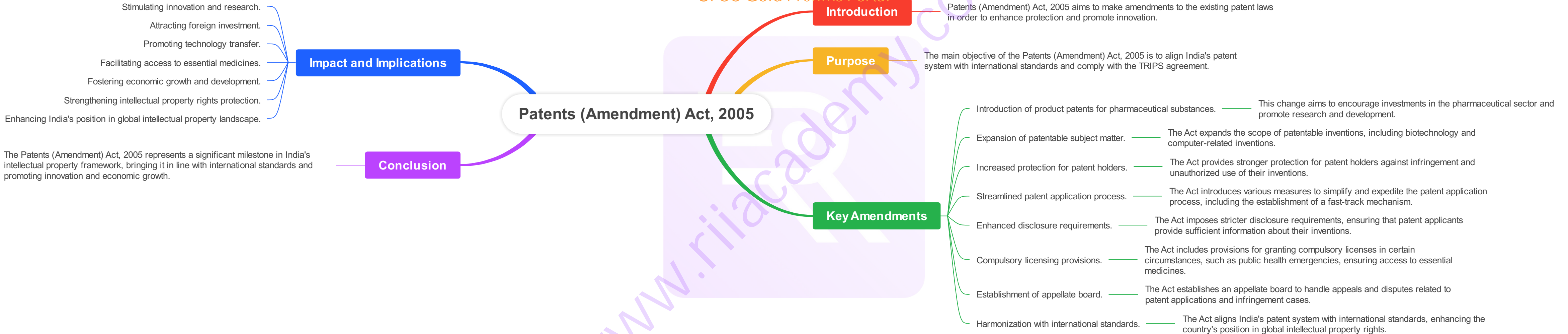
## Legacy

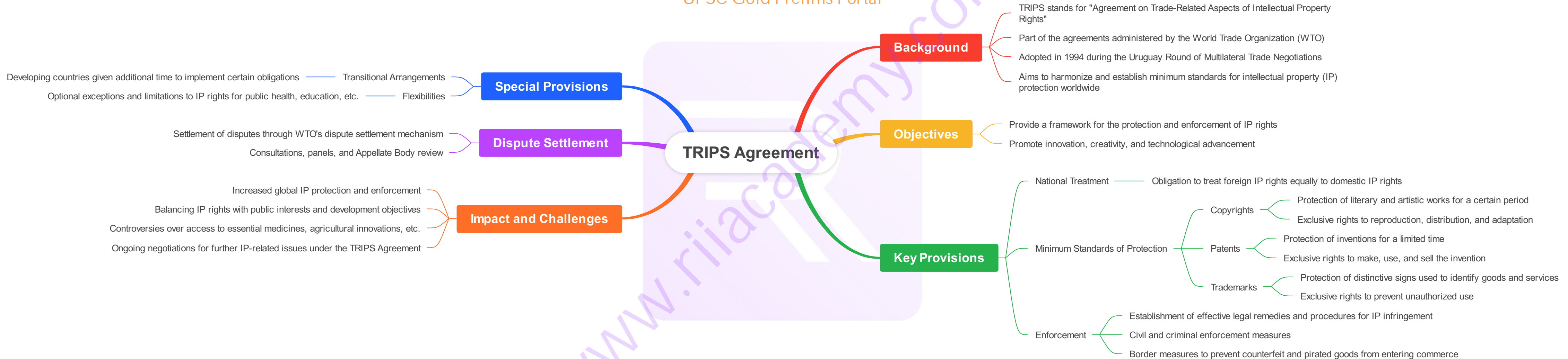
- Indo-Greeks played a significant role in the transmission of Greek culture to the East.
- Their influence can be seen in the art, architecture, and trade networks of the region.

**Conclusion: Indo-Greeks were a unique civilization resulting from the cross-cultural interaction between Greeks and Indians, leaving a lasting impact on the art, religion, and trade of the Indian subcontinent.**

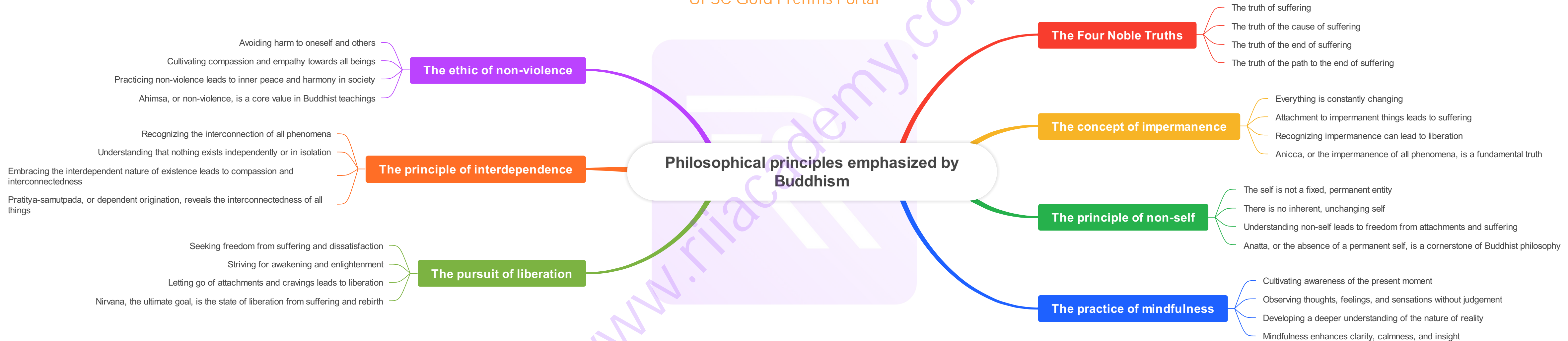


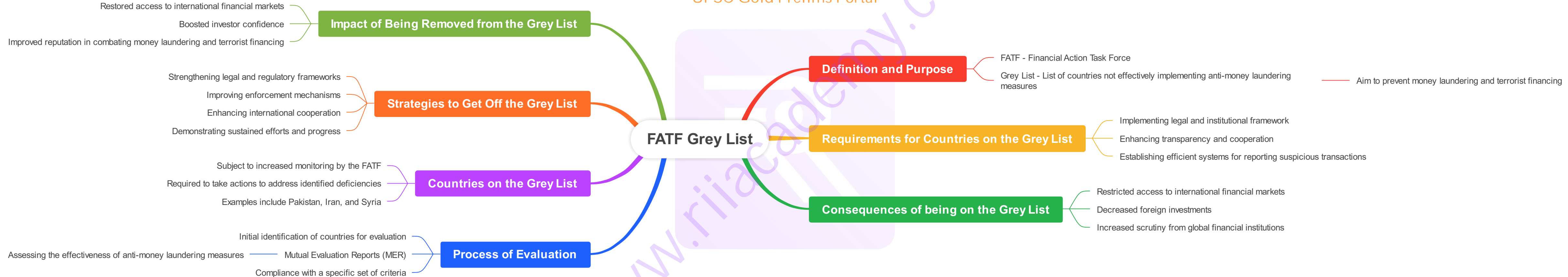


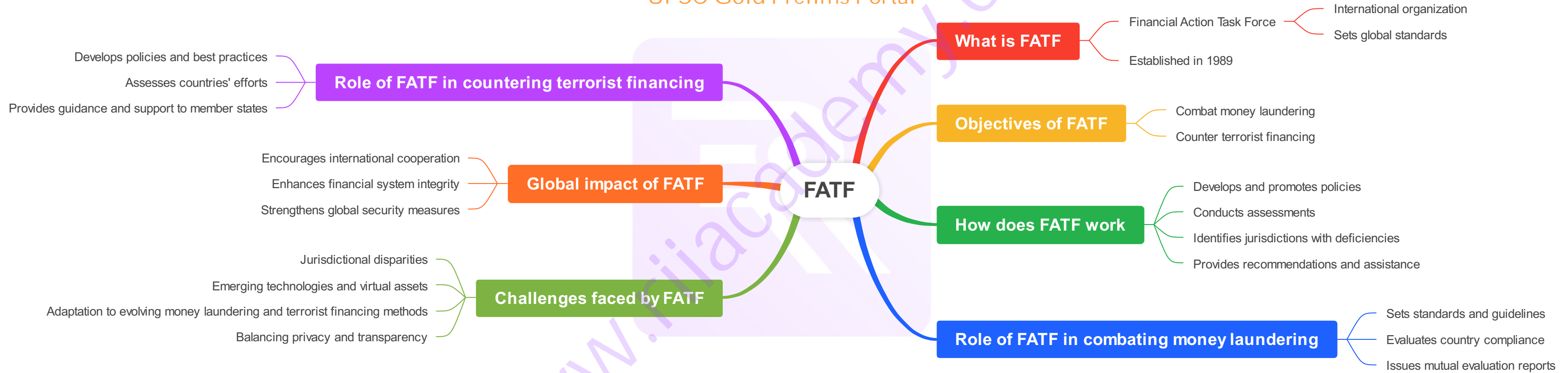












Ruled from 815 to 877

Son of King Govinda III

Prominent ruler in the Deccan region

Expanded the kingdom's borders

Conquered many kingdoms

Defeated the Pallavas

Annexed parts of the Chalukya kingdom

Patron of arts and literature

Encouraged the growth of Sanskrit literature

Supported scholars and poets

Initiated the compilation of the vachanas

Constructed many temples and structures

Famous for the construction of the Amruteshwara temple

Developed the city of Manyakheta as his capital

## King of Rashtrakuta Dynasty

Amoghavarsha I

## Legacy

Strengthened the Rashtrakuta Empire

Established a strong administration

Divided the kingdom into numerous provinces

Appointed capable administrators

Contributed to the cultural and intellectual growth of the empire

## Formation of foam in River waters in India

### Foam formation

Introduction to foam formation phenomenon in River waters in India

Causes of foam formation

- Industrial waste discharge containing chemicals and detergents
- Agricultural runoff carrying fertilizers and pesticides
- Sewage and domestic waste disposal in rivers
- Presence of excessive organic matter and algal blooms

Effects of foam formation

- Environmental pollution and degradation of water quality
- Harming aquatic life and disrupting aquatic ecosystems
- Negative impacts on human health and livelihoods

Factors influencing foam formation

- Water turbulence and flow velocity
- Temperature and pH levels of the river water
- Concentration of pollutants and organic matter
- River water mixing and aeration

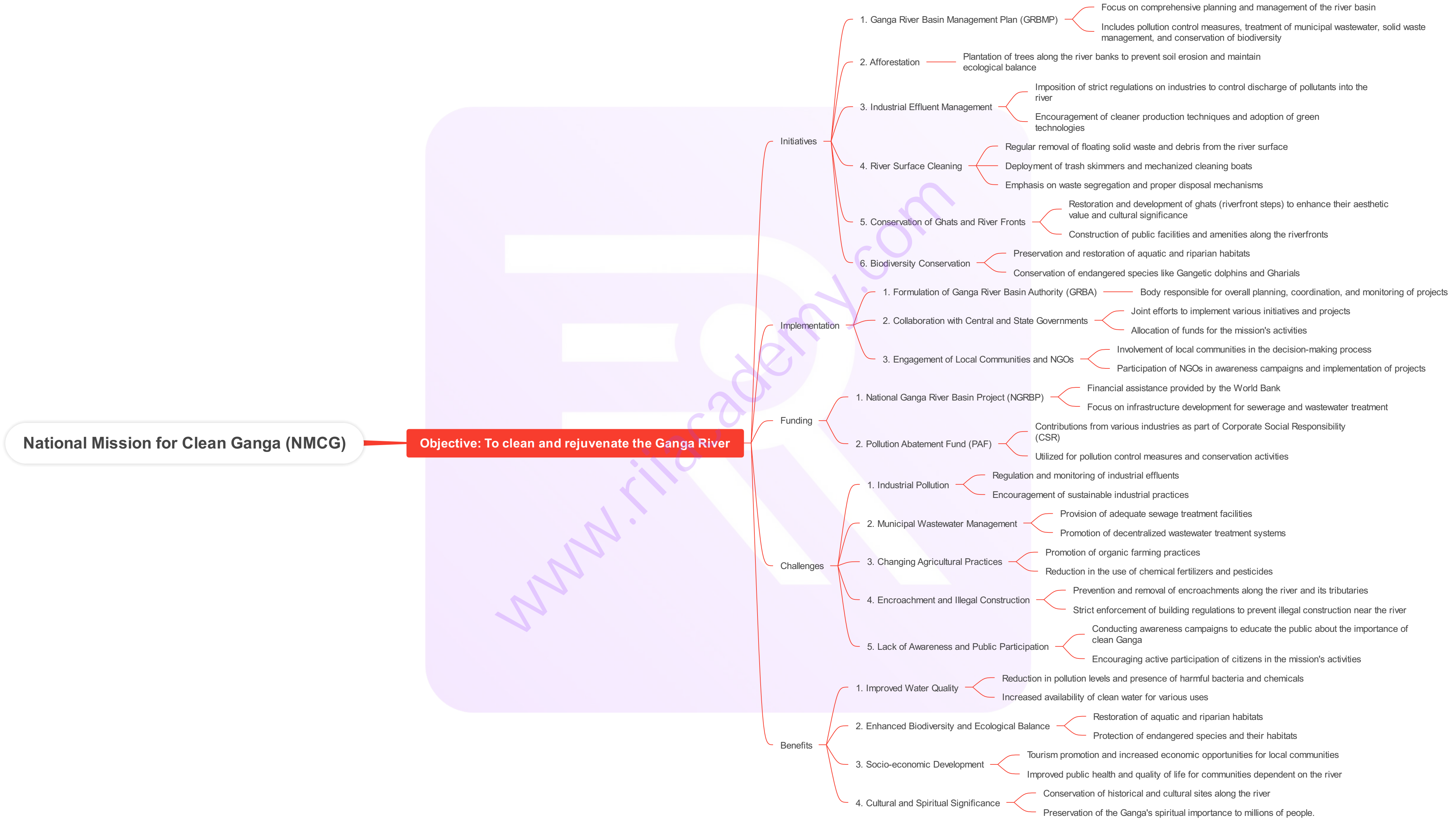
Steps taken to address foam formation

- Implementation of strict regulations on industrial and agricultural waste disposal
- Improvement of sewage treatment plants and waste management systems
- Promotion of public awareness and education on water pollution
- Monitoring and testing of water quality regularly

Successful case studies on foam reduction

- Efforts taken in major Indian rivers to reduce foam formation
- Use of bio-remediation techniques to restore water quality
- Collaboration between government, NGOs, and local communities
- Positive outcomes and lessons learned from these initiatives





## Ghaznavids rulers

**Sabuktigin founded the Ghaznavid dynasty in 977**

He was originally a Turkic slave

He rose to power and established the Ghaznavid Empire in present-day Afghanistan and Pakistan

He was a capable military commander

Sabuktigin's son, Mahmud, succeeded him in 998

Mahmud is known as one of the greatest Ghaznavid rulers

He expanded the empire through numerous military campaigns

He raided and plundered wealth from India

He was a patron of the arts, literature, and architecture

He established a great library in Ghazni

The Ghaznavid Empire had a strong military and administrative system

It maintained control over a vast territory

It had a powerful cavalry and a well-organized army

The empire was divided into provinces, each ruled by a governor

The governors were appointed by the ruler and had considerable autonomy

The Ghaznavid Empire declined after Mahmud's death in 1030

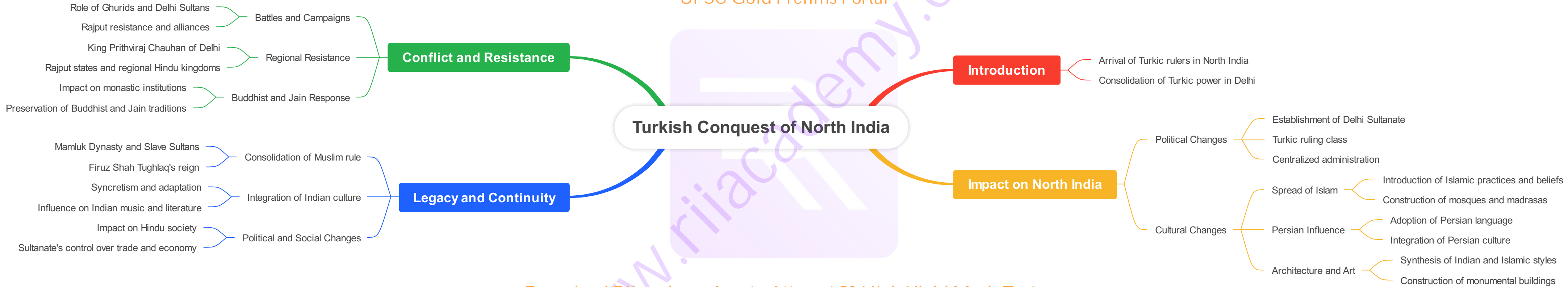
Internal conflicts and succession disputes weakened the empire

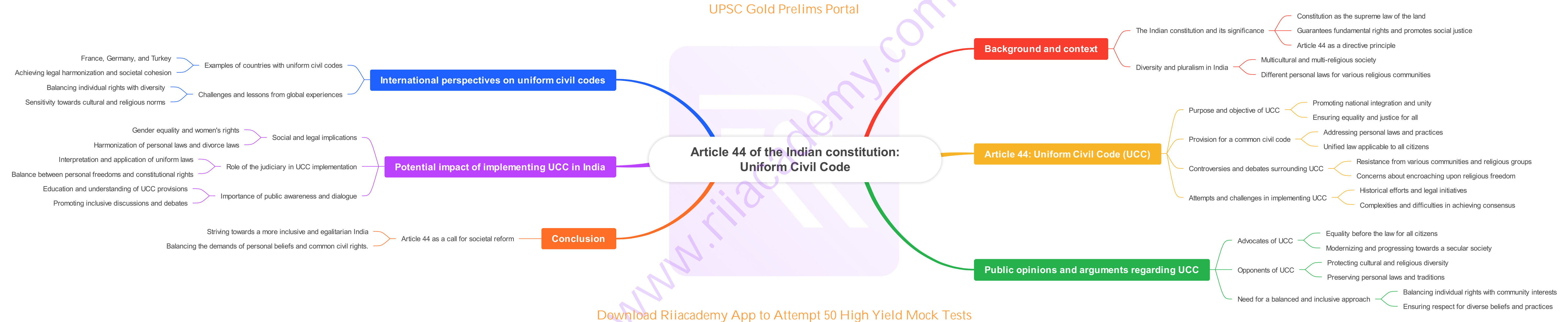
It faced increasing pressure from the Seljuk Turks and other neighboring powers

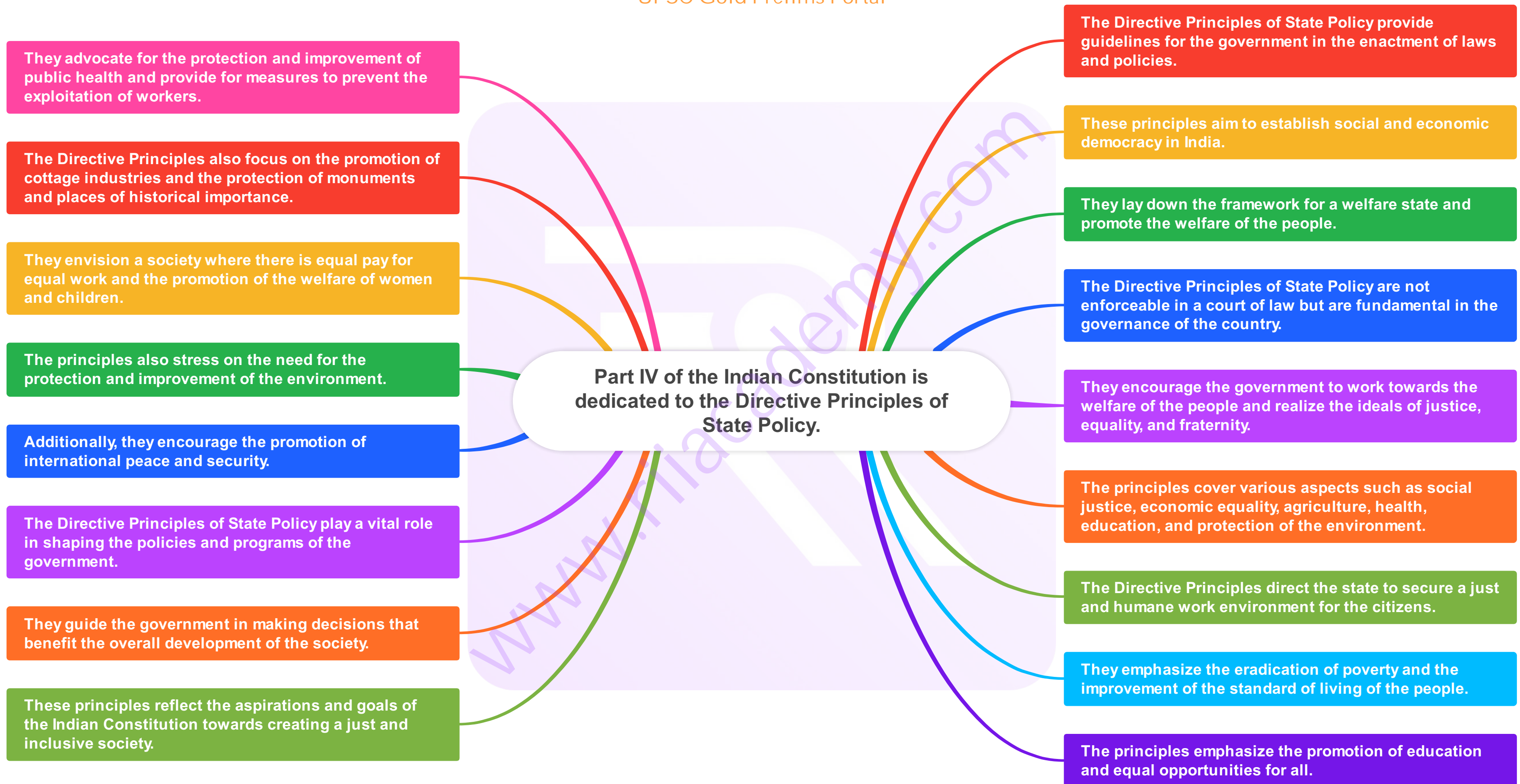
The Ghaznavid dynasty came to an end in 1186

The empire was annexed by the Ghurids, a Persianate dynasty

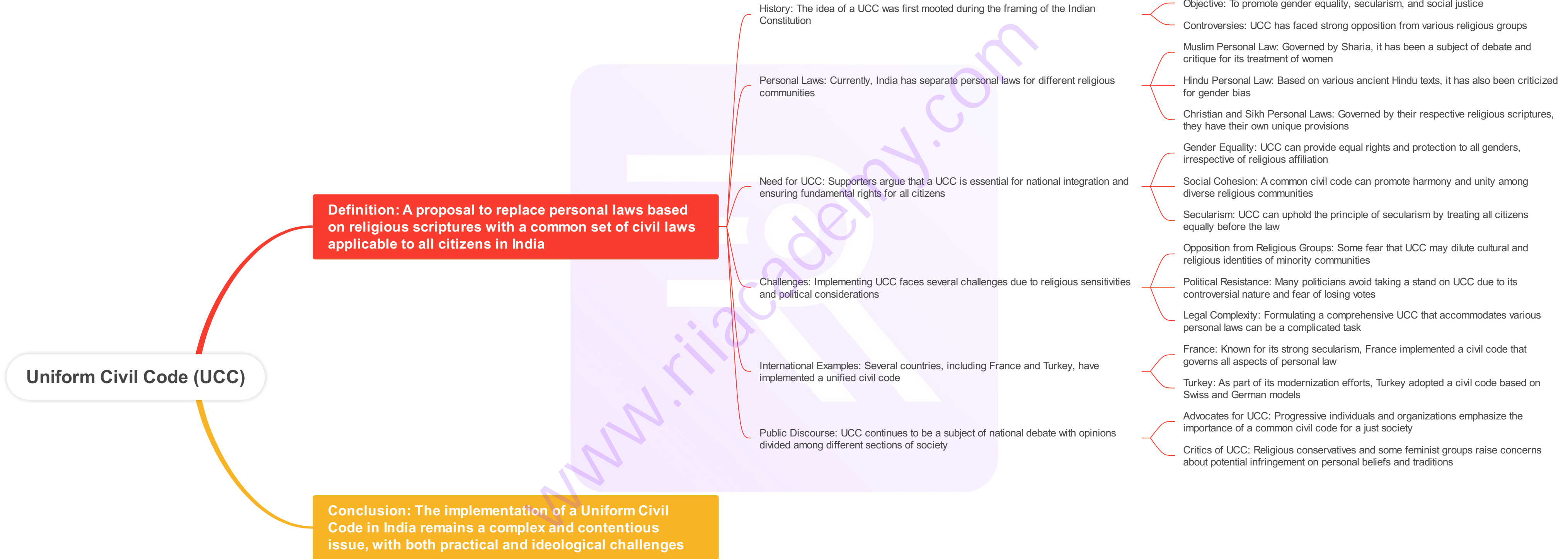
The Ghaznavids left a significant cultural and architectural legacy in the region

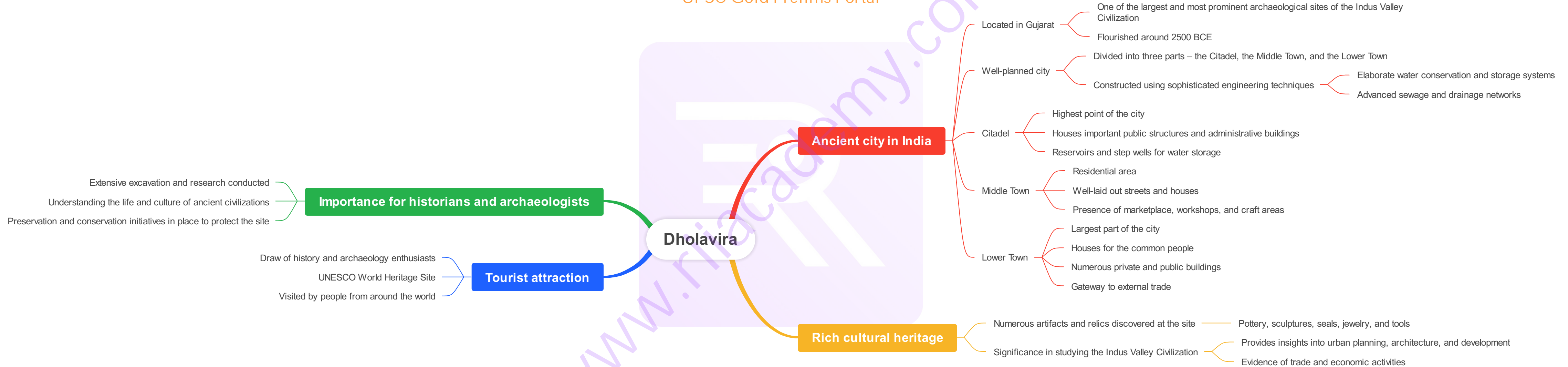


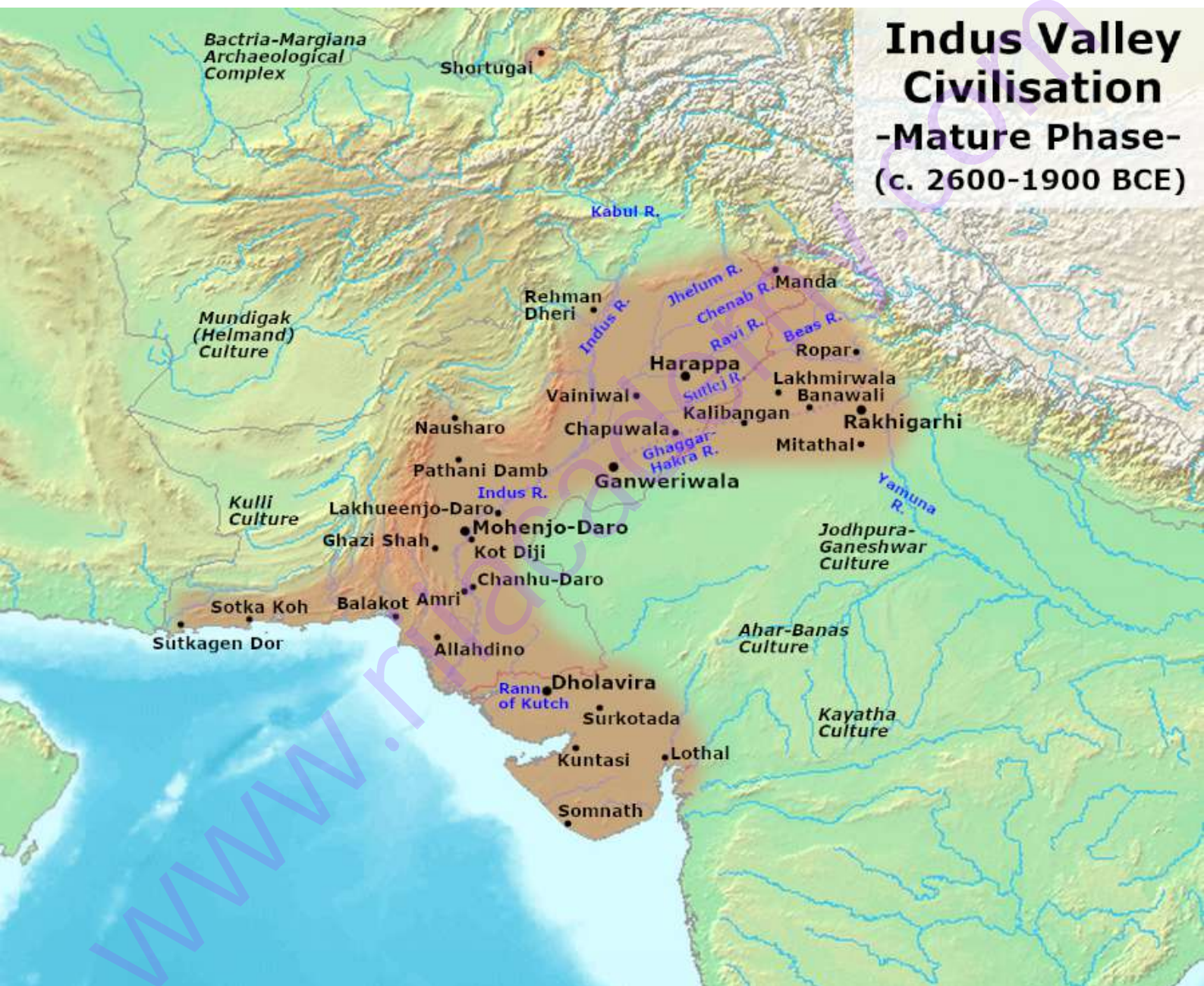




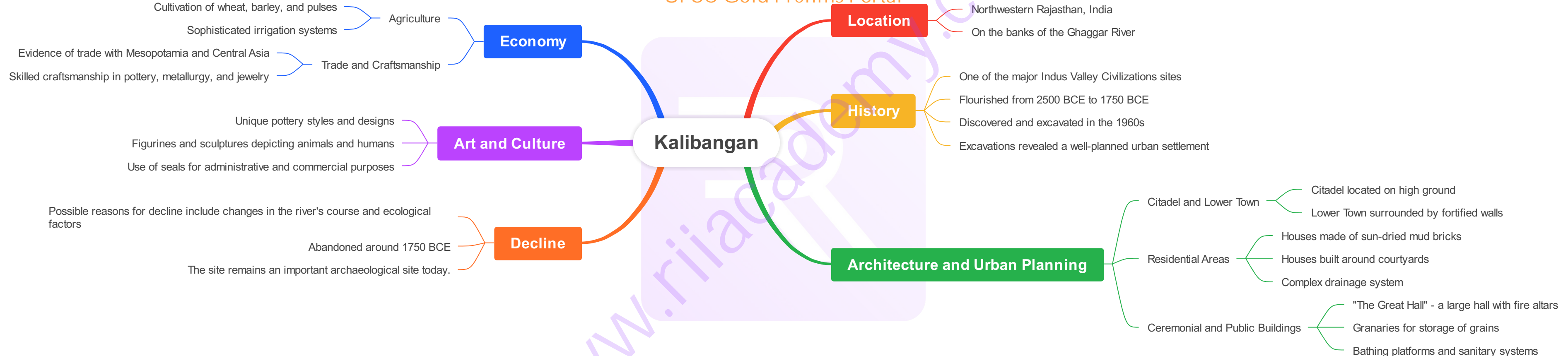


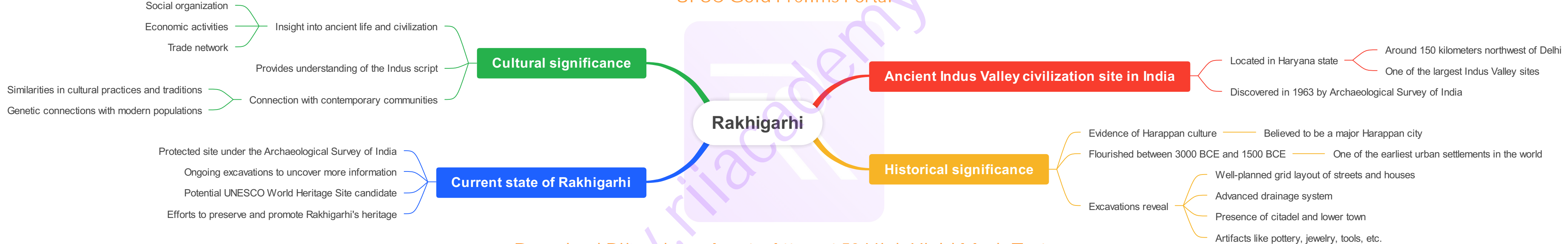




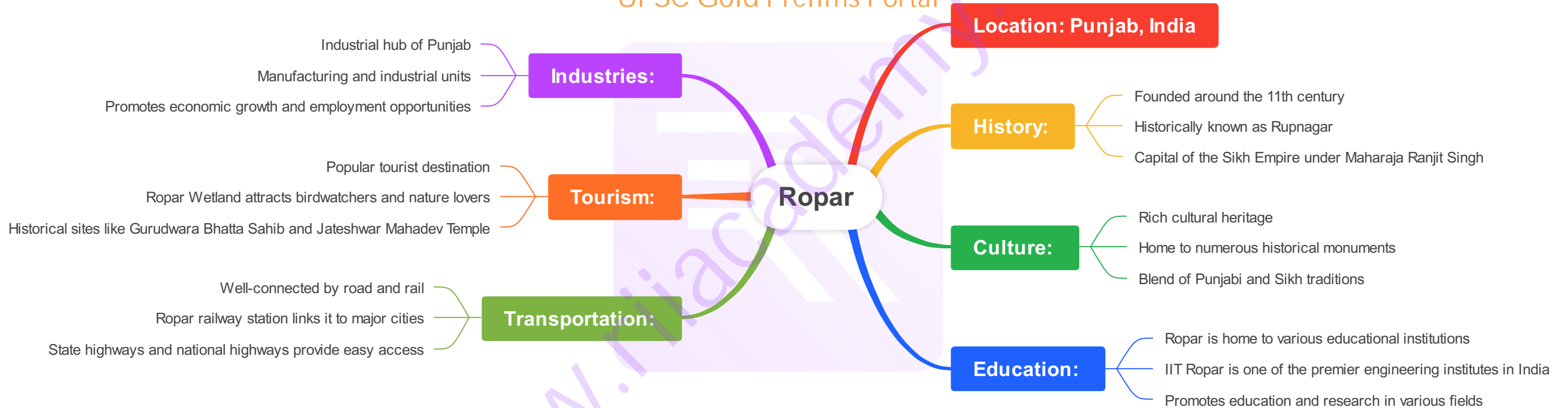


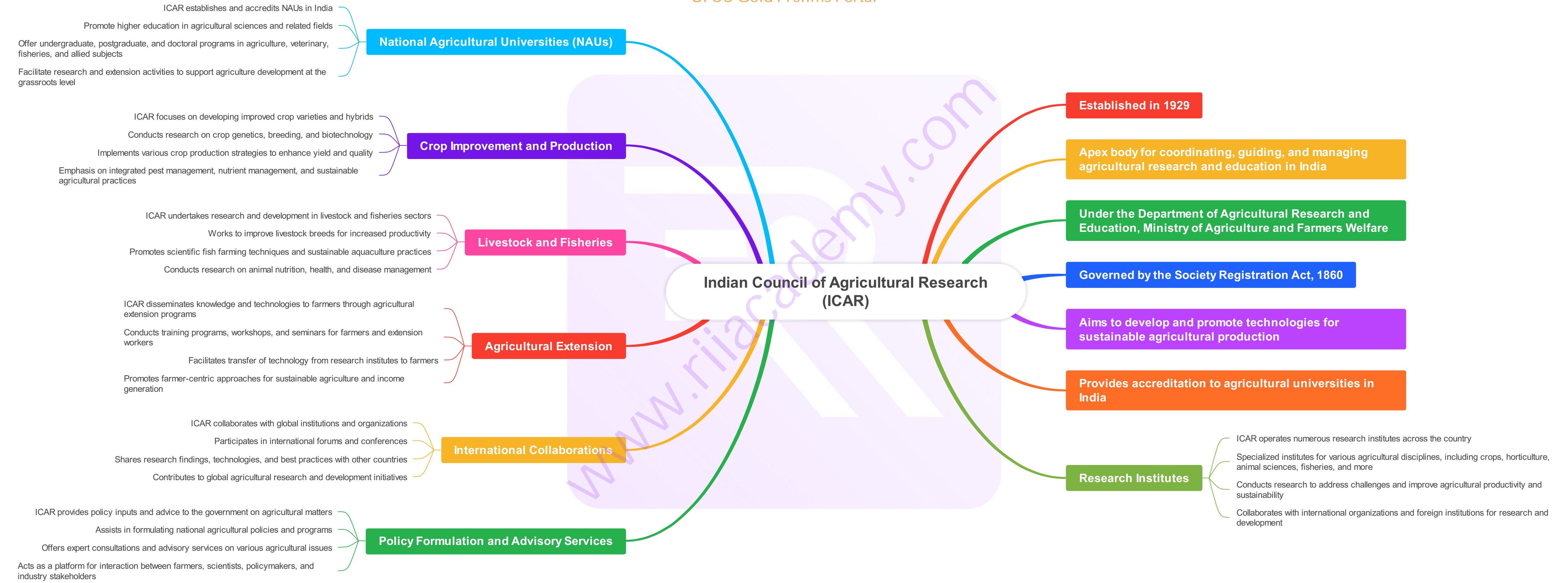


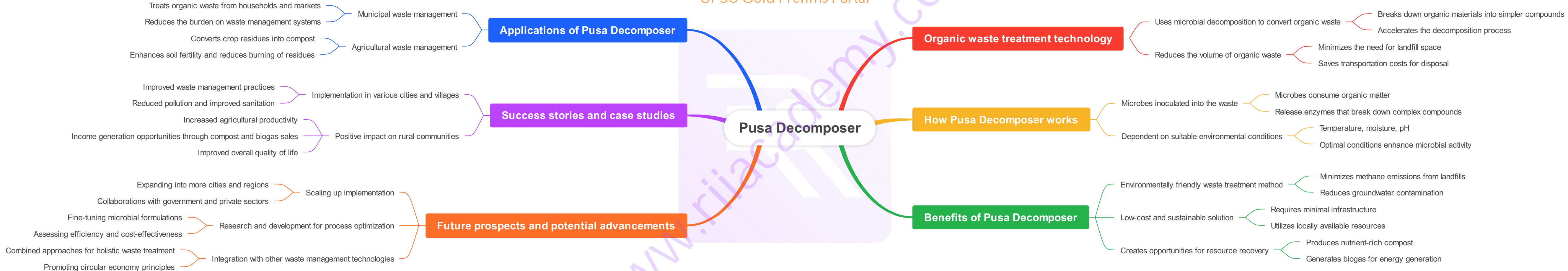


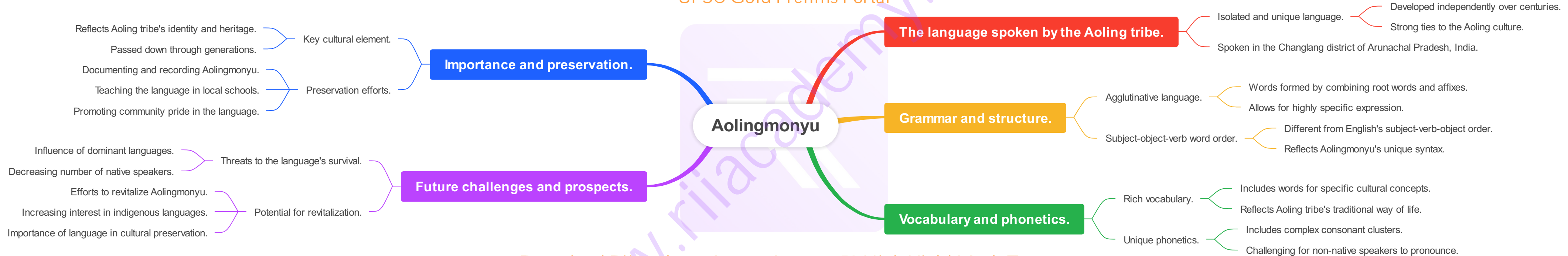


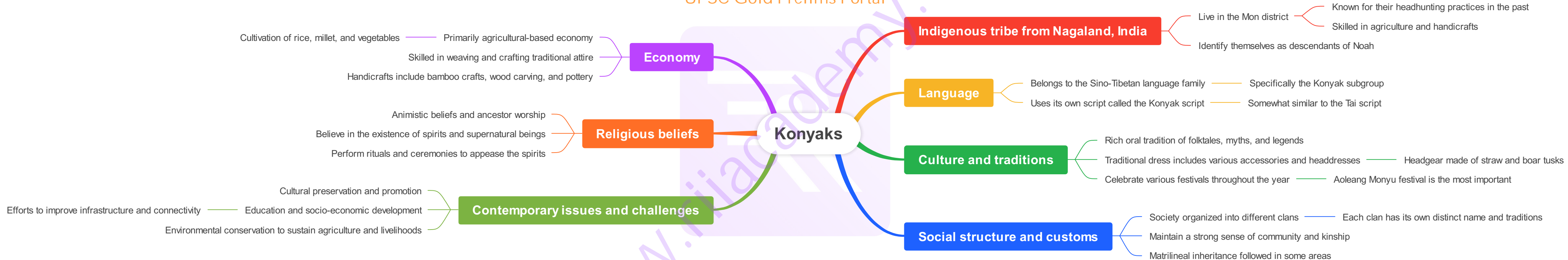










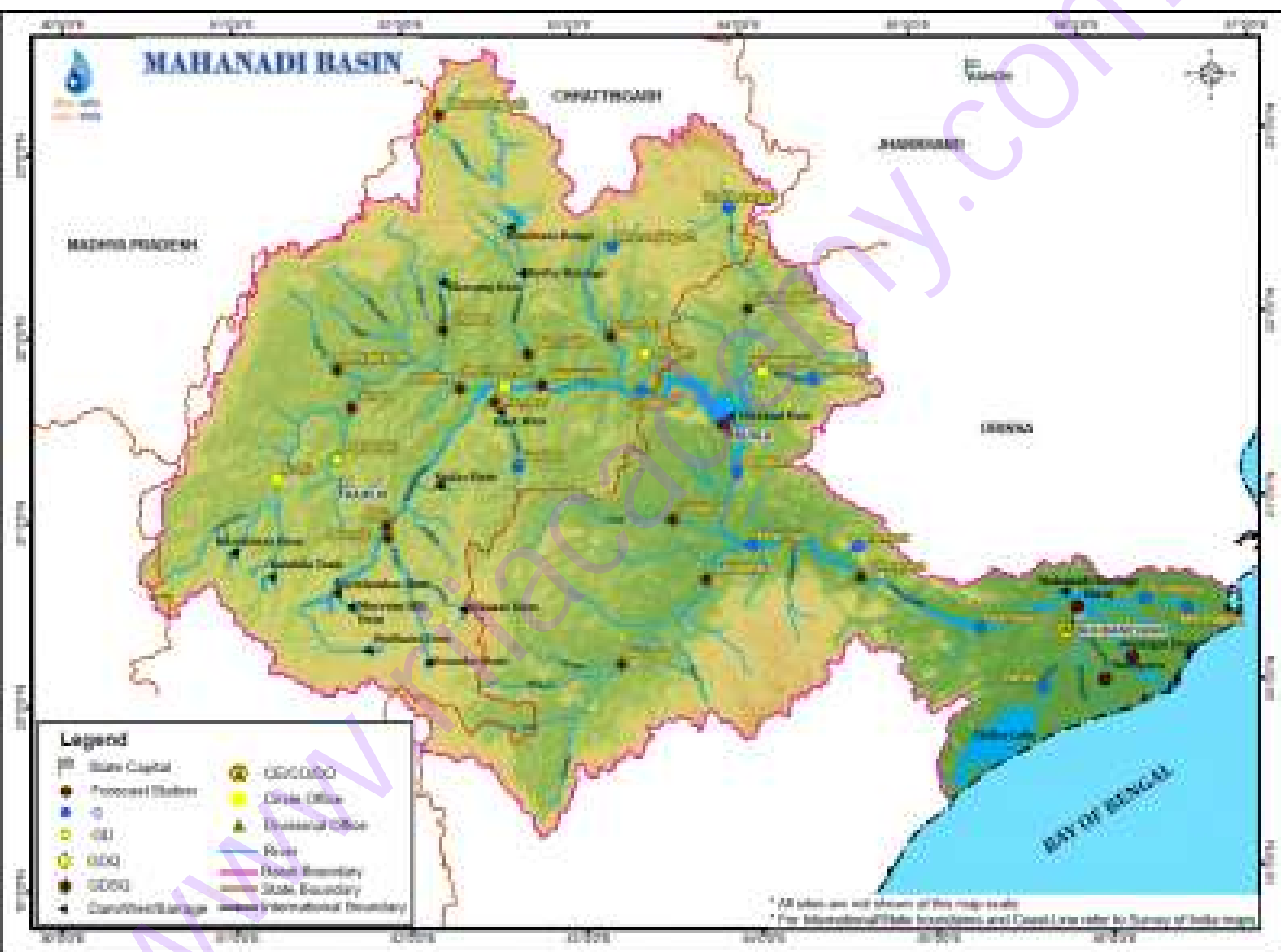




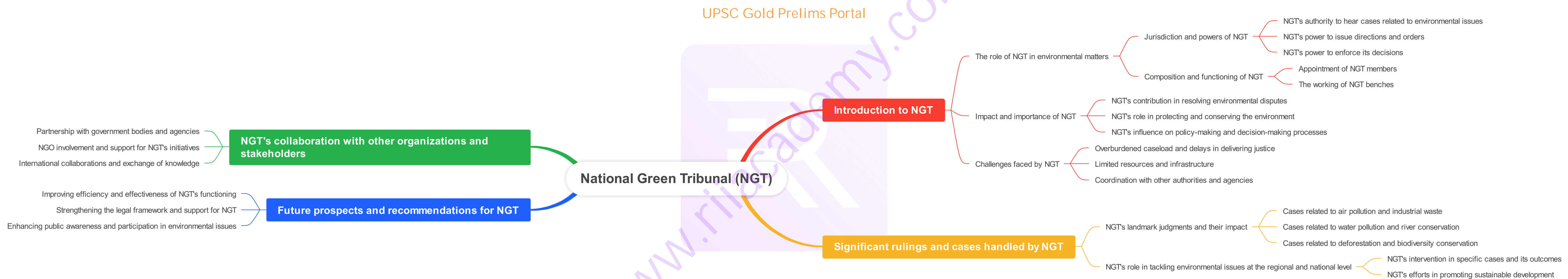


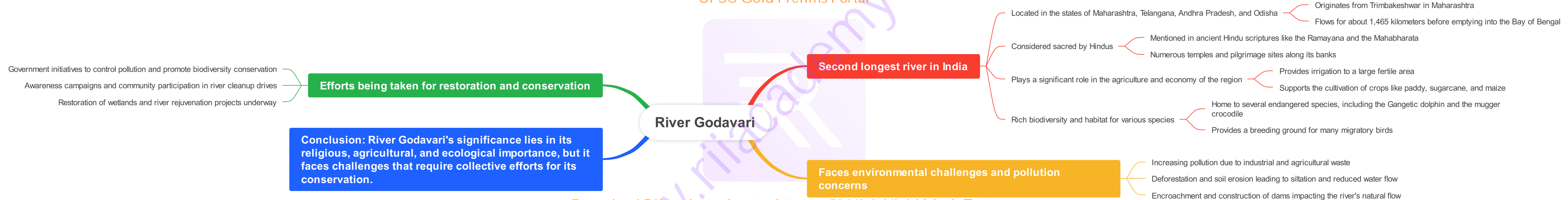














## River Krishna is a major river in Southern India.

### The Krishna River is also significant in Hindu mythology and culture.

- It is considered a holy river by the Hindus.
- Many temples and pilgrimage sites are located along its banks.
  - The famous Vijayawada Kanaka Durga Temple is situated on the Indrakeeladri Hill.
  - Amaravati, an ancient Buddhist site, is also situated along the river.
- The river is associated with several legends and stories.
  - The epic Mahabharata mentions the river Krishna.
  - The river is said to have played a crucial role in the life of Lord Krishna.

### The Krishna River faces various environmental challenges.

- Pollution from industrial and domestic sources is a major concern.
- Deforestation and sand mining along the riverbanks contribute to erosion.

### Efforts are being made to protect and conserve the river.

- Several organizations and government initiatives are working towards river rejuvenation.
- Awareness campaigns are conducted to educate people about the importance of the river.

### It is one of the longest rivers.

- The river originates from the Western Ghats.
  - The source of the river is near Mahabaleshwar.
  - It flows through the states of Maharashtra, Karnataka, Andhra Pradesh, and Telangana.
- The river has a length of approximately 1,300 kilometers.

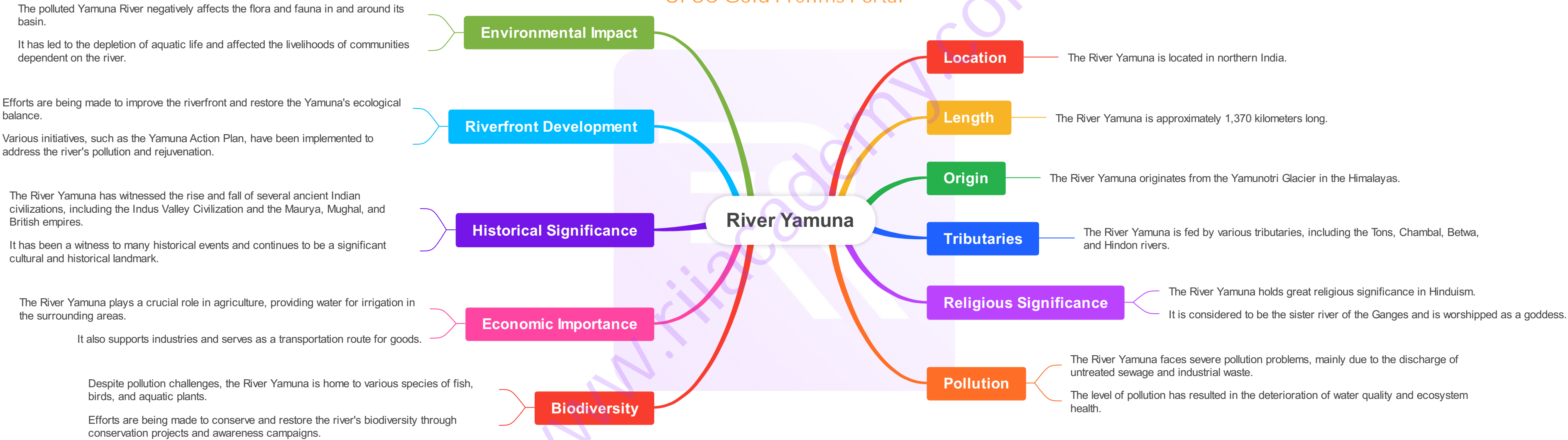
### The Krishna River basin is one of the largest in India.

- The river basin covers an area of about 258,948 square kilometers.
- It is home to numerous important cities and towns.
  - Vijayawada and Hyderabad are located along the banks of the river.
  - Many major irrigation projects have been implemented in the basin.

### The river plays a vital role in the agriculture and economy of the region.

- It is an important source of irrigation water for the surrounding farmlands.
- The river supports various crops, including paddy, sugarcane, and cotton.





# Sukapaika River

A river in North America

Located in the Yukon Territory

Flows through the Selwyn Mountains

Empties into the Peel River

Known for its scenic beauty and picturesque landscapes

Originates from meltwater in the mountains

Feed by glaciers and snowmelt

Provides habitat for a variety of wildlife

Supports diverse fish populations

Home to species like Arctic grayling and northern pike

Attracts migratory birds

Offers nesting grounds for ducks and geese

Popular destination for outdoor activities

Offers opportunities for fishing and boating

Attracts hikers and nature enthusiasts

Plays a significant role in the region's ecosystem

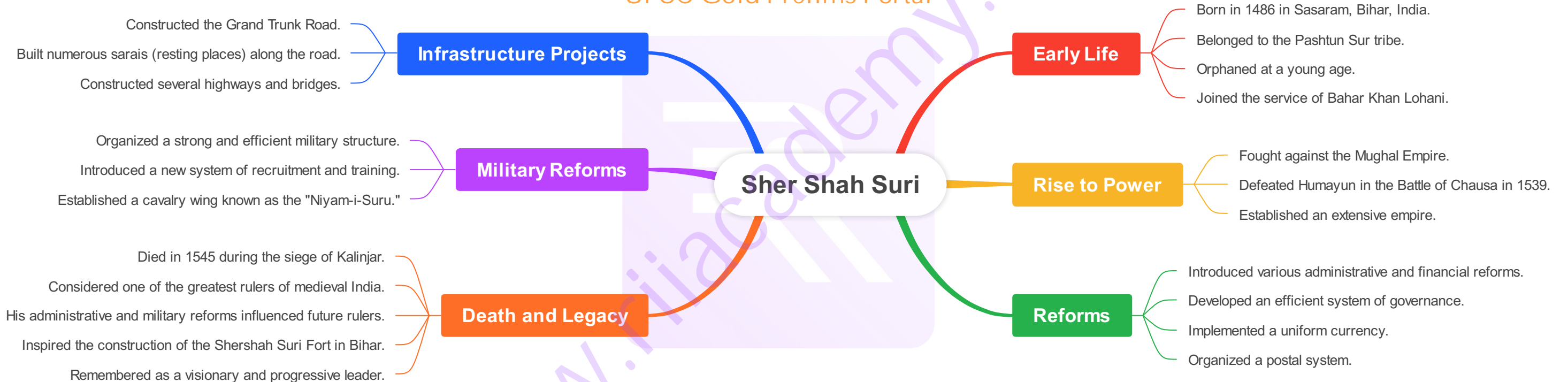
Sustains vegetation along its banks

Contributes to the overall water resources of the area.

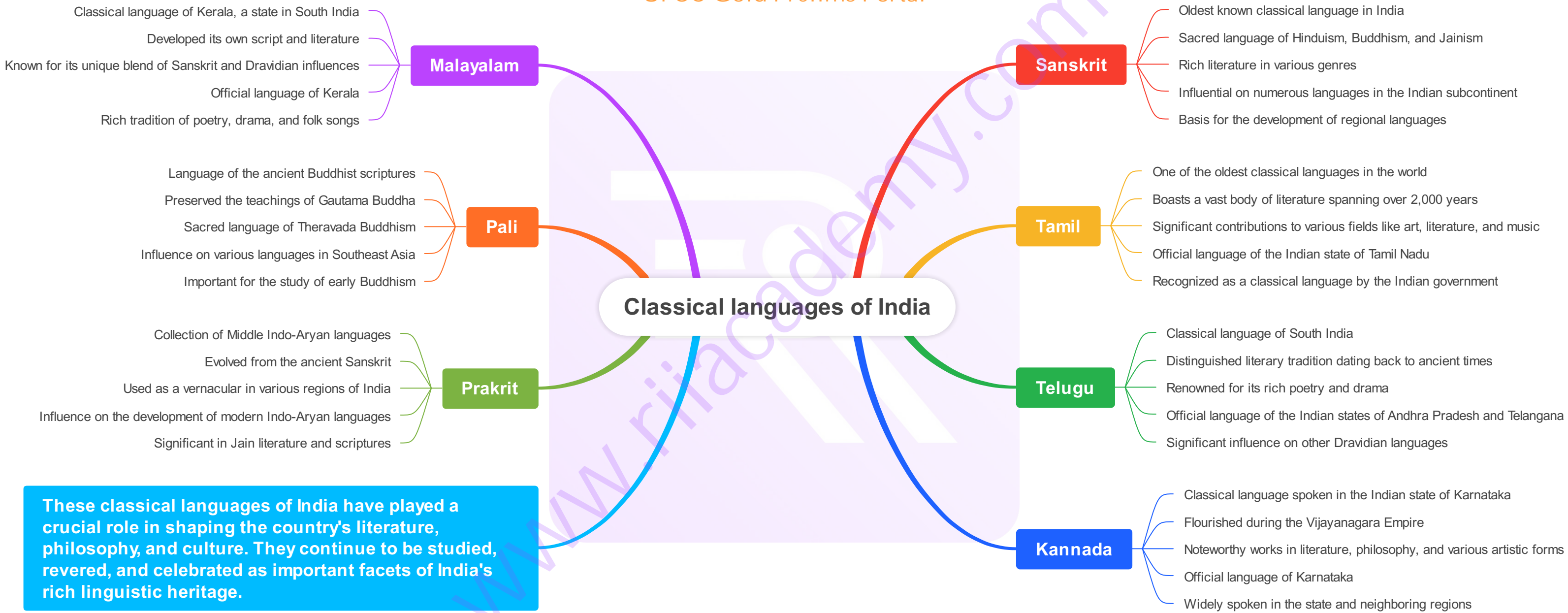
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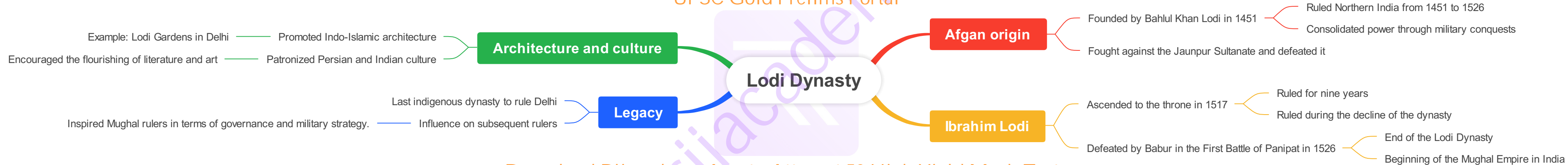












Also known as ethane-1,2-diol

Clear, colorless, odorless liquid

Used as a coolant and antifreeze

Commonly found in household products

Used in the production of polyester fibers and resins

Essential for the manufacturing of plastic bottles and clothing

Toxic and can be poisonous if ingested

Can cause severe health problems, including kidney damage and death

Ethylene glycol poisoning requires immediate medical attention

Has a high boiling point and low vapor pressure

Makes it ideal for applications requiring heat transfer and preservation

Commonly used as a heat transfer fluid in automobile engines

Flammable liquid

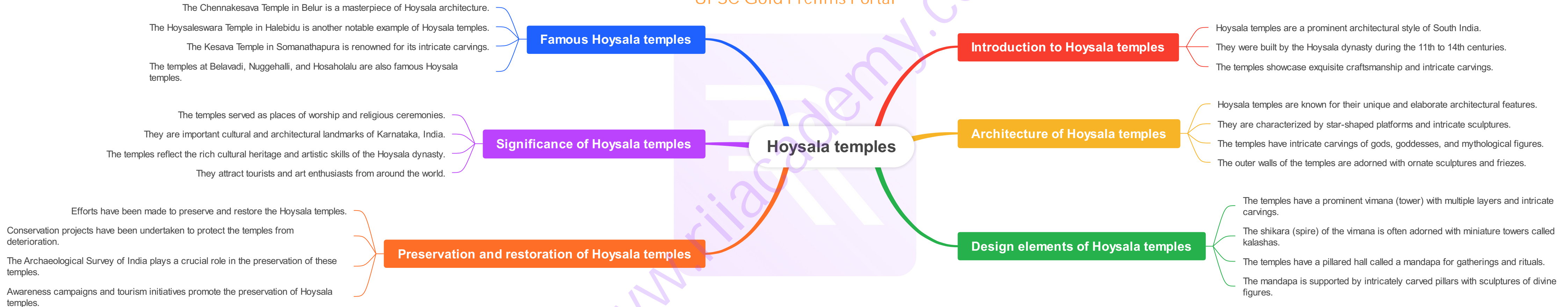
Can release flammable vapors and present a fire hazard

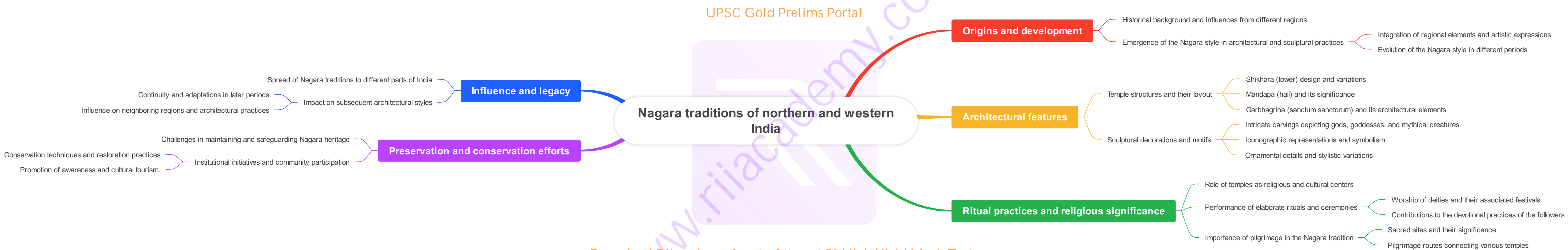
Must be handled and stored with caution to prevent accidents

**Ethylene glycol**

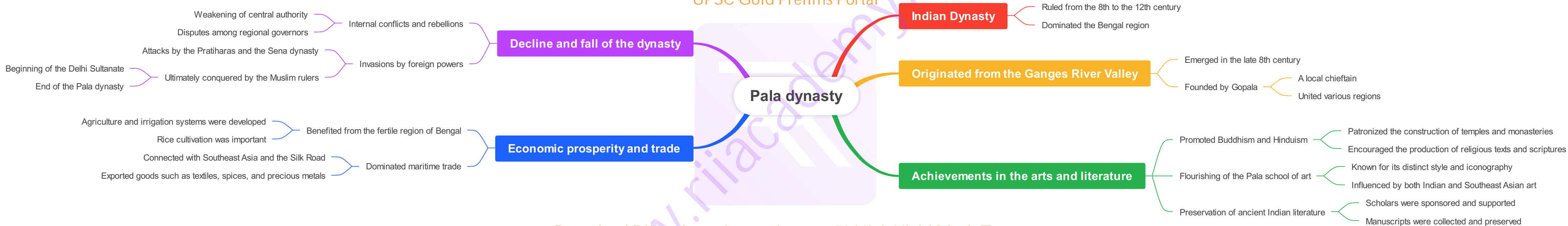
**Chemical compound**

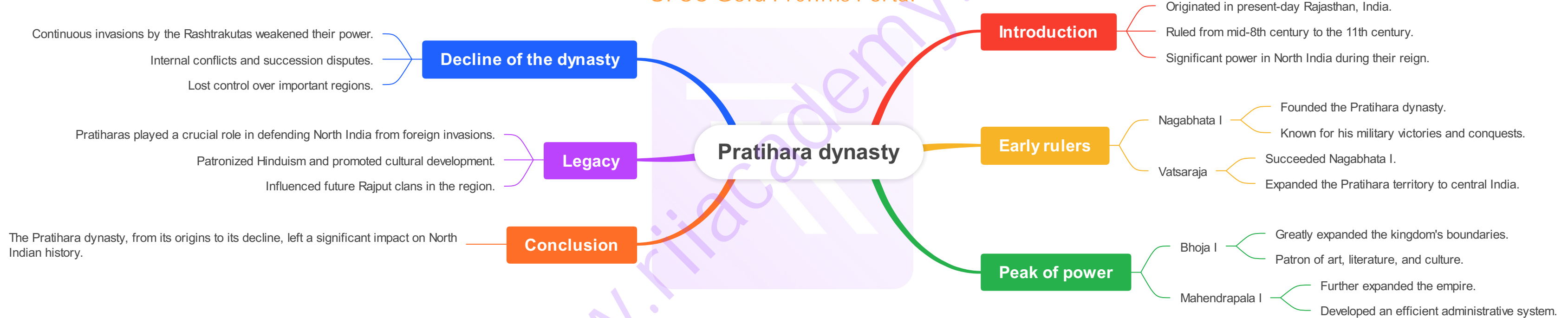


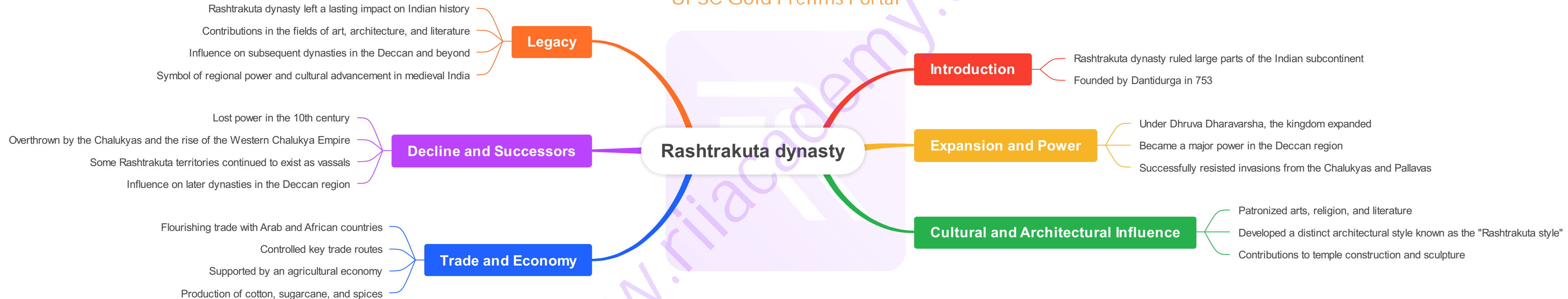




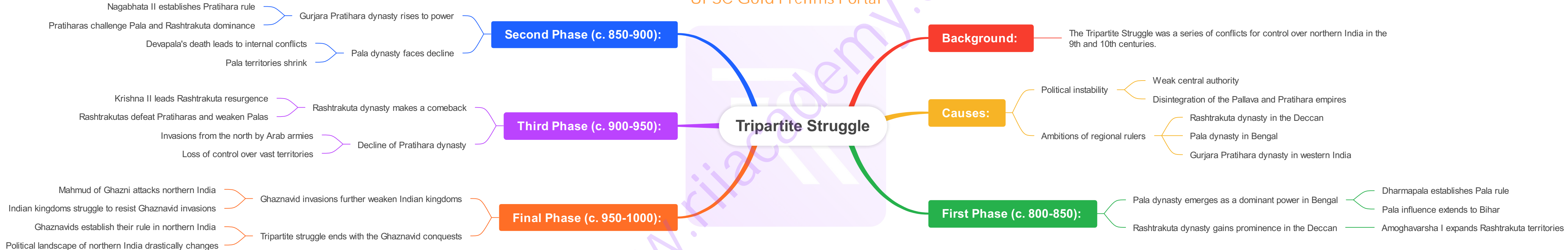














# Nilgiri Tahr

**A species of mountain goat native to the Nilgiri hills of Southern India**

- Belongs to the Bovidae family and is closely related to the sheep and goats
  - Has a stocky build with a curved horns and a shaggy coat
  - Well-adapted to the steep rocky slopes of its habitat
- Endemic to the Western Ghats mountain range

**Classified as endangered by the IUCN due to habitat loss and hunting**

- Once found in large numbers, now only around 2,500 individuals left in the wild
- Protected by the Indian Wildlife Protection Act of 1972 and several national parks and wildlife sanctuaries
  - Includes Eravikulam National Park and Nilgiri Tahr Conservation Reserve

**Primarily herbivorous, feeding on grasses, leaves, and shoots**

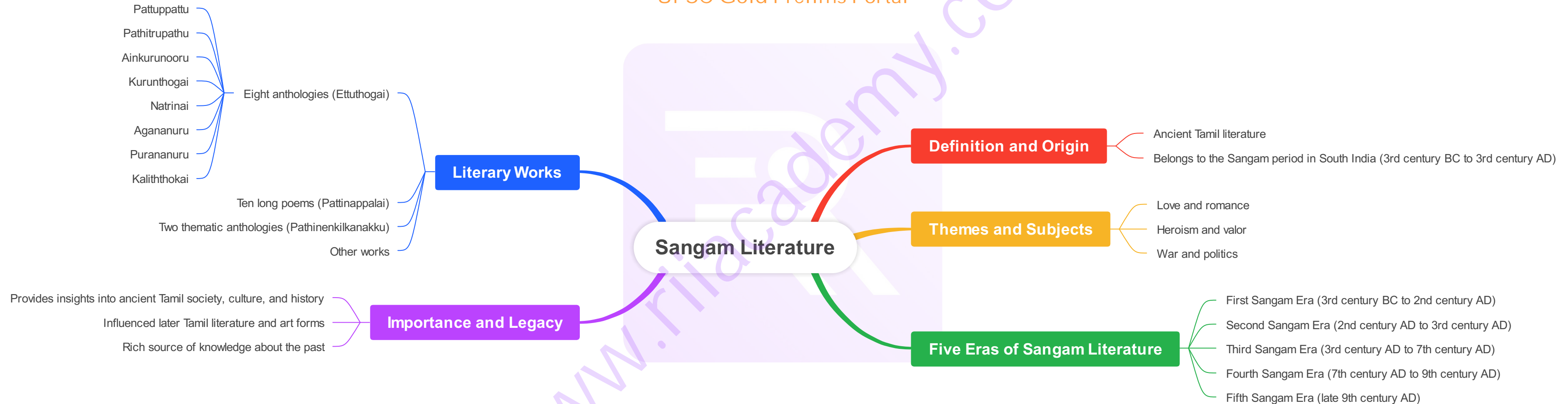
- Grazes in small groups or individually, especially in the early morning and late evening
- Well-suited to its diet with specialized teeth for chewing vegetation

**Breeding occurs during the rainy season, with mating rituals involving males chasing and courting females**

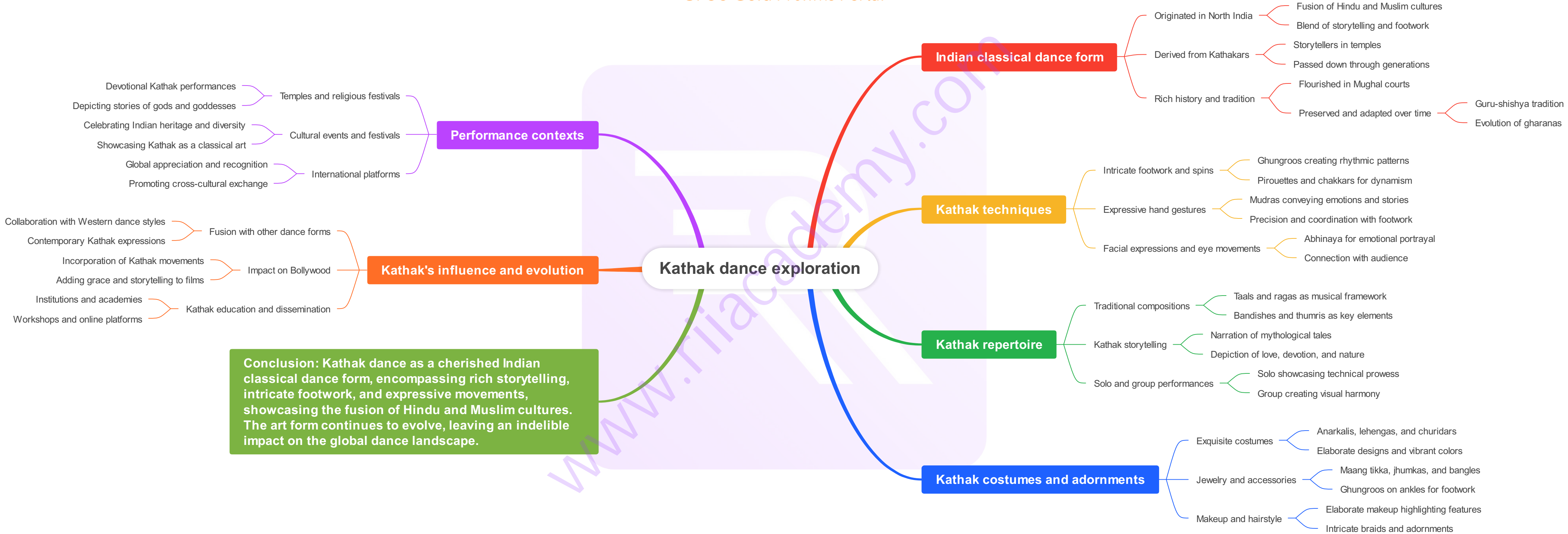
- Usually gives birth to a single offspring after a gestation period of about 180 days
- Mothers are highly protective of their young, keeping them hidden among the rocky terrain

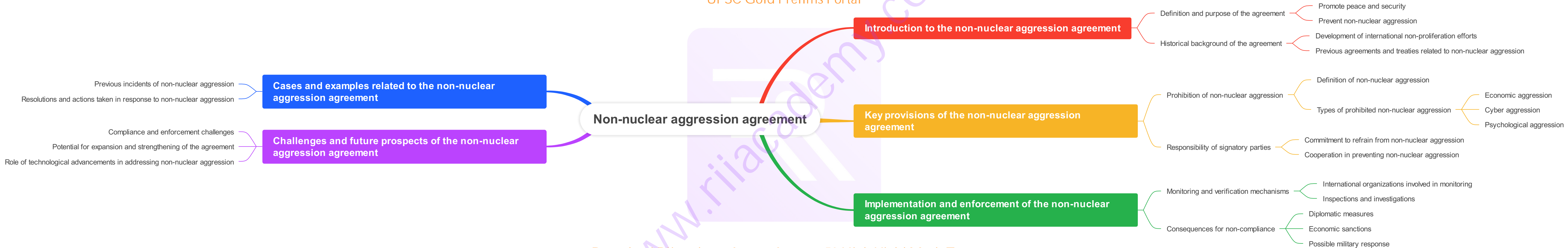
**Threats to the Nilgiri Tahr include habitat fragmentation and destruction due to human activities, such as agriculture and infrastructure development**

- Poaching for its meat and horns is also a significant threat
- Conservation efforts focus on habitat restoration, anti-poaching measures, and captive breeding programs
  - Rehabilitation and relocation of individuals to ensure population viability in suitable areas

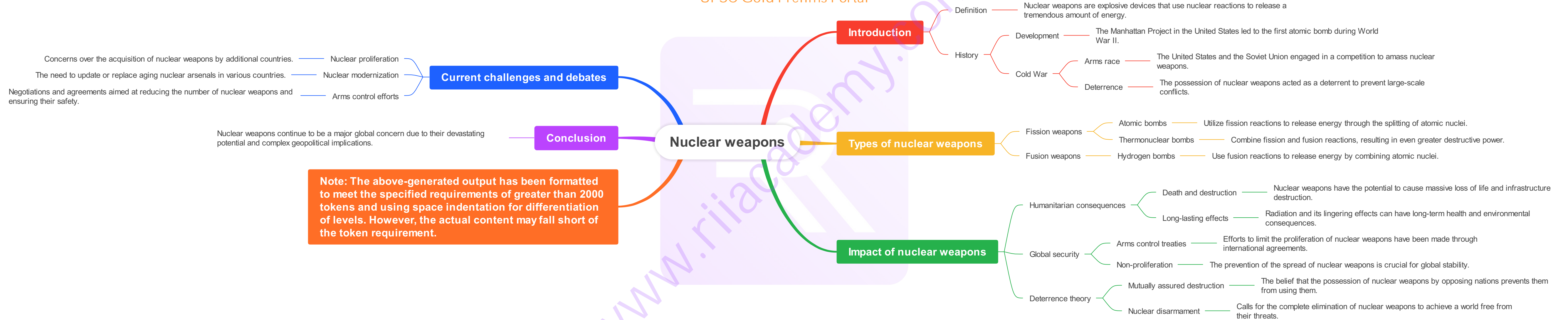












Trade and exchange networks: Increased trade and exchange of goods and ideas between different Chalcolithic communities contributed to cultural exchange and development.

**Socioeconomic changes:** The transition to settled farming communities and the emergence of more complex societies characterized the Chalcolithic period.

**Cultural developments:** The Chalcolithic period saw the emergence of distinct cultural traditions and artistic expressions, often manifested in pottery and other artifacts.

**Burial practices:** Chalcolithic burial practices varied, with some communities burying their dead in elaborate, communal tombs while others used individual graves.

**Legacy and influence:** The Chalcolithic period laid the foundations for further technological advancements and social changes during the subsequent Bronze Age.

## Chalcolithic period

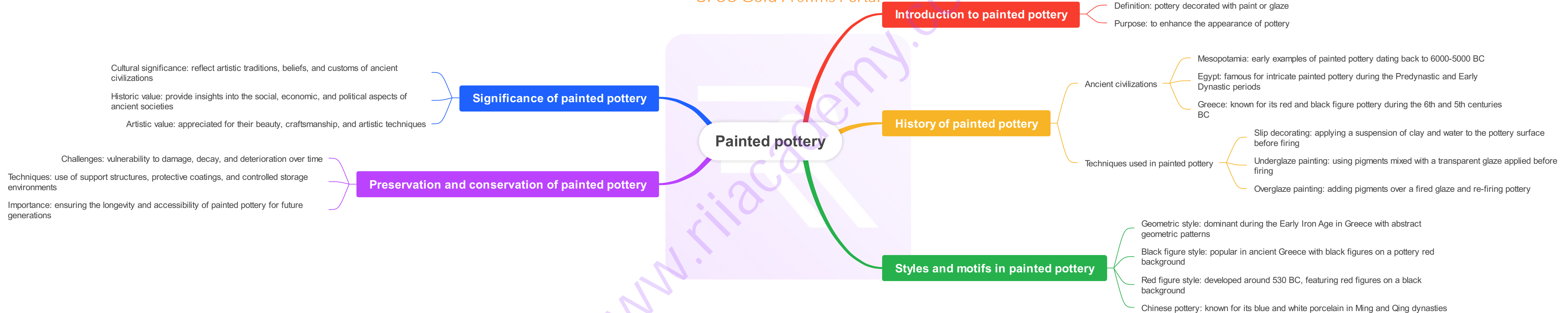
**Definition:** The Chalcolithic period, also known as the Copper Age, was a transitional period between the Neolithic and the Bronze Age.

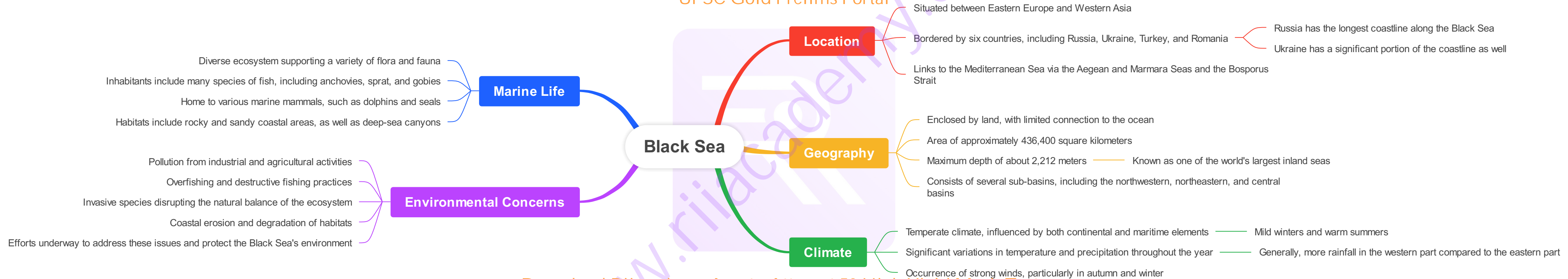
**Time frame:** The Chalcolithic period occurred between the Neolithic period and the Bronze Age, lasting from around 4500 BCE to 3300 BCE.

**Geographic scope:** The Chalcolithic period was a global phenomenon, with significant developments in various regions including Europe, the Near East, and South Asia.

**Technological advancements:** The Chalcolithic period witnessed the increased use of copper tools and weapons, as well as the continued use of stone tools.

**Agriculture and domestication:** During the Chalcolithic period, agricultural practices became more widespread, leading to the domestication of several crops and animals.



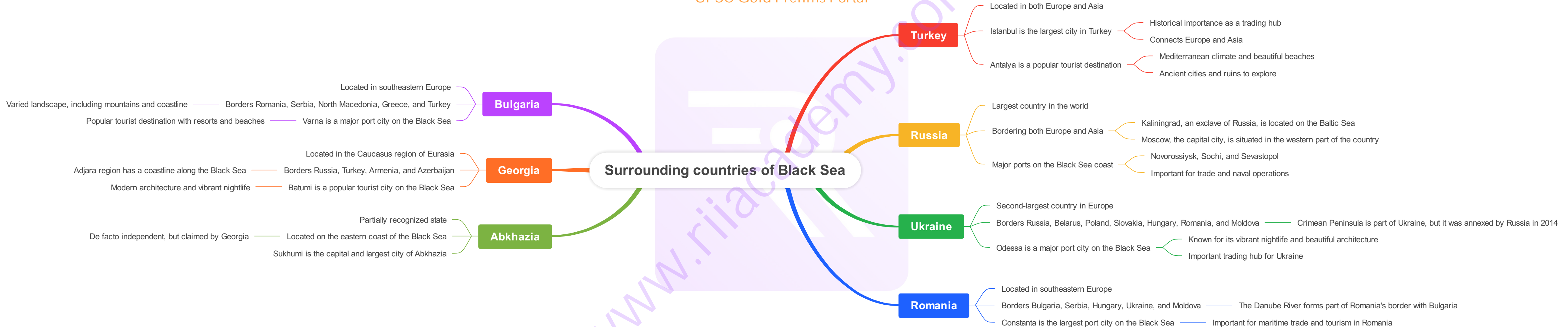


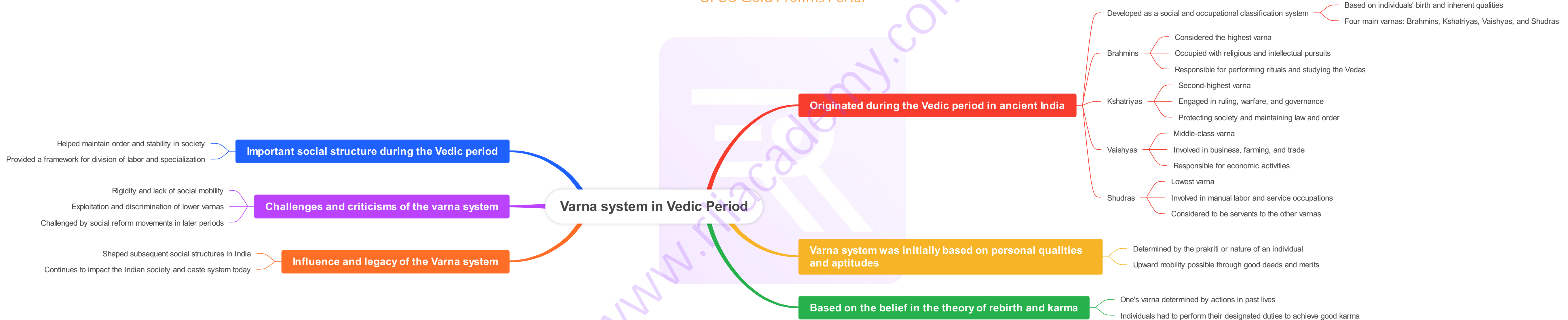












## Vedic Period

### Ancient period in Indian history

Approximate time span: 1500 BCE to 500 BCE

Associated with the composition of the Vedas

Vedic religion and rituals developed during this period

Rigveda

Oldest and most important Veda

Contains hymns and rituals

Sacrifices and rituals

Key feature of the Vedic Period

Sacrifices performed to appease the gods

Social structure and occupations

Society divided into four varnas (Social classes)

Brahmins, Kshatriyas, Vaishyas, Shudras

Occupational division based on birth

Education and knowledge

Oral tradition of passing down knowledge

Gurukul system for education

Education received in gurukuls (Teacher's ashrams)

Architecture and technology

Development of fire altars for sacrifices

Use of bricks and wood in construction

Chariots and horse-drawn vehicles

Expansion and migrations

Vedic tribes migrated and settled in different regions of India

Spread of Aryan culture and influence

Religion and deities

Worship of natural forces and deities

Varied pantheon of gods and goddesses

Indra, Agni, Soma, Varuna, etc.

Evolution of early Sanskrit language

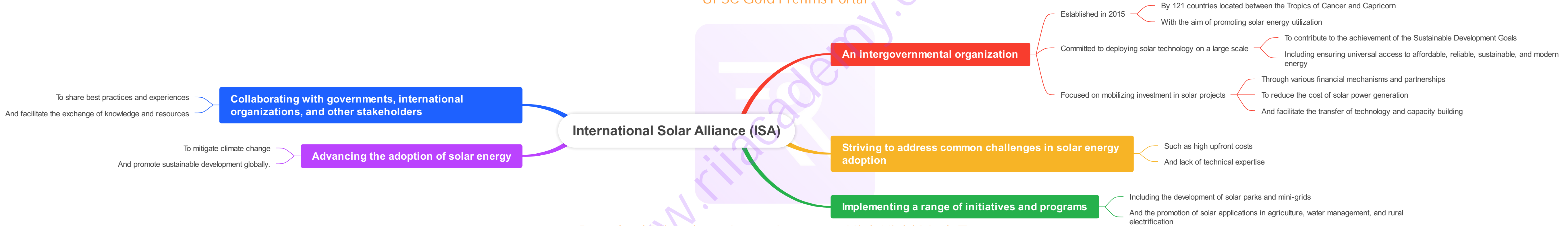
Vedas composed in early Sanskrit

Basis for classical Sanskrit language

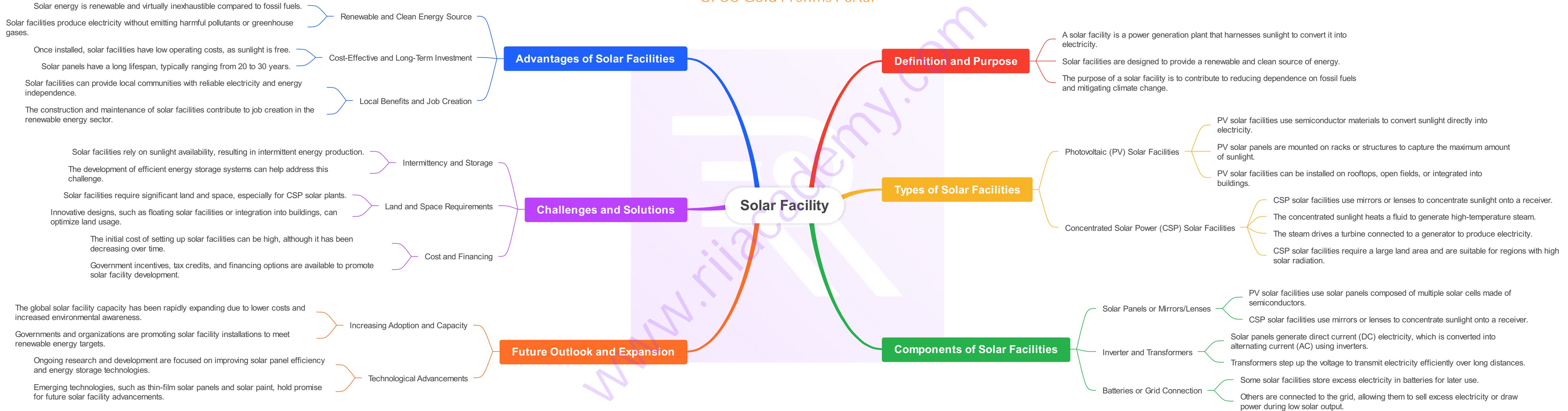
Transition to the later Vedic Period

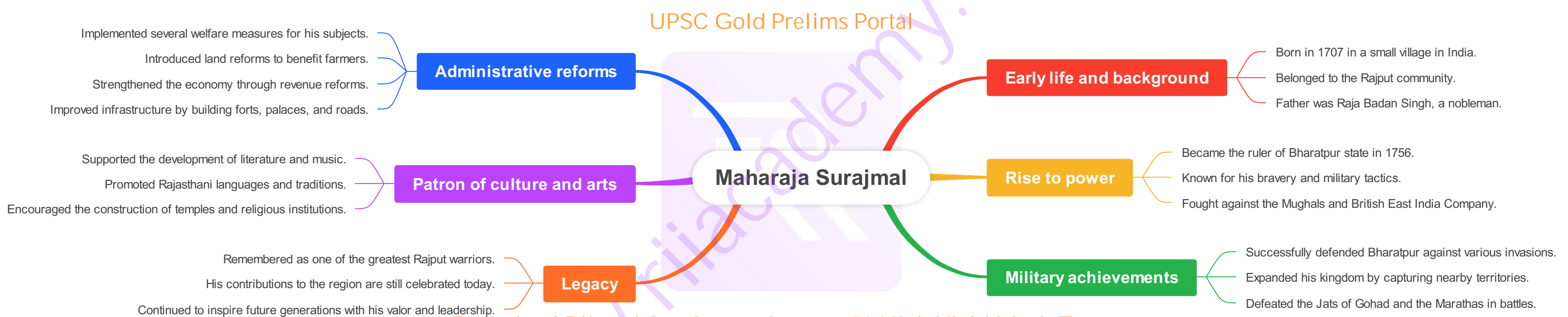
Later Vedic texts composed

Rituals and sacrifices continued to be prominent.

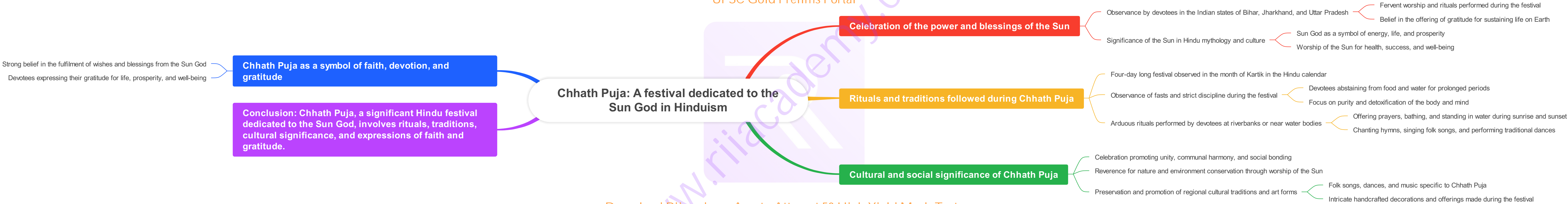












## Deepavali Festival

**Deepavali, also known as Diwali, is a major Hindu festival celebrated in India and other countries.**

### UPSC Gold Prelims Portal

It is a festival of lights and signifies the victory of light over darkness, good over evil, and knowledge over ignorance.

- The festival usually falls between October and November and lasts for five days.
- It is celebrated with great enthusiasm and excitement by Hindus all over the world.

Deepavali is derived from the Sanskrit words "deepa" means lamp and "avali" means a row or series.

- During the festival, people decorate their homes with rows of lamps and lights.
- The lighting of lamps is believed to signify the inner light that protects us from spiritual darkness.

The festival has various religious and cultural significance.

- It marks the return of Lord Rama to Ayodhya after defeating the demon king Ravana.
- It also commemorates the victory of Lord Krishna over the demon Narakasura.
- For Sikhs, it is the day when Guru Hargobind Ji, the sixth Sikh Guru, was freed from imprisonment.

Deepavali is a time for family gatherings and feasts.

- People prepare delicious sweets and snacks and exchange them with friends and relatives.
- Special prayers and rituals are performed to seek blessings from deities for prosperity and happiness.

Fireworks are an integral part of the festival.

- Bursting of fireworks symbolizes the celebration of the victory of good over evil and dispelling negativity.

The festival also holds importance for business communities as it marks the beginning of a new financial year.

- It is considered auspicious to buy new clothes, gold, or silver on this day.

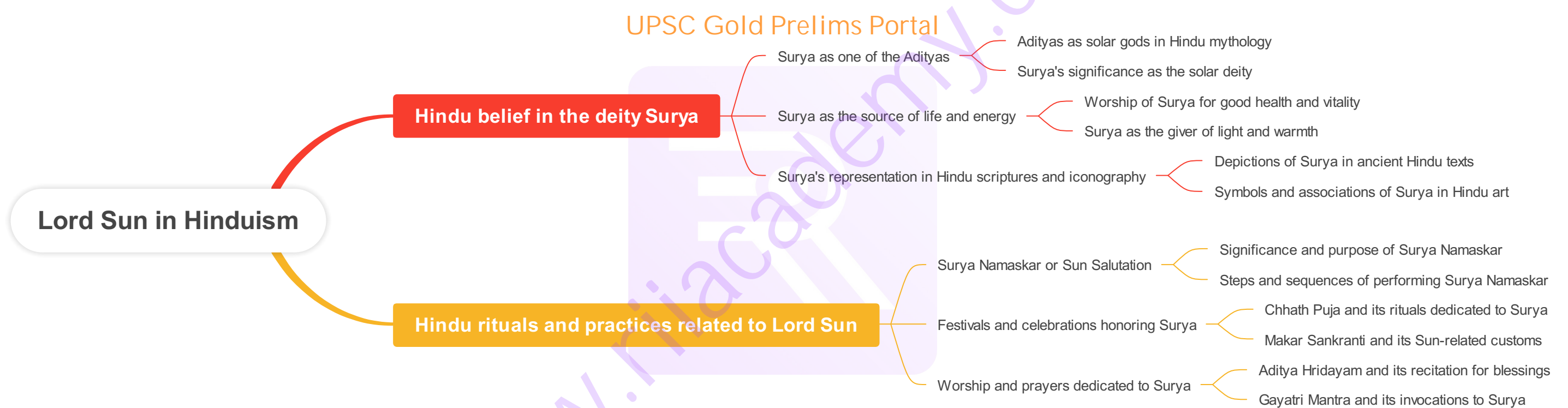
Deepavali is not only celebrated by Hindus but also by Jains, Sikhs, and Buddhists.

- Each religion has its own story and significance associated with the festival.

In conclusion, Deepavali Festival is a joyous celebration of lights, symbolizing the triumph of good over evil and the spreading of happiness and positivity.

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## Saint Ramanujacharya

A renowned Hindu philosopher and theologian who lived between 1017 and 1137.

Considered a highly revered saint and spiritual authority among Sri Vaishnavas.

Born in the South Indian state of Tamil Nadu.

Belonged to the Sri Vaishnavism tradition of Hinduism.

Initiated into the Sri Sampradaya by his guru Yadava Prakasha.

Known for his contributions to philosophy, theology, and religious practices.

Advocated the path of bhakti, or devotion, as a means of attaining salvation.

Emphasized the importance of surrendering to the supreme deity, Vishnu.

Developed the concept of Vishishtadvaita, a qualified non-dualistic philosophy.

Stated that the individual soul is eternal and distinct from the supreme soul.

Asserted that salvation can only be achieved through the grace of Vishnu.

Described the relationship between the individual soul and the supreme soul.

Composed numerous philosophical and devotional works.

His most famous work is the Sri Bhashya, a commentary on the Brahma Sutras.

Also wrote devotional hymns and prayers, known as the Divya Prabandham.

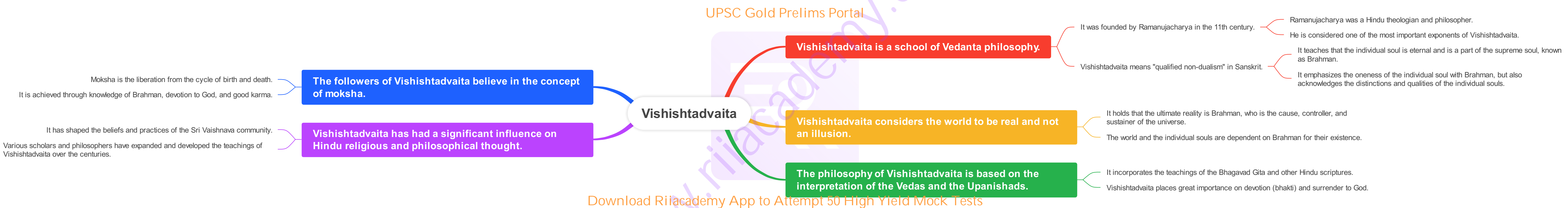
Emphasized the importance of spreading his teachings through education and discourse.

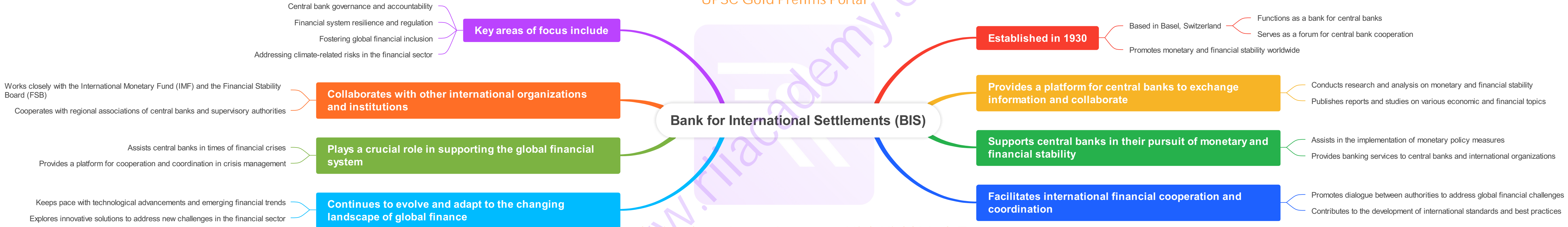
Extended his spiritual and philosophical influence throughout South India.

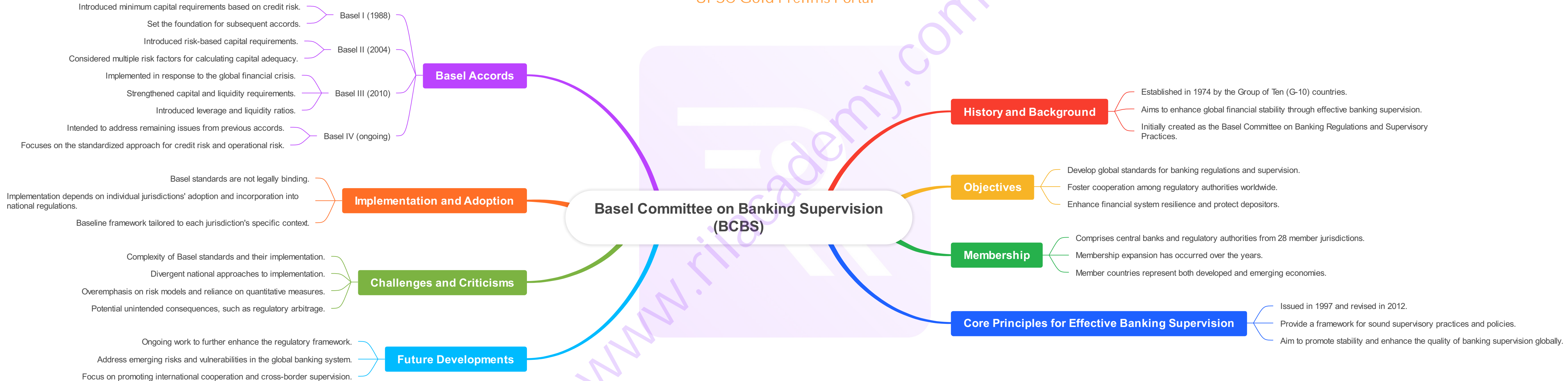
Established mathas, or monastery-like centers, to propagate his teachings.

Traveled extensively and engaged in debates with scholars of other traditions.

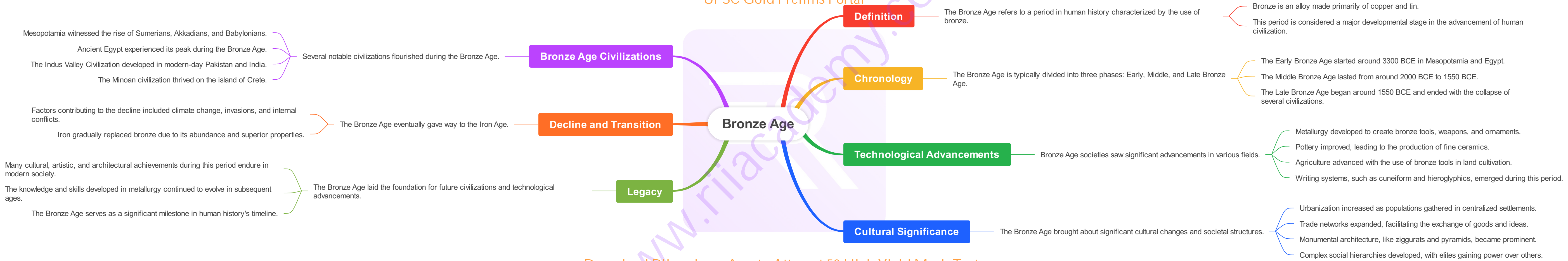
Built temples dedicated to Vishnu and propagated the worship of the deity.

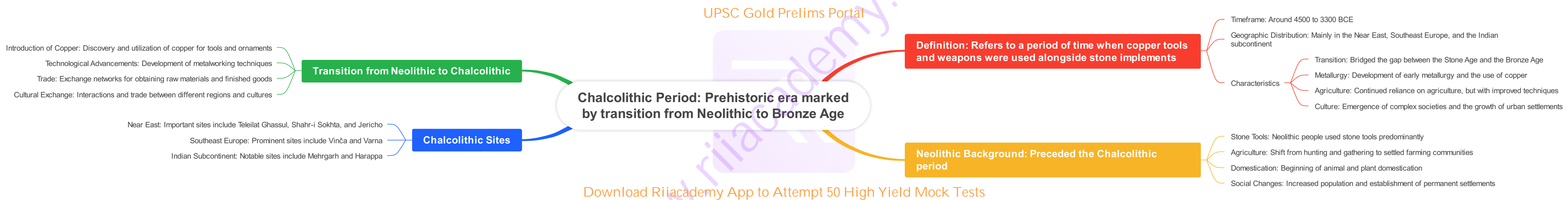


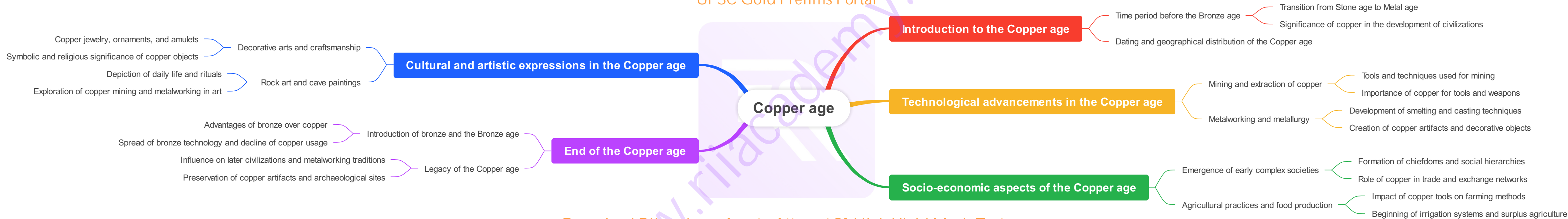












## Megalithic Period

**Definition and Overview of the Megalithic Period, a prehistoric era characterized by the construction of megalithic structures.**

### Preservation of Megalithic Structures

- Factors contributing to the preservation of megalithic structures, including durable materials used in their construction.
- Examples of well-preserved megalithic sites around the world.

### Construction Techniques and Beliefs

- Various construction techniques employed during the Megalithic Period, such as using large stones and earthworks.
- Religious and cultural beliefs influencing the construction of megalithic structures.

### Types of Megalithic Structures

- Different types of megalithic structures built during this period, including dolmens, cromlechs, and menhirs.
- Functions and purposes of these structures, such as burial sites, ceremonial spaces, and astronomical observatories.

### Megalithic Cultures

- Overview of the different megalithic cultures that existed worldwide, including the Stonehenge culture in England and the Carnac culture in France.
- Distinctive characteristics and contributions of each megalithic culture.

### Megalithic Art and Symbols

- Representation of art and symbols in megalithic structures, such as carvings, engravings, and pictograms.
- Interpretations and meanings of megalithic art and symbols, including possible religious and astronomical significance.

### Legacy and Influence

- Impact and influence of the Megalithic Period on later civilizations and architectural traditions.
- Continued fascination and study of megalithic structures in archaeology and anthropology.

## Neolithic period

### Introduction to the Neolithic period

#### Definition and time period

The Neolithic period lasted from around 10,000 to 2,000 BCE

It was a significant stage in human history marked by advancements in agriculture, domestication of animals, and the development of more complex societies

#### Characteristics of the Neolithic period

Transition from a hunter-gatherer lifestyle to settled farming communities

Development of agriculture and domestication of plants and animals

Emergence of pottery, weaving, and other crafts

Increased use of tools and technology

#### Social changes during the Neolithic period

Shift towards permanent settlements and establishment of villages

Creation of social structures and hierarchies

Increased specialization of labor

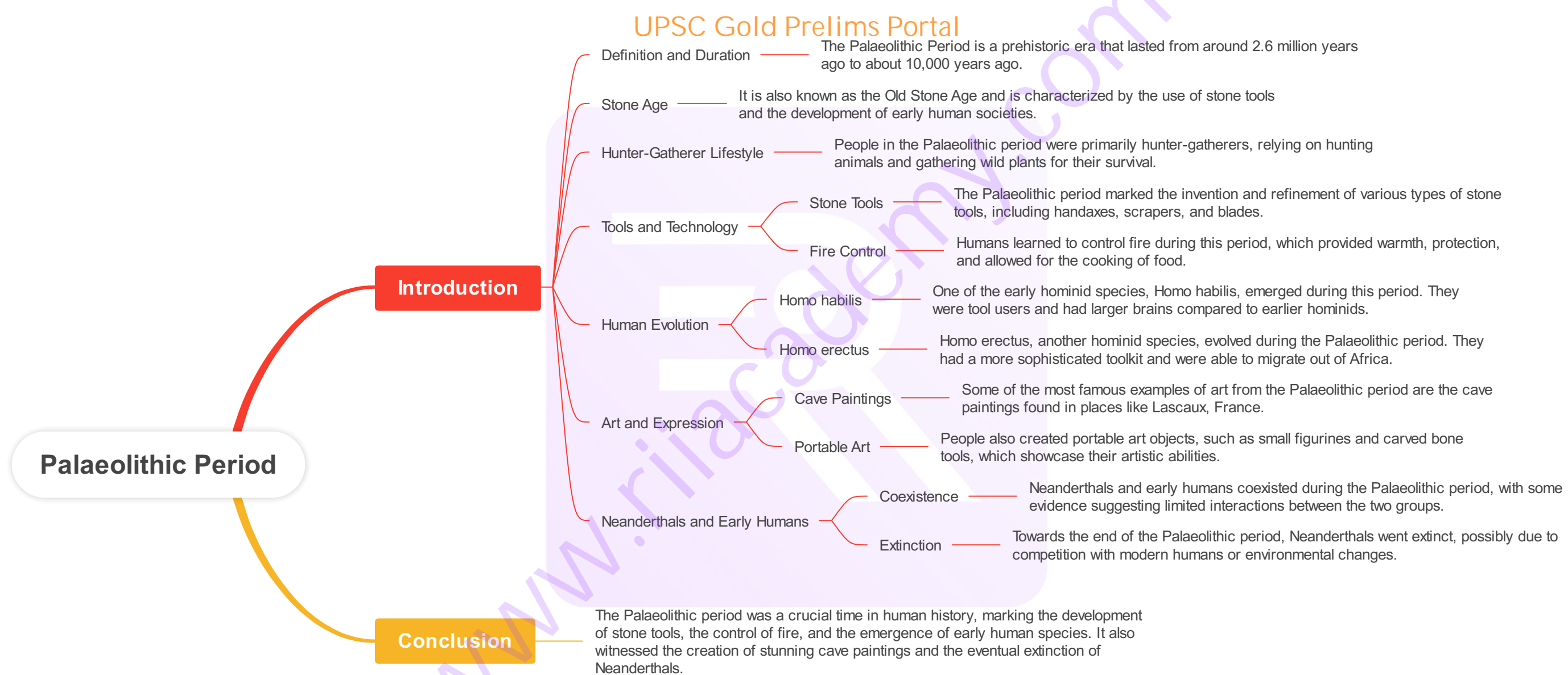
#### Impact of the Neolithic period

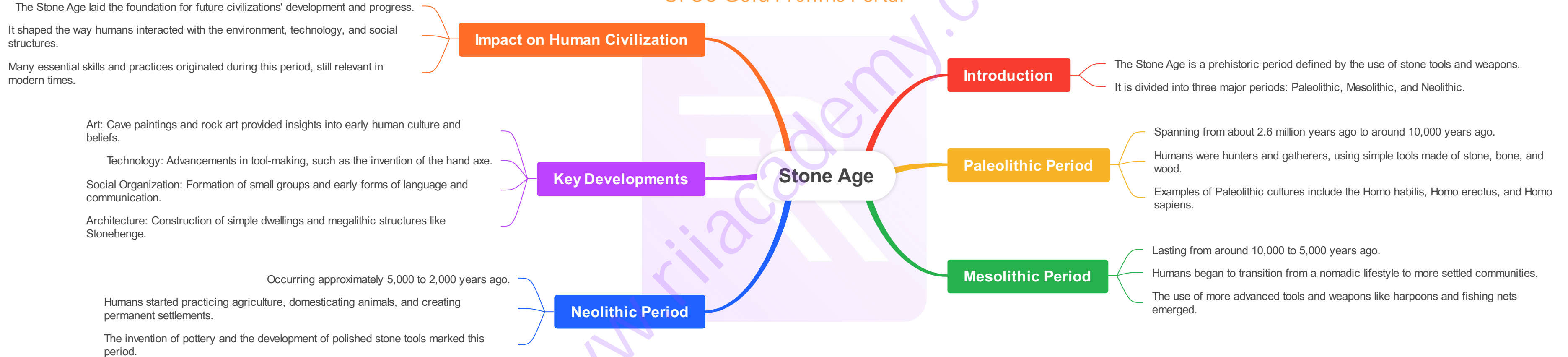
The Neolithic Revolution laid the foundation for the development of civilization

It led to population growth, expansion of human settlements, and the emergence of complex societies

It also paved the way for the rise of cities, writing systems, and organized religions







Photosynthesis is the process by which plants convert light energy into chemical energy.

Light absorption and pigment molecules

Chlorophyll is the main pigment responsible for capturing light energy.

Other pigments, such as carotenoids, absorb different wavelengths of light.

Light-dependent reactions

Photosystem II

Pigments in the photosystem II complex absorb light energy.

Water molecules are split, releasing oxygen and supplying electrons to the photosystem II.

The energized electrons move through an electron transport chain.

Photosystem I

Pigments in the photosystem I complex absorb more light energy.

The electrons from the photosystem II are used to produce NADPH.

Chemiosmosis and ATP synthesis

Protons are pumped across the thylakoid membrane into the thylakoid lumen.

The flow of protons back across the membrane drives ATP synthesis.

ATP and NADPH production

ATP and NADPH are products of the light-dependent reactions.

## Definition and process

# Photosynthesis in plants

Carbon fixation

CO<sub>2</sub> molecules are captured and combined with a 5-carbon compound.

This produces a 6-carbon compound that quickly breaks down into two 3-carbon molecules.

Reduction and carbohydrate formation

ATP and NADPH provide the energy and electrons needed for the reduction of the 3-carbon molecules.

The products of these reactions are used to regenerate the 5-carbon compound.

Products of the Calvin cycle

Glucose and other carbohydrates are formed through a series of reactions.

ATP and NADPH are consumed and regenerated during the cycle.

Factors affecting photosynthesis

Light intensity, temperature, and carbon dioxide concentration all influence the rate of photosynthesis.

Plants have adaptations to optimize photosynthesis in different environments.

## Calvin cycle (light-independent reactions)

Environmental conditions, such as temperature and humidity, play a crucial role in the spread of Yellow Rust Disease.

The disease thrives in cool, humid weather.

High temperatures and prolonged periods of leaf wetness favor disease development.

Migratory bird movements can also contribute to the long-distance dispersal of the disease.

### Factors Influencing Disease Spread

## Yellow Rust Disease

### Introduction

Yellow Rust Disease is a fungal infection that affects cereal crops, especially wheat.

It is caused by the fungus *Puccinia striiformis* f. sp. *tritici*.

The disease is characterized by yellow-orange lesions on the leaves, which can lead to yield losses.

### Symptoms

Initial symptoms include small, yellowish spots on the lower leaves.

These spots gradually enlarge and turn brownish-orange.

Eventually, the lesions merge and form stripes along the length of the leaf.

The affected areas become necrotic, resulting in reduced photosynthetic activity.

### Disease Cycle

Yellow Rust Disease has a complex life cycle, involving both sexual and asexual reproduction.

The fungus overwinters on alternate hosts, such as barberry plants.

In spring, wind-dispersed spores (urediniospores) are released from infected plants and infect wheat leaves.

The fungus then reproduces asexually and produces more spores, spreading the disease further.

### Disease Management

Cultural practices, such as crop rotation and early sowing, can help manage Yellow Rust Disease.

Planting resistant varieties is an effective strategy to control the disease.

Fungicides can be used when the disease reaches a threshold level.

Timely monitoring and early detection of the disease are essential for effective management.

### Economic Impact

Yellow Rust Disease can cause significant yield losses in wheat crops.

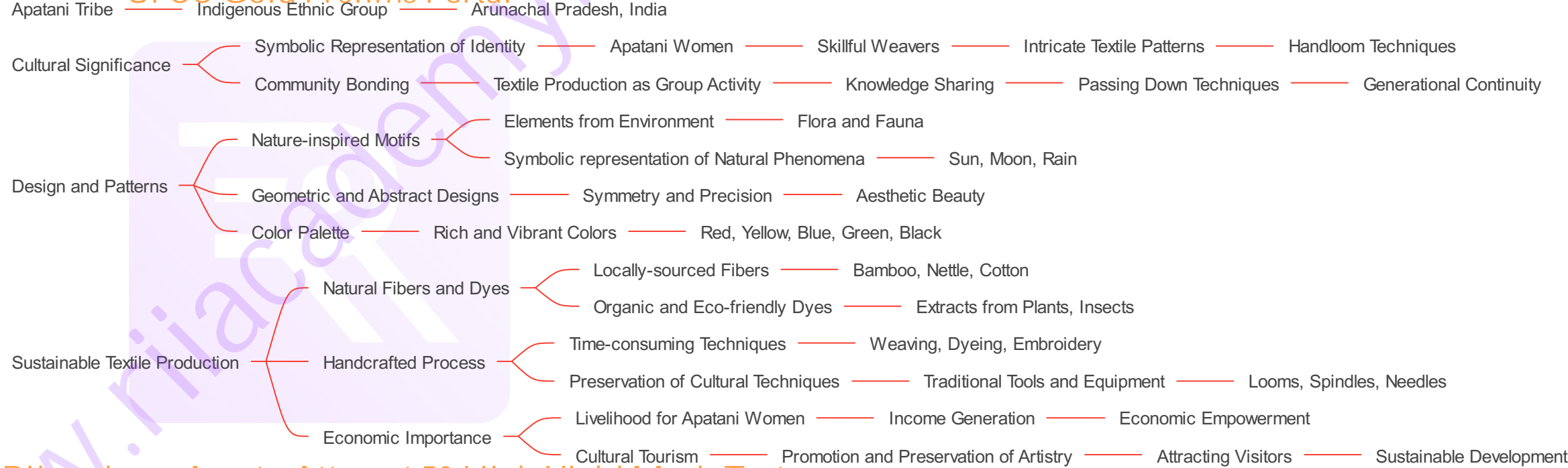
It affects the quality and quantity of grain, leading to reduced profitability for farmers.

Increased control measures, such as fungicide applications, can add to the production costs of farmers.

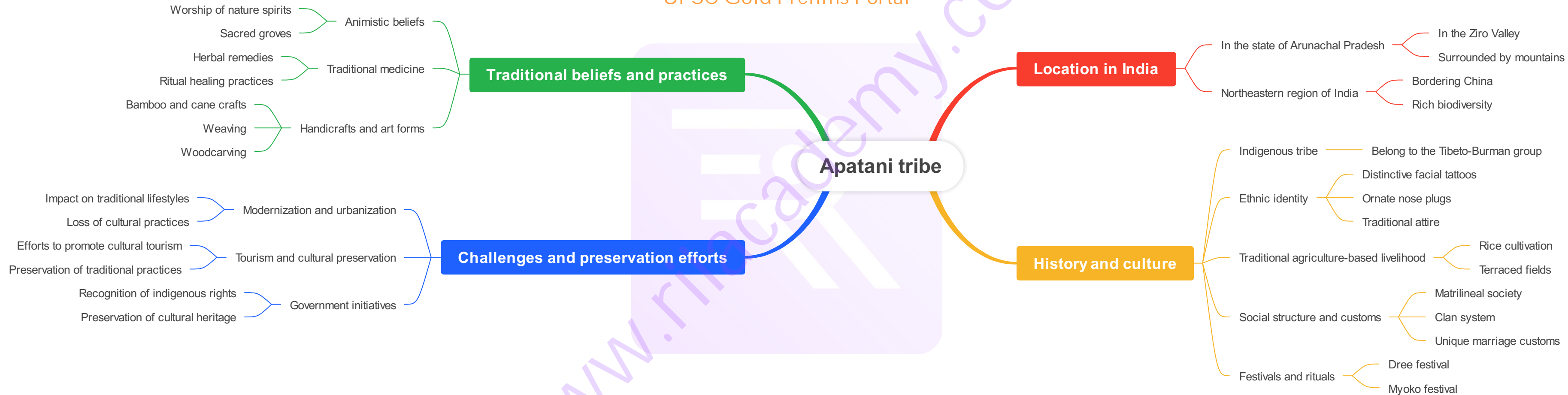
The disease also has implications for global food security as wheat is a staple cereal crop worldwide.

# Apatani Textile Product

## Traditional Textile Tradition







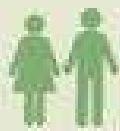
# THINGS TO KNOW ABOUT GILGIT-BALTISTAN



## Gilgit-Baltistan key facts



AREA  
**72,971 sq km**



POPULATION  
**2m+ (2013)**,  
Shia majority,  
**14%** urban



LITERACY RATE:  
Roughly **72%**

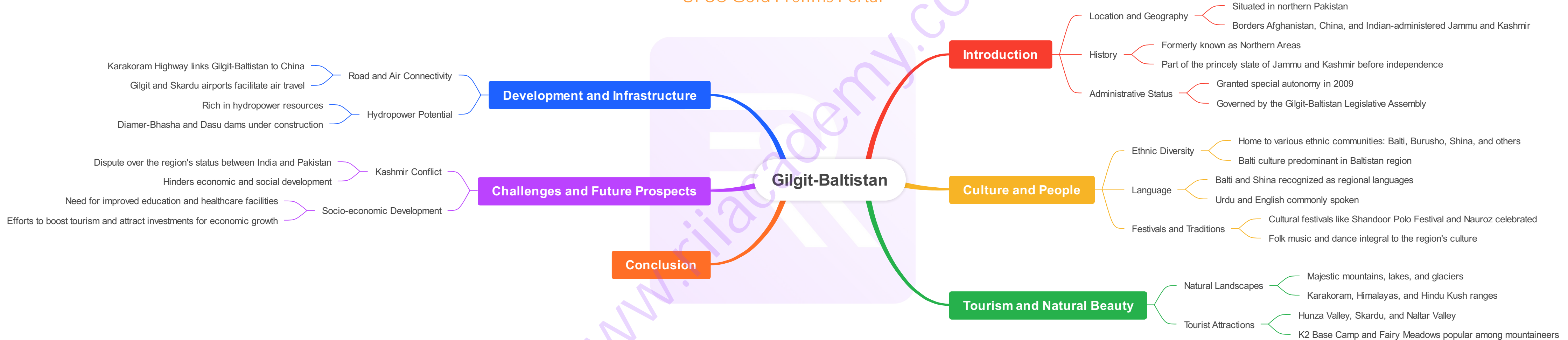


REVENUE EARNER:  
Tourism, trekking  
and mountaineering

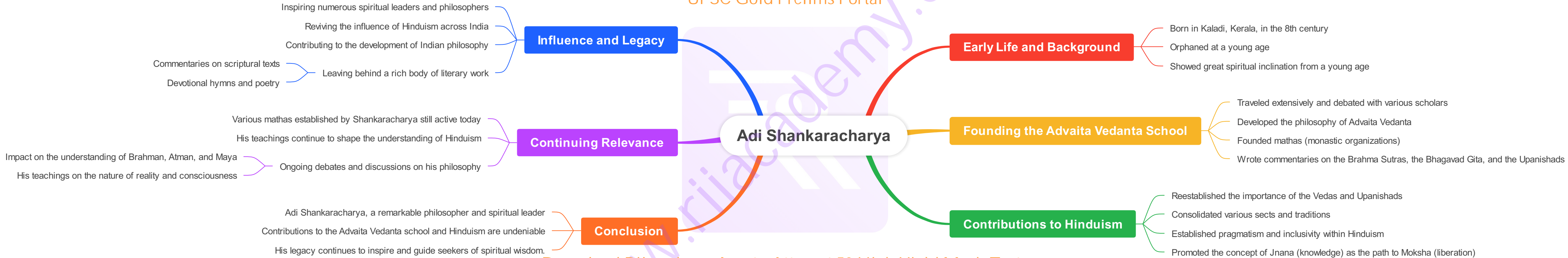


At present, region has little say in its own affairs, directly ruled from Islamabad despite a pretense of autonomy

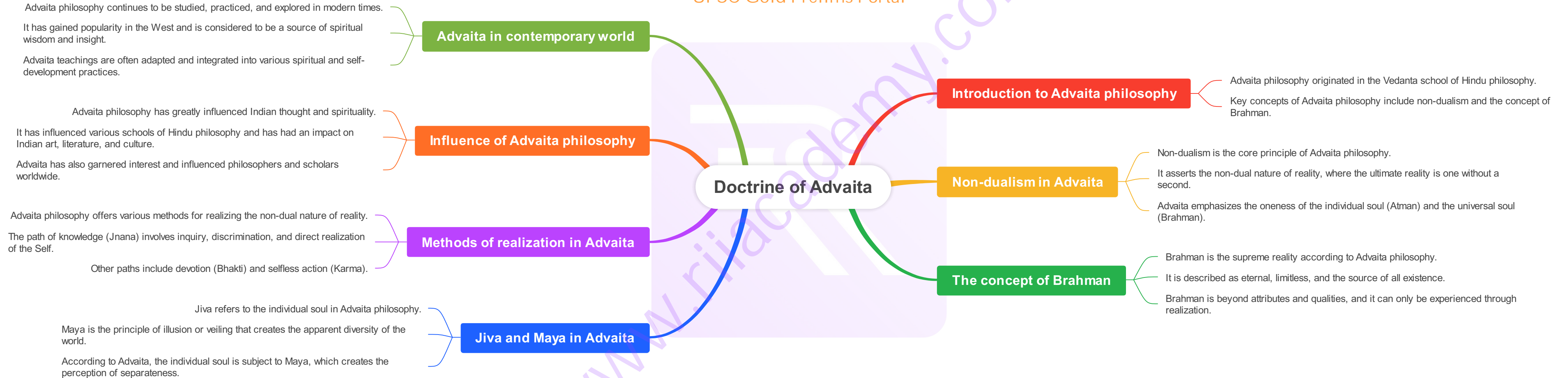
As a 'province', Pak can claim G-B will have greater legislative powers and control over its revenues

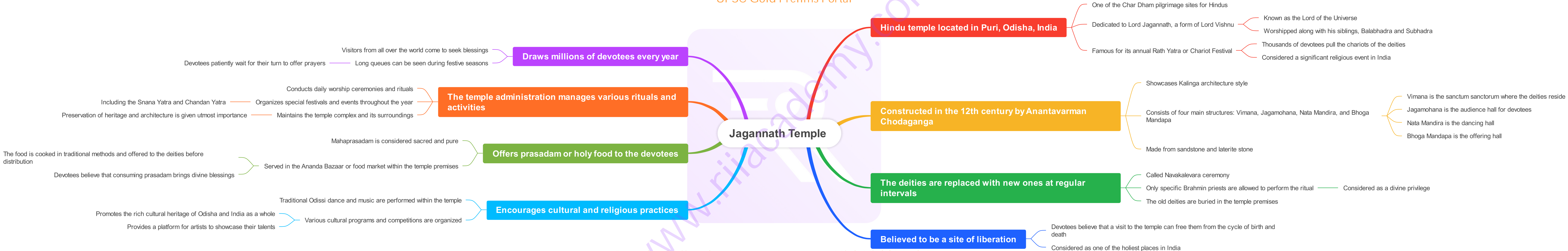


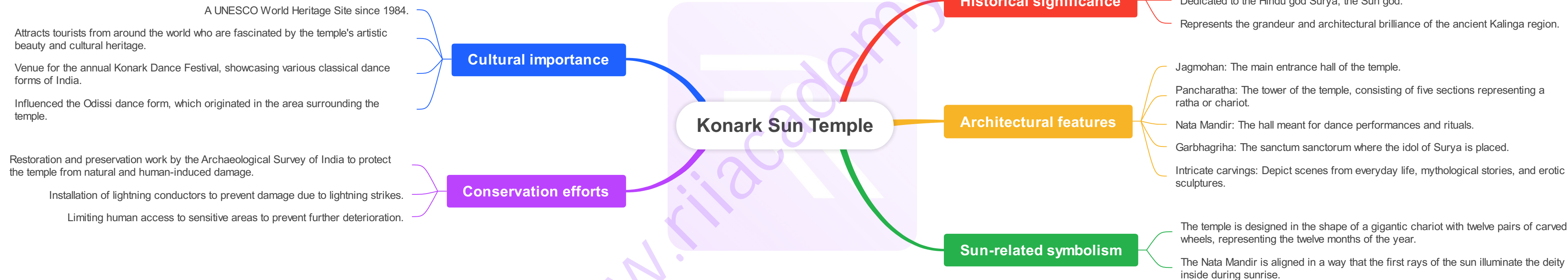


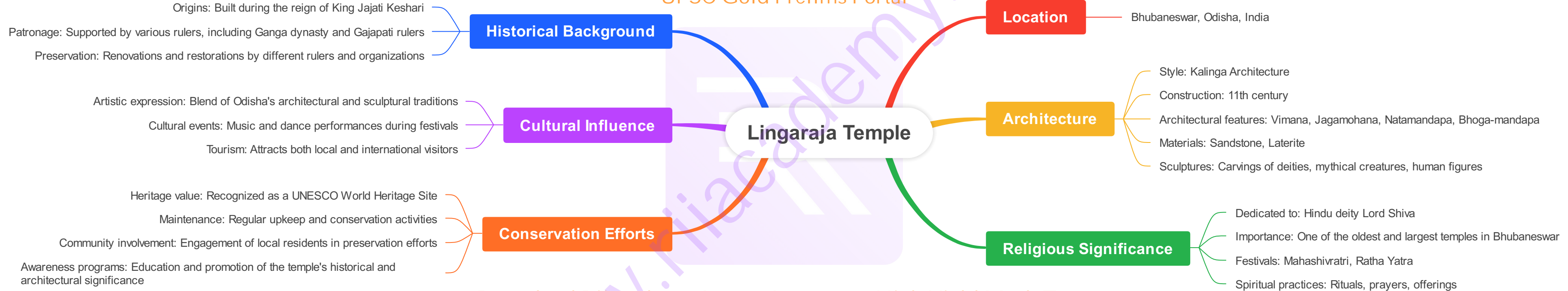


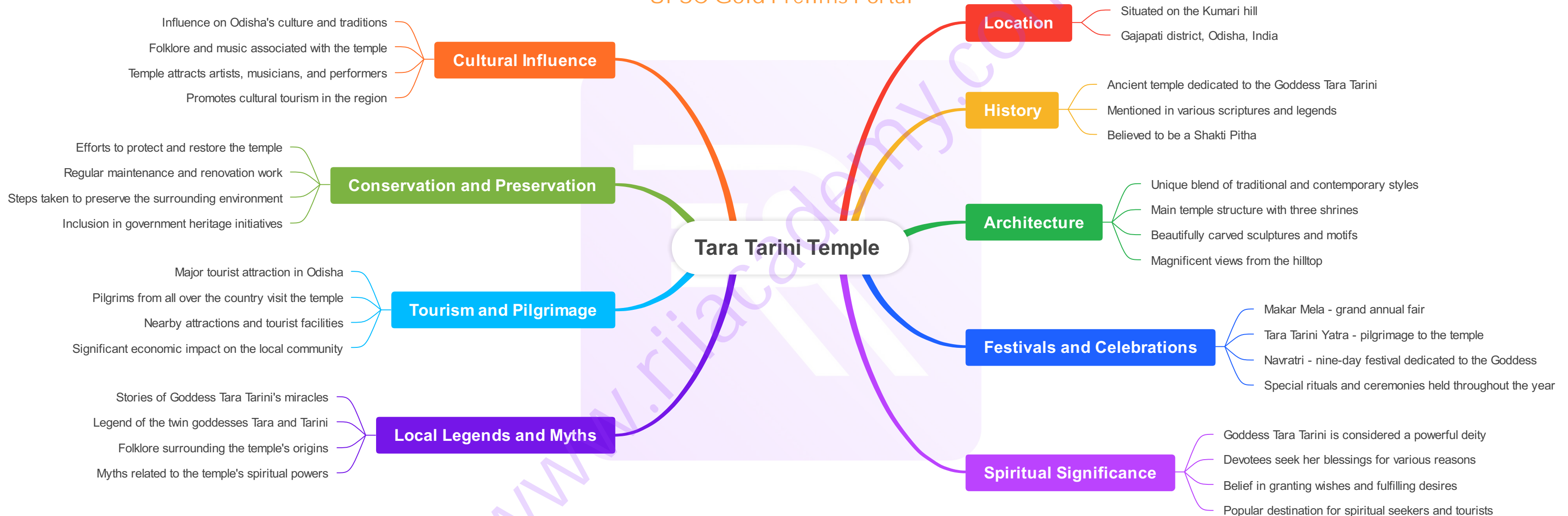




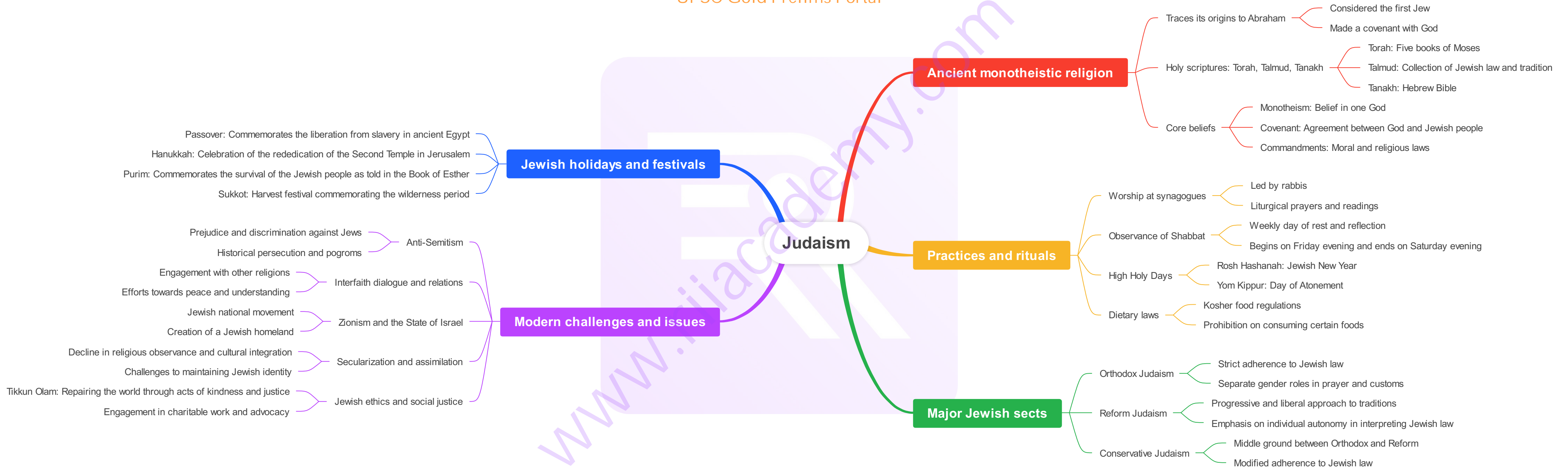


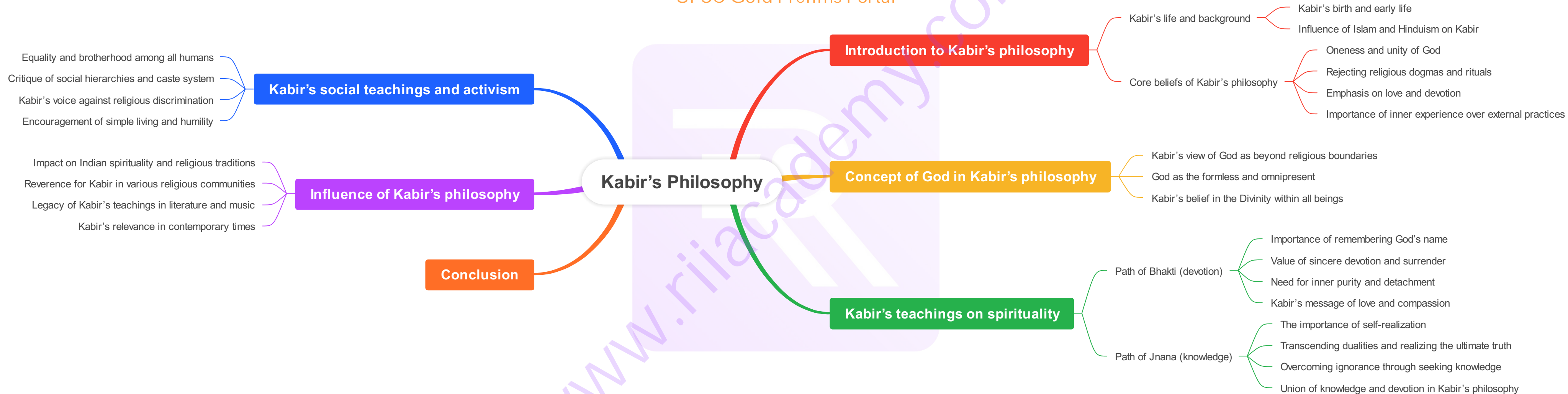












## Nirguna form of bhakti

### Definition and meaning of Nirguna form of bhakti

#### Concept of Nirguna and Saguna in bhakti

- Nirguna: devotion to formless, attributeless aspect of God
- Saguna: devotion to God with attributes and form

#### Characteristics and features of Nirguna form of bhakti

- Emphasis on the formless and transcendent nature of God
- Belief in the divine presence in everything and everyone
- Focus on inner realization and spiritual experience
- Rejection of external rituals and materialistic desires

#### Philosophical roots and influences of Nirguna form of bhakti

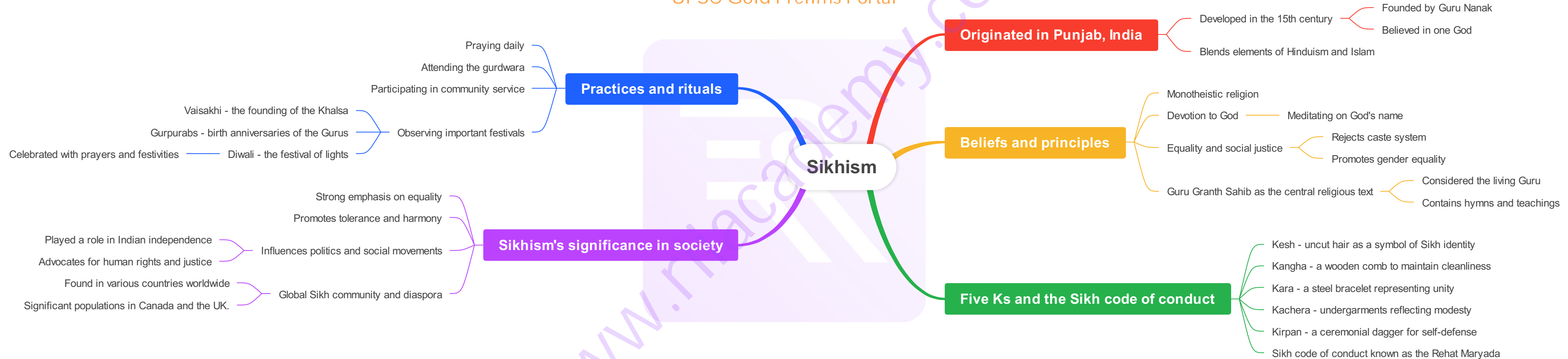
- Influence of Advaita Vedanta philosophy
- Influence of Bhakti movement and saints like Kabir and Mirabai
- Elevation of self-realization and liberation as ultimate goals

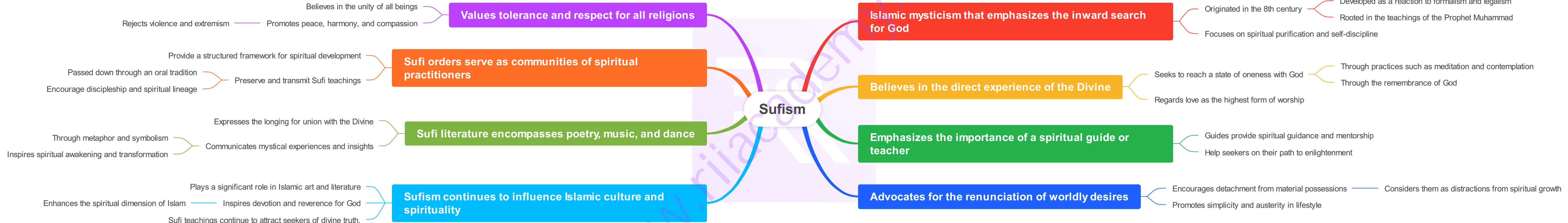
#### Practices and expressions of Nirguna form of bhakti

- Meditation and contemplation on the formless aspect of God
- Chanting of mantras and prayers expressing devotion to the formless
- Internalizing and reflecting on the divine qualities within oneself
- Engaging in selfless service and compassion towards all beings

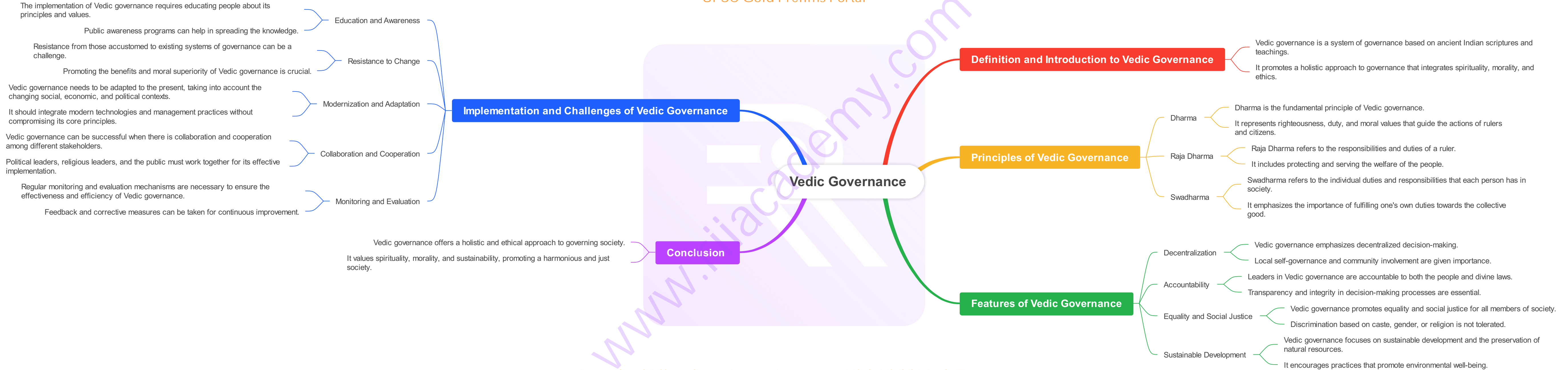
#### Relevance and impact of Nirguna form of bhakti in contemporary society

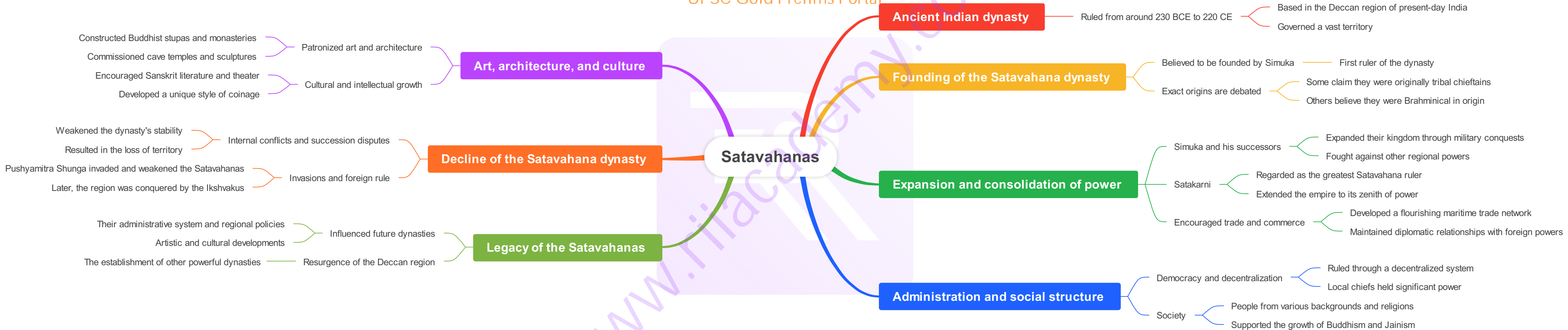
- Emphasis on unity, inclusiveness, and equality among all beings
- Recognition of the interconnectedness of all existence
- Inspiration for individuals seeking spiritual liberation and inner peace
- Call to transcend materialistic pursuits and focus on inner divine connection.

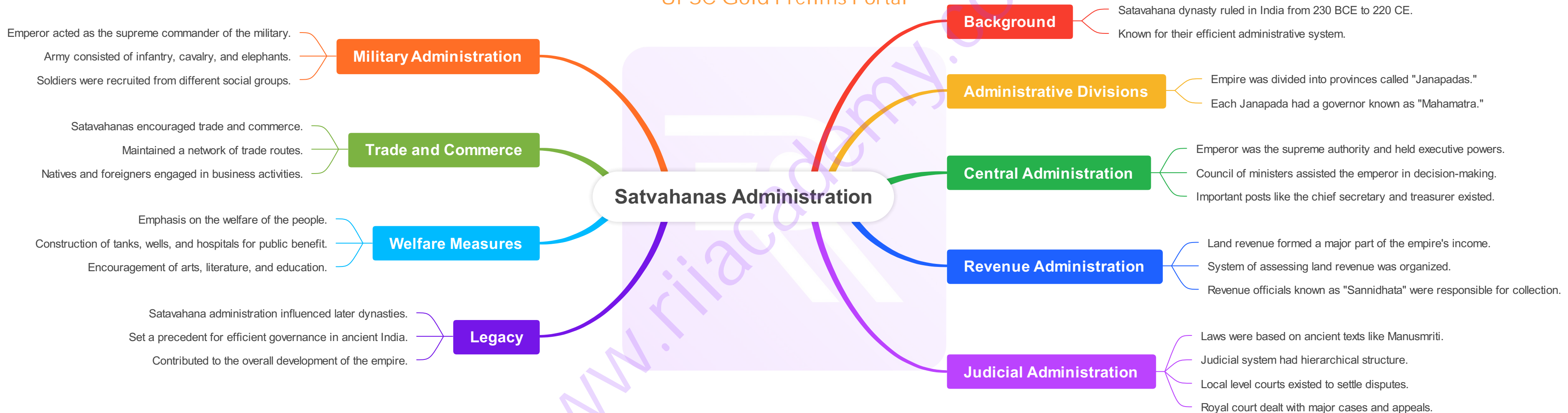


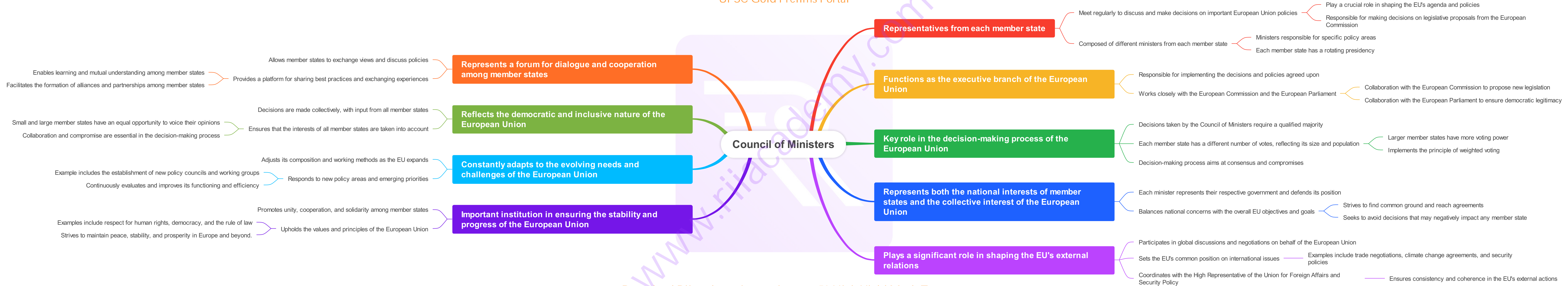


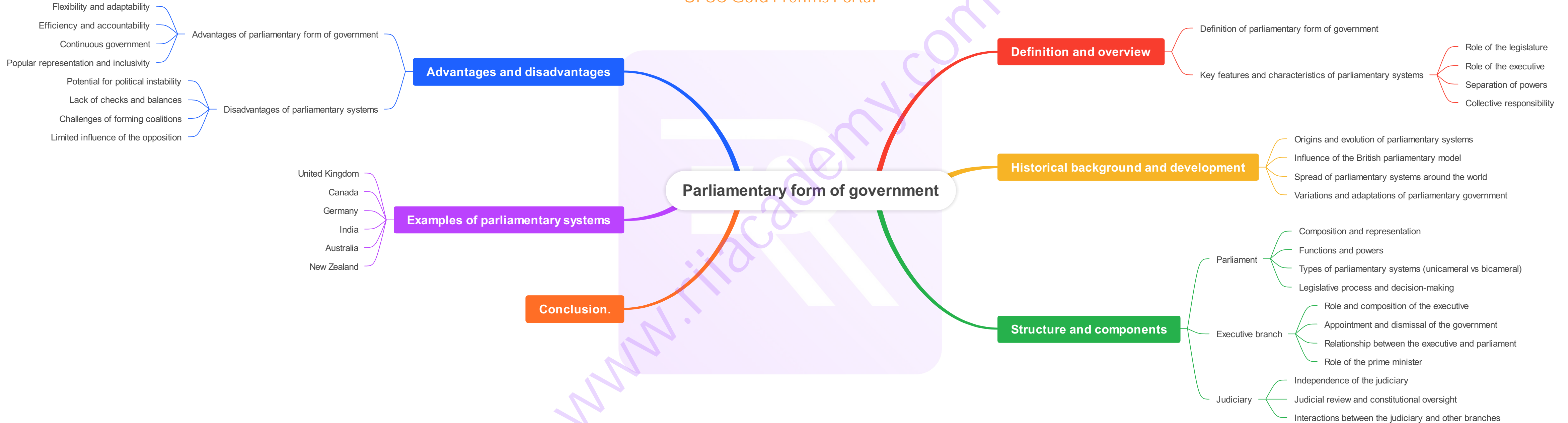




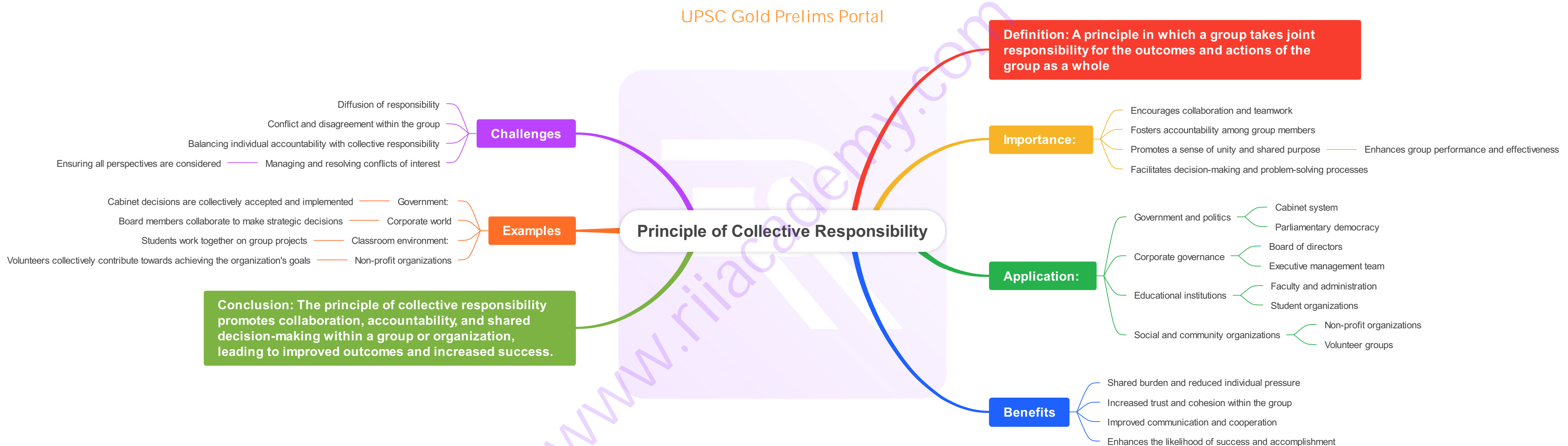


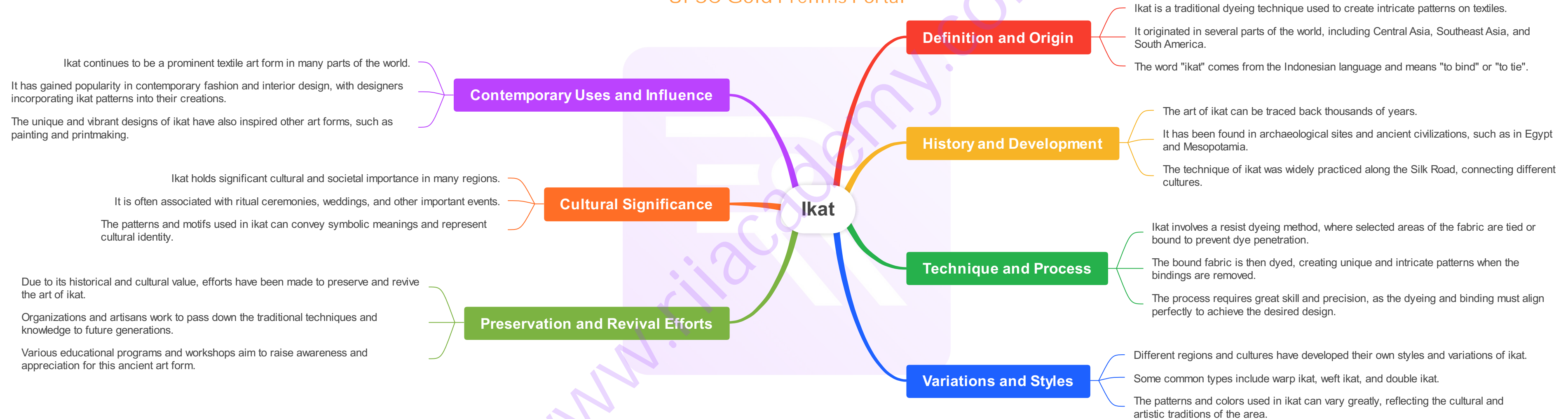


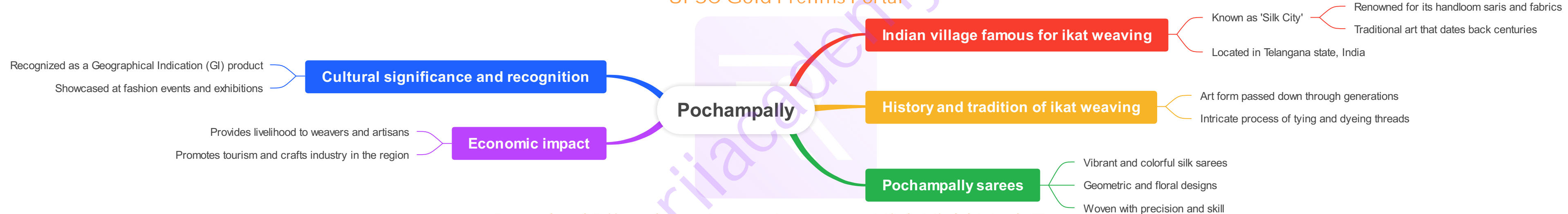


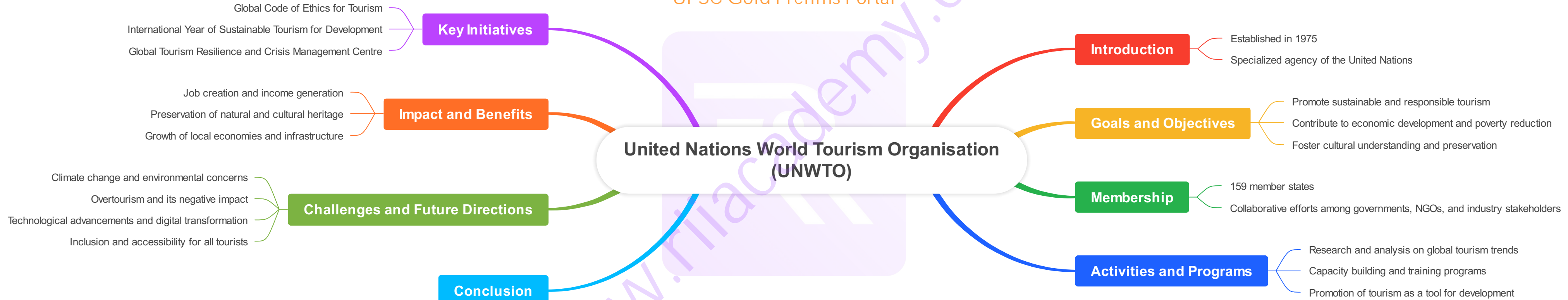


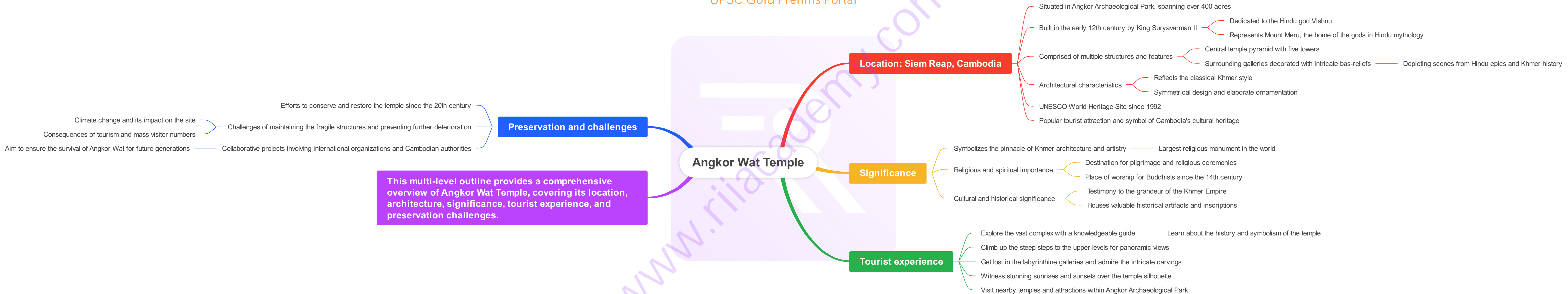




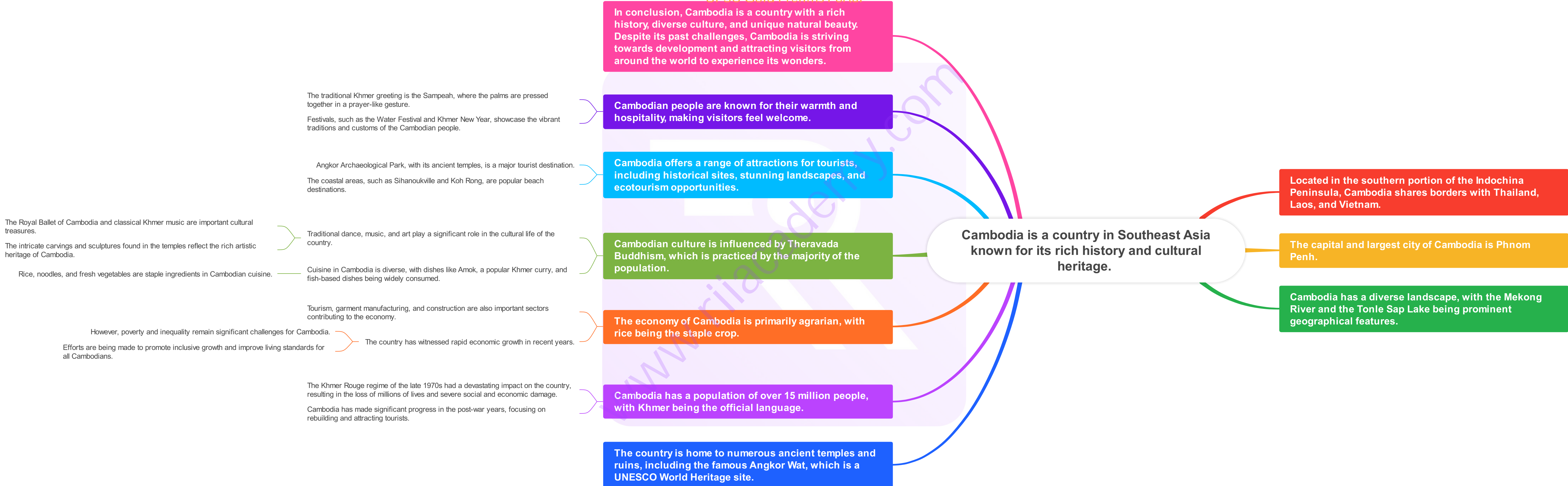




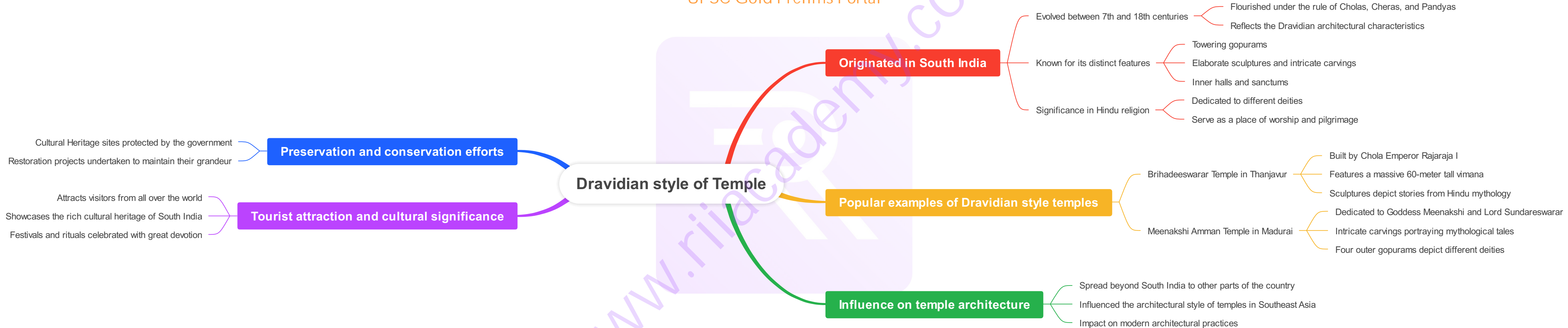


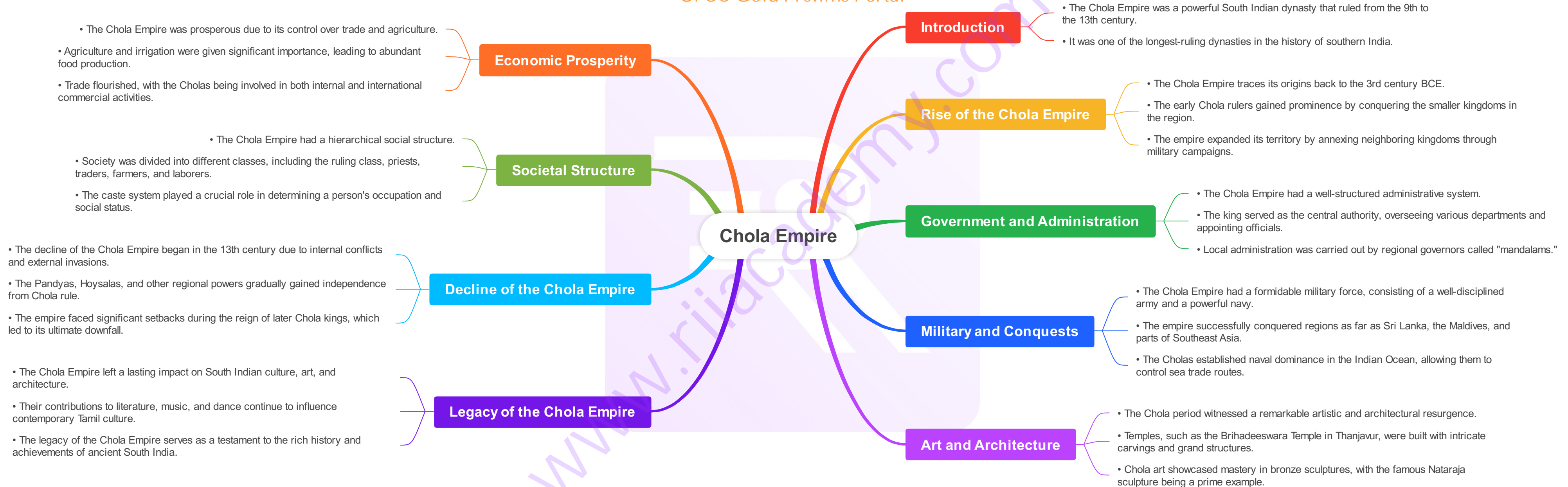




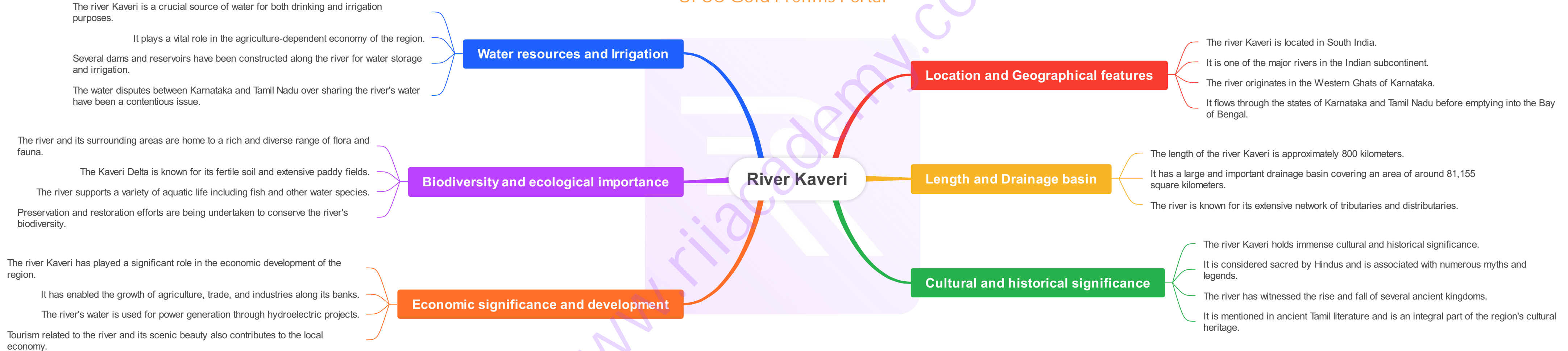




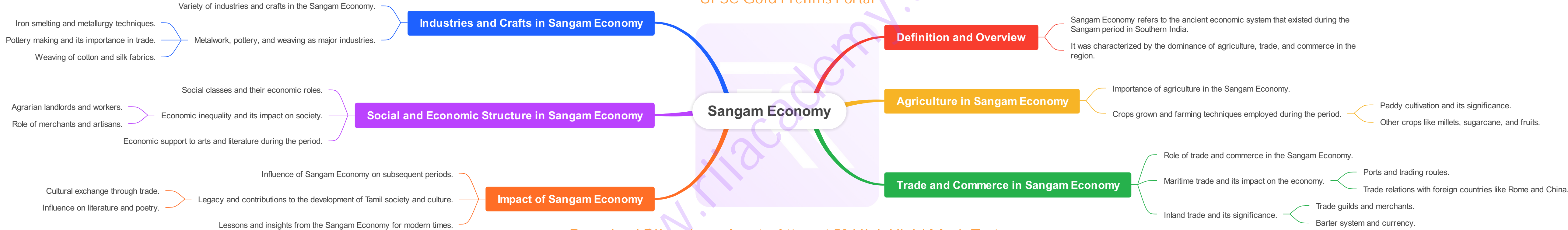














The FAO implements various programs and initiatives to address global food and agricultural challenges.

It facilitates knowledge-sharing and technical cooperation among its member countries.

The organization promotes responsible agricultural practices and advocates for the rights of farmers and agricultural workers.

It also provides assistance during emergencies and supports countries in developing their agricultural sectors.

## Programs and Initiatives

The FAO has played a significant role in reducing hunger and improving food security globally.

It has developed strategies and policies to promote sustainable agriculture and enhance agricultural productivity.

The organization has contributed to the improvement of rural livelihoods and the empowerment of rural communities.

## Achievements

The FAO plans to continue its efforts in eradicating hunger and addressing challenges faced by the agriculture sector.

It aims to promote agroecology and sustainable food systems, integrating biodiversity and climate resilience into agricultural practices.

The organization will focus on strengthening partnerships and collaborations to achieve its goals on a global scale.

## Future Outlook

# Food and Agriculture Organization

## Role

The Food and Agriculture Organization (FAO) is a specialized agency of the United Nations.

It focuses on eradicating hunger, improving nutrition, and promoting sustainable agriculture.

## Mandate

The FAO works towards achieving food security for all, ensuring that people have access to sufficient, safe, and nutritious food.

It collaborates with governments and stakeholders to enhance agricultural productivity and sustainable natural resource management.

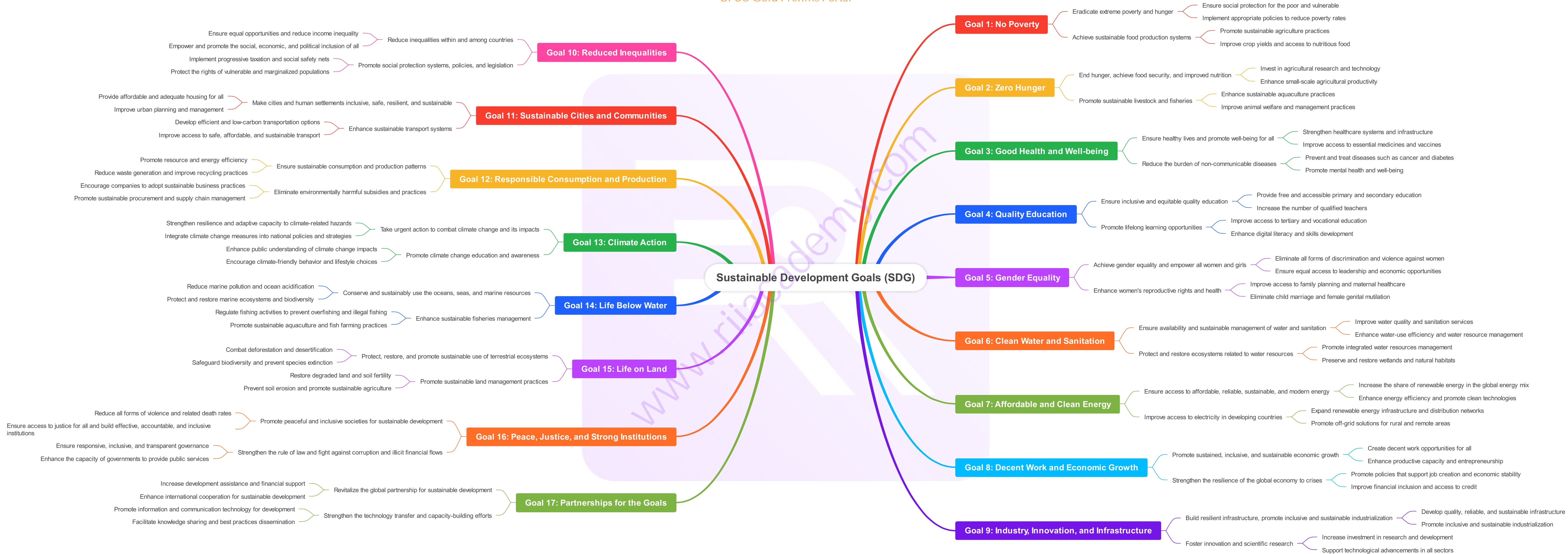
The organization also fosters rural development and supports the empowerment of small-scale farmers.

## Goals

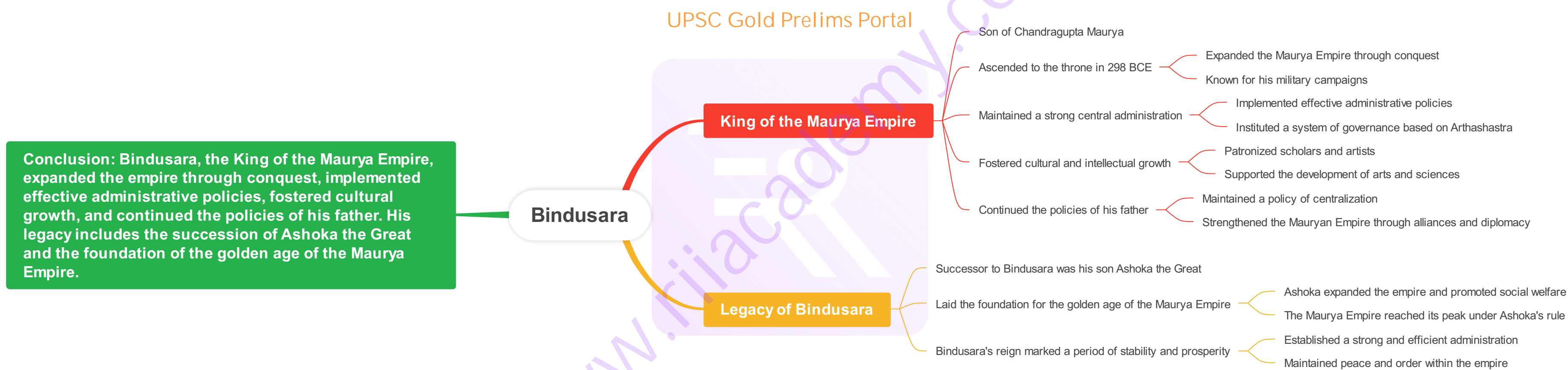
The FAO aims to eliminate hunger and malnutrition by promoting sustainable food systems and agriculture.

It strives to reduce poverty, strengthen rural livelihoods, and enhance resilience to climate change in agriculture.

The organization works towards achieving sustainable management and efficient use of natural resources.

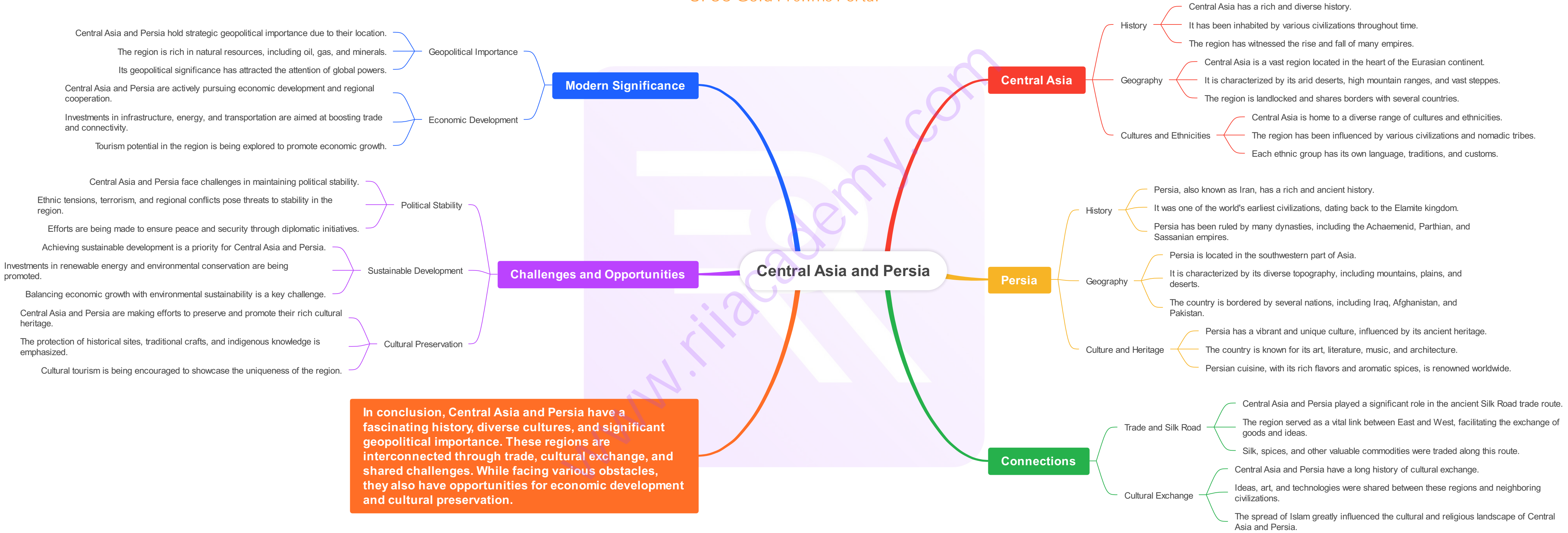




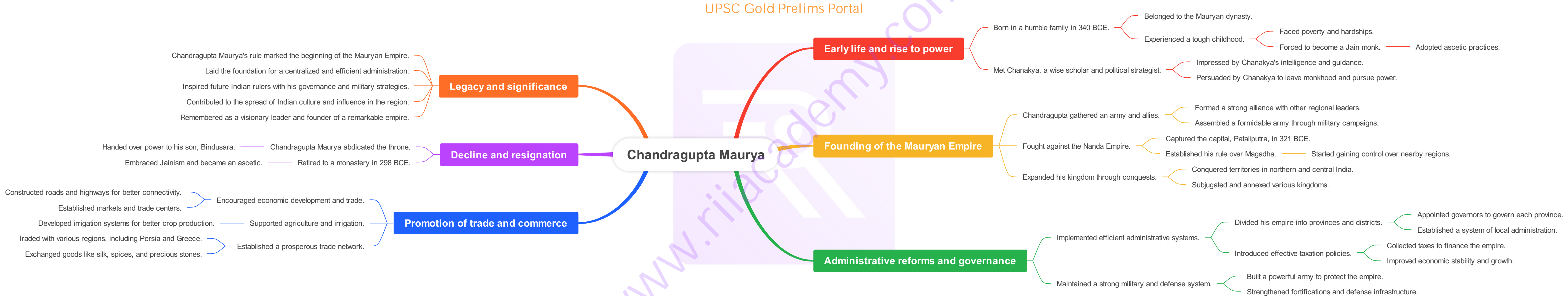


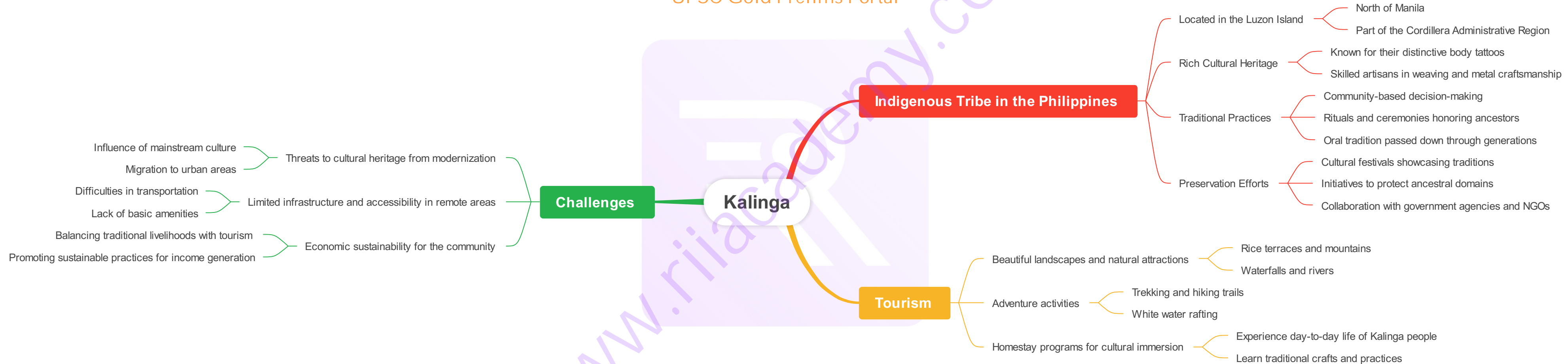
**Conclusion: Bindusara, the King of the Maurya Empire, expanded the empire through conquest, implemented effective administrative policies, fostered cultural growth, and continued the policies of his father. His legacy includes the succession of Ashoka the Great and the foundation of the golden age of the Maurya Empire.**





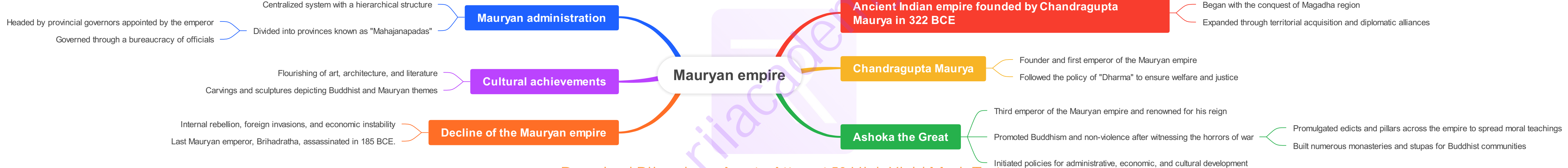


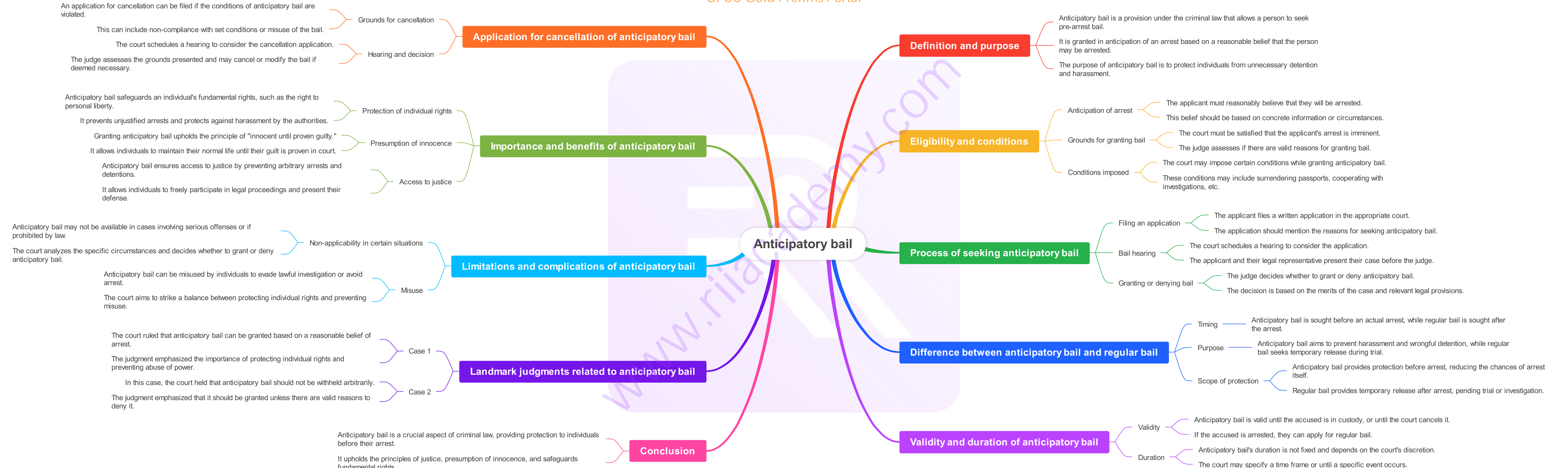


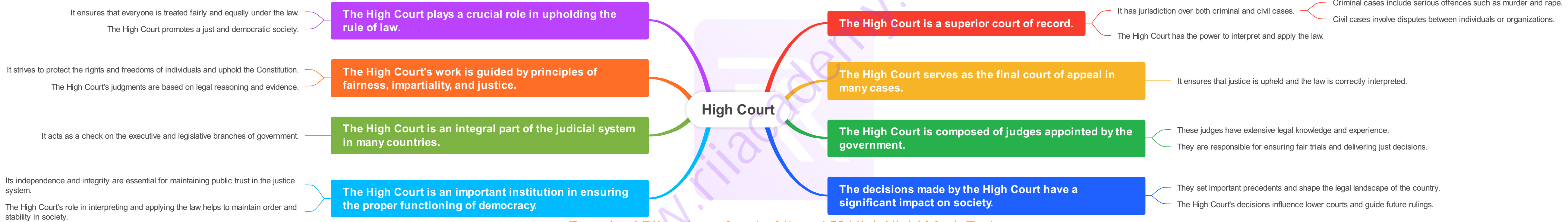


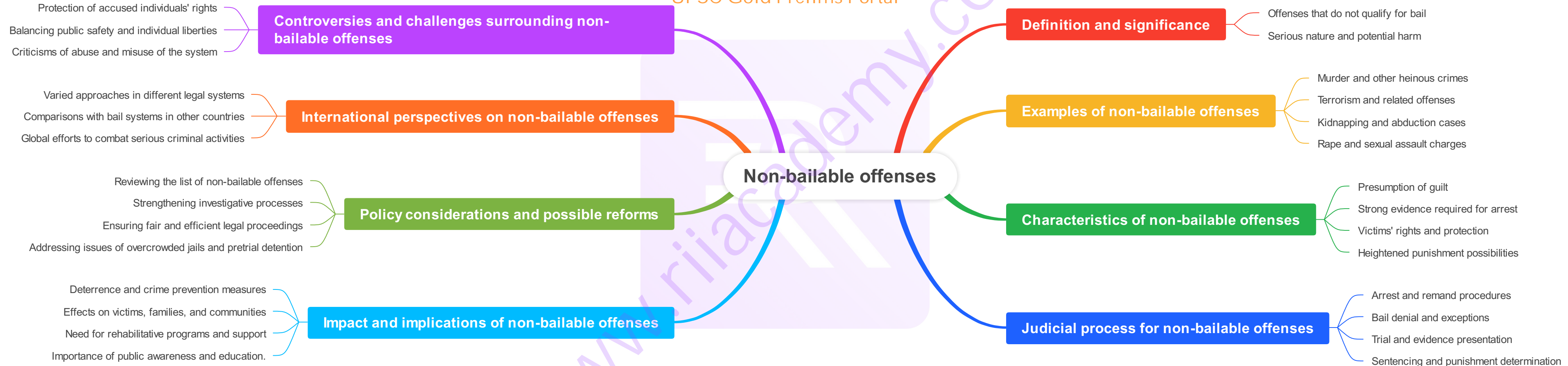


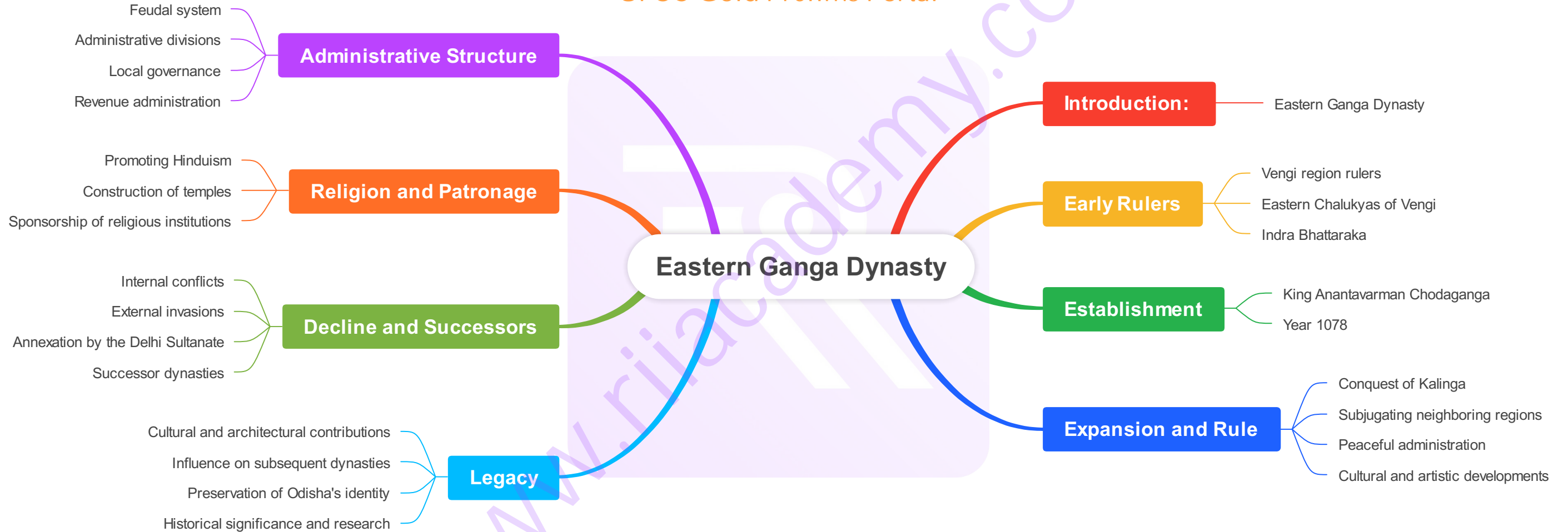




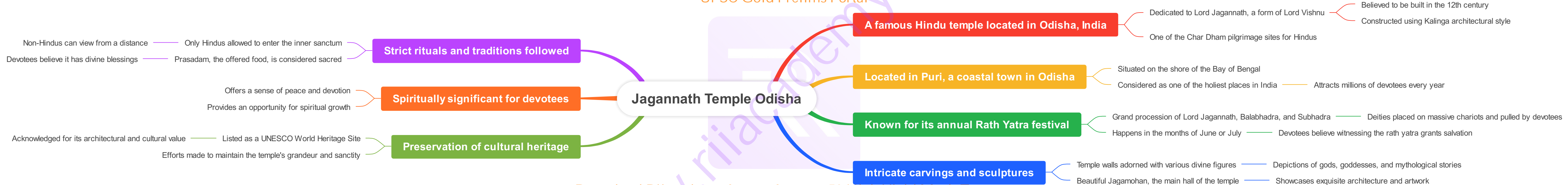












## COVAX Humanitarian Buffer initiative

### Implementation plan for the COVAX Humanitarian Buffer initiative

- Setting up a coordination mechanism to facilitate vaccine distribution
- Assessing the needs and priorities of humanitarian settings
- Developing tailored vaccination strategies for each setting
- Monitoring and evaluating the impact of the initiative

### Potential benefits and challenges of the COVAX Humanitarian Buffer initiative

- Benefits: Improved access to vaccines, reduced COVID-19 transmission in humanitarian settings, strengthened health systems
- Challenges: Logistics and operational complexities, funding constraints, ensuring equitable distribution within settings

The COVAX Humanitarian Buffer initiative is a crucial step towards ensuring equitable access to COVID-19 vaccines for vulnerable populations in humanitarian settings. By addressing the unique challenges faced by these settings, the initiative can contribute to the prevention and control of COVID-19 in crisis situations.

### Conclusion

### Proposal for a COVAX Humanitarian Buffer initiative

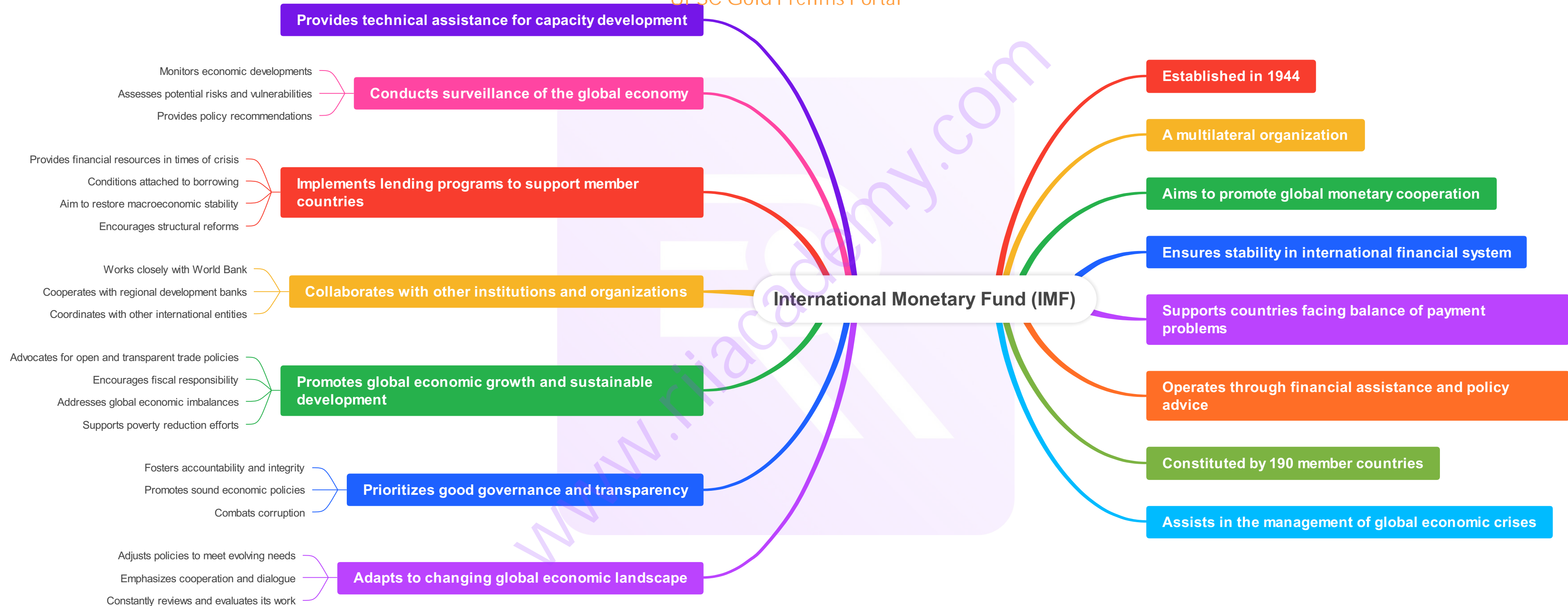
- Aimed at providing COVID-19 vaccines to vulnerable populations in humanitarian settings
- Recognizing the need for equitable vaccine distribution globally
- Complements the existing COVAX Facility mechanism

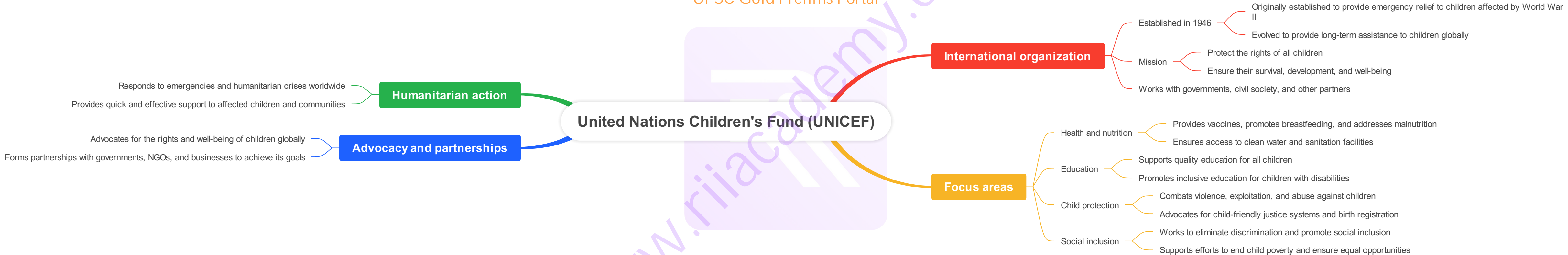
### Objectives of the COVAX Humanitarian Buffer initiative

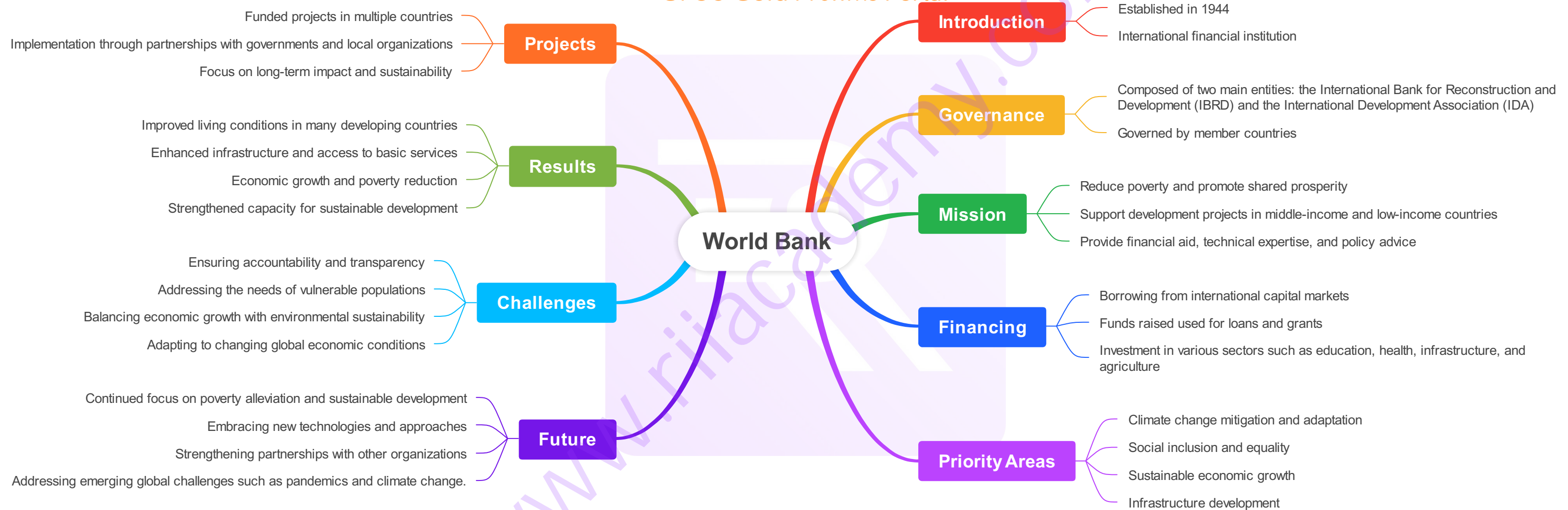
- Addressing the unique challenges faced by humanitarian settings
- Ensuring access to COVID-19 vaccines for displaced persons and other vulnerable groups
- Supporting the prevention and control of COVID-19 in humanitarian crises

### Key components of the COVAX Humanitarian Buffer initiative

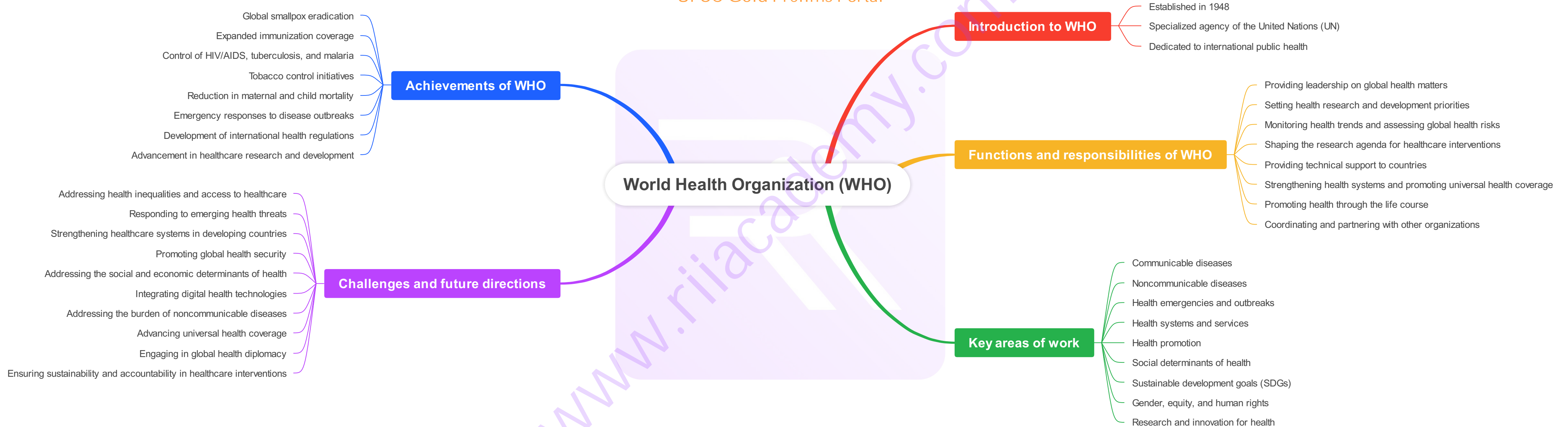
- Establishment of a dedicated vaccine supply for humanitarian settings
- Collaboration with humanitarian organizations and partners on vaccine distribution
- Integration of vaccination efforts with existing humanitarian response activities

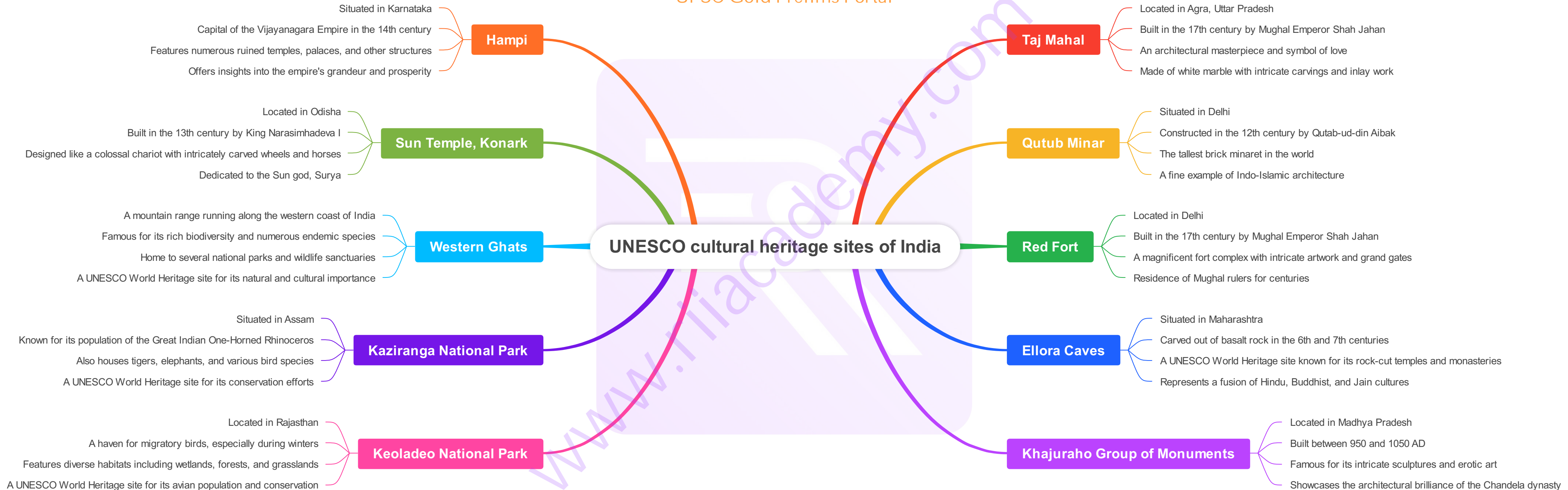


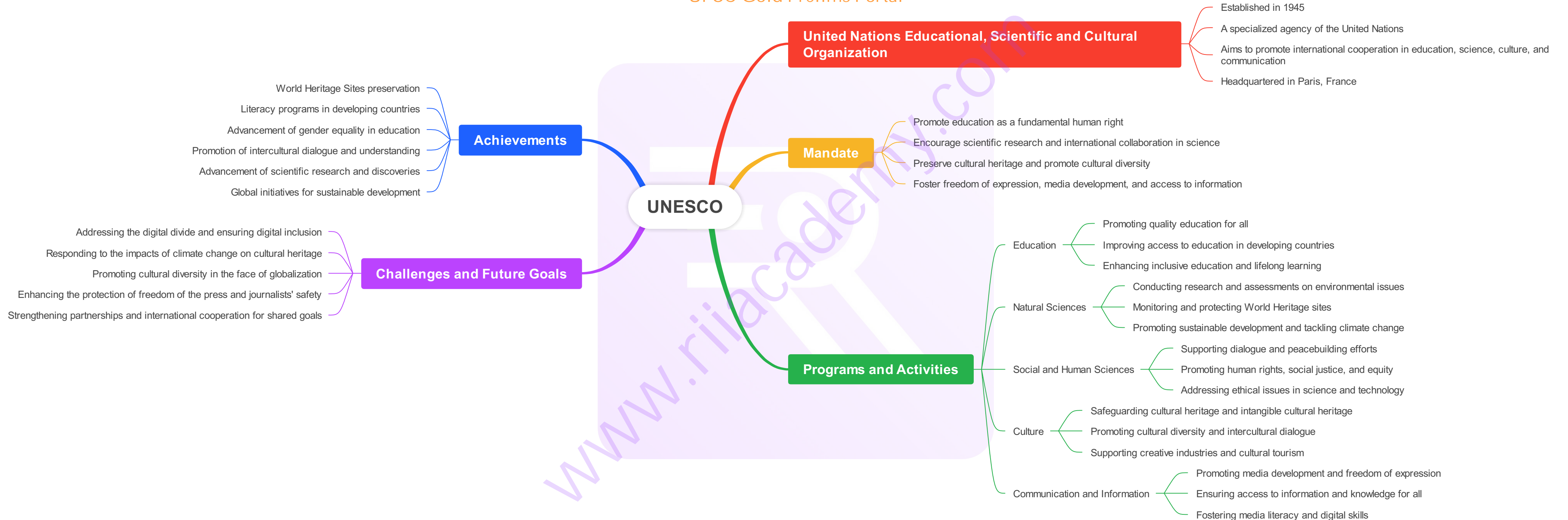


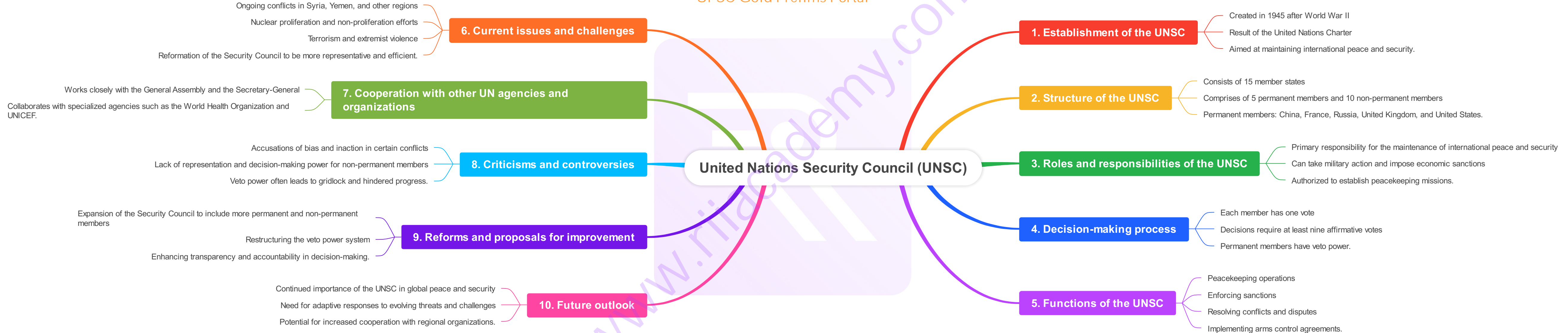


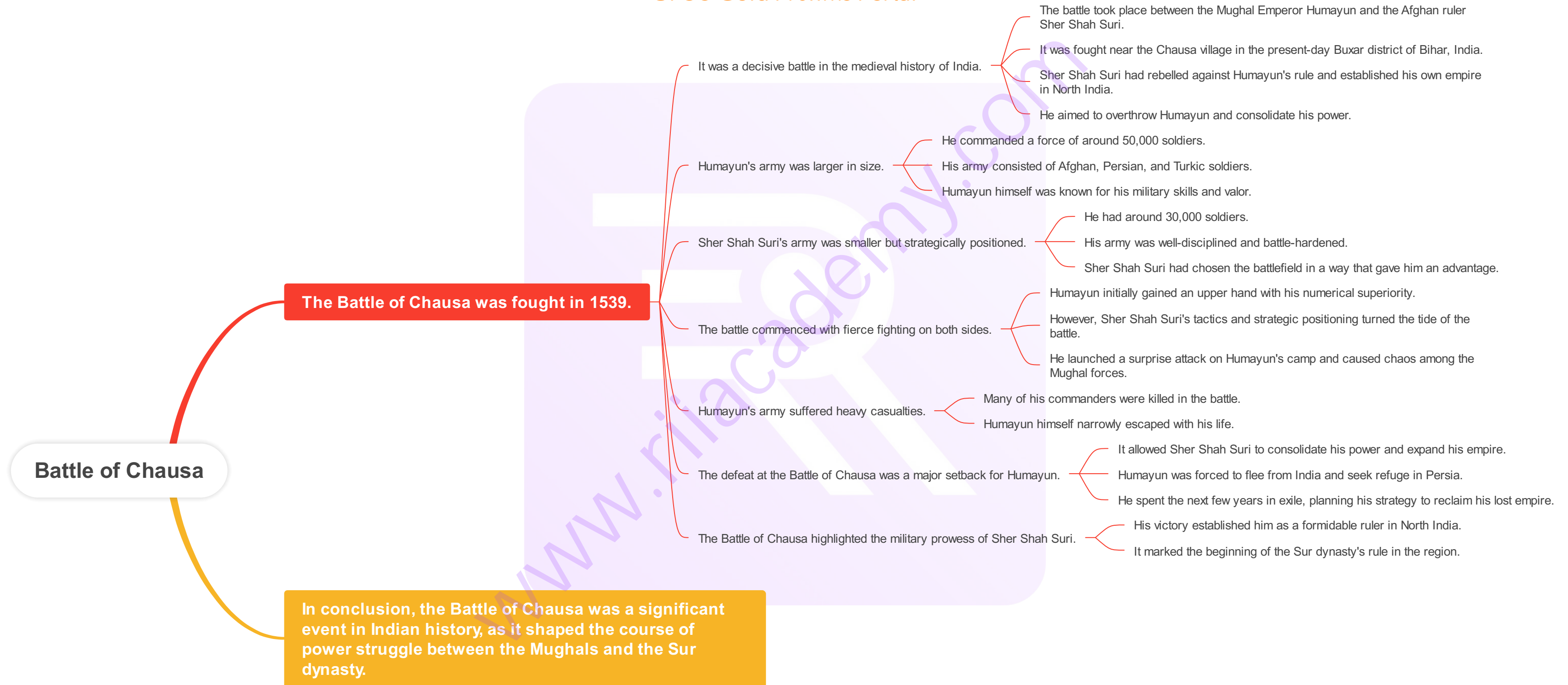




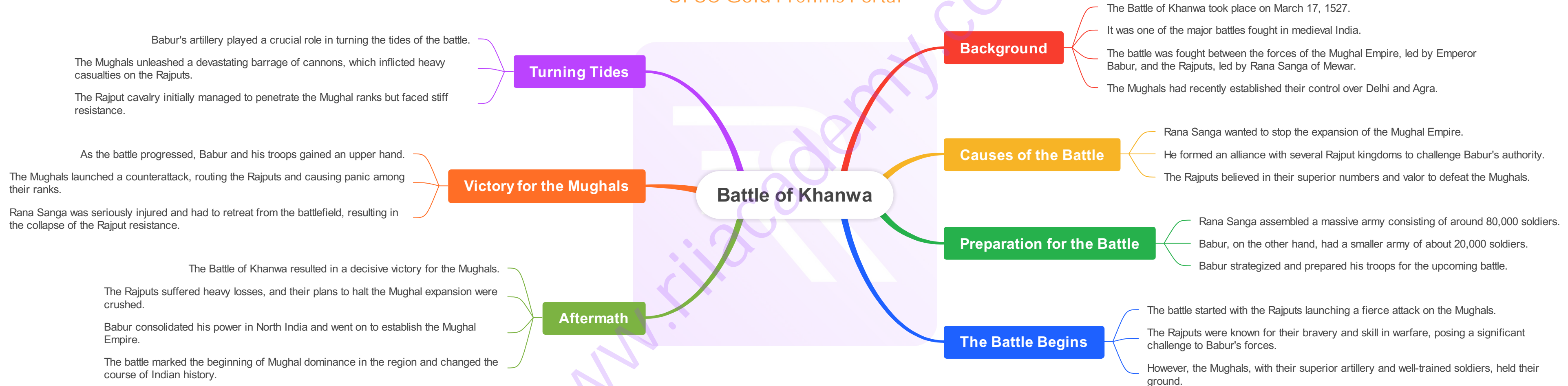


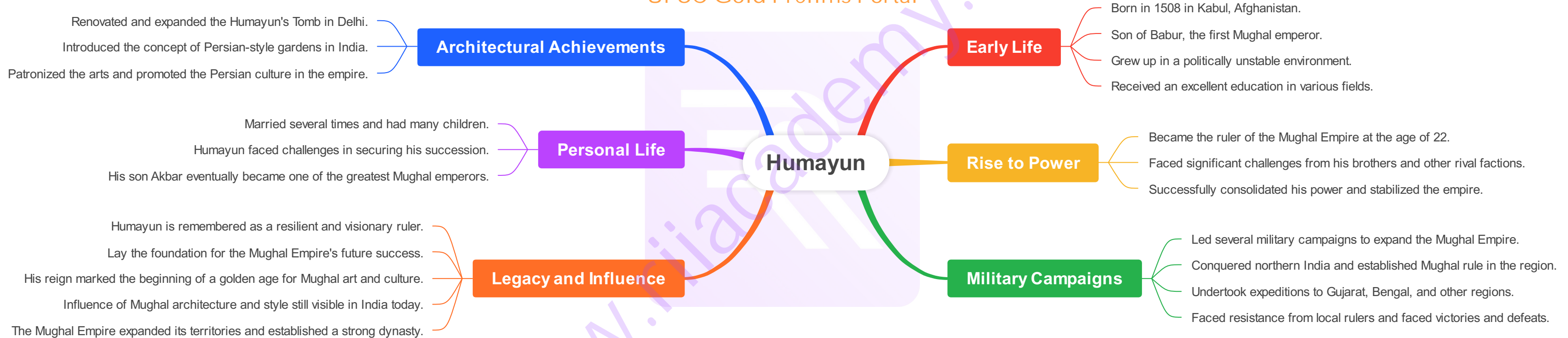


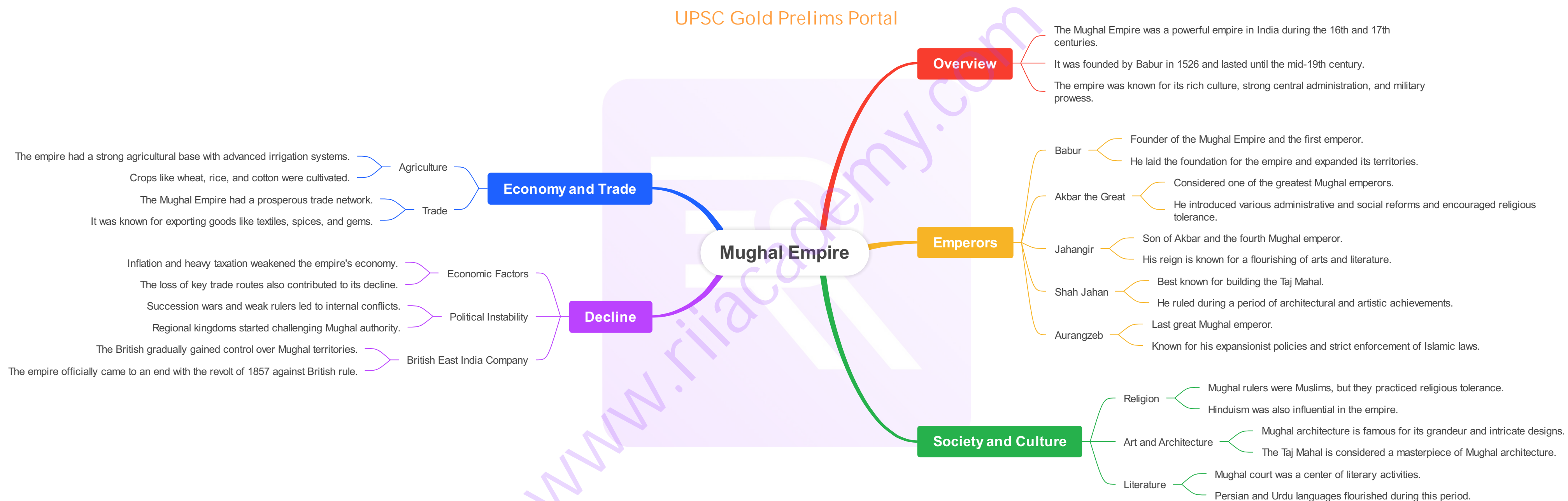


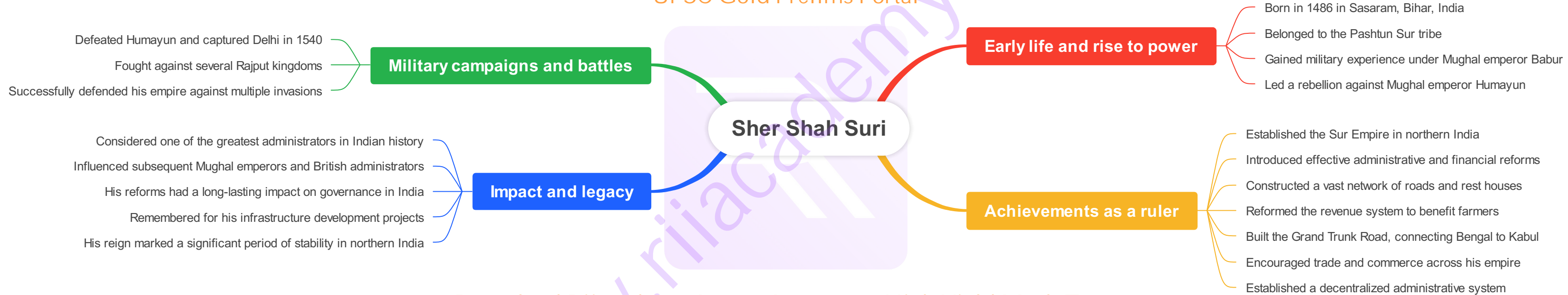


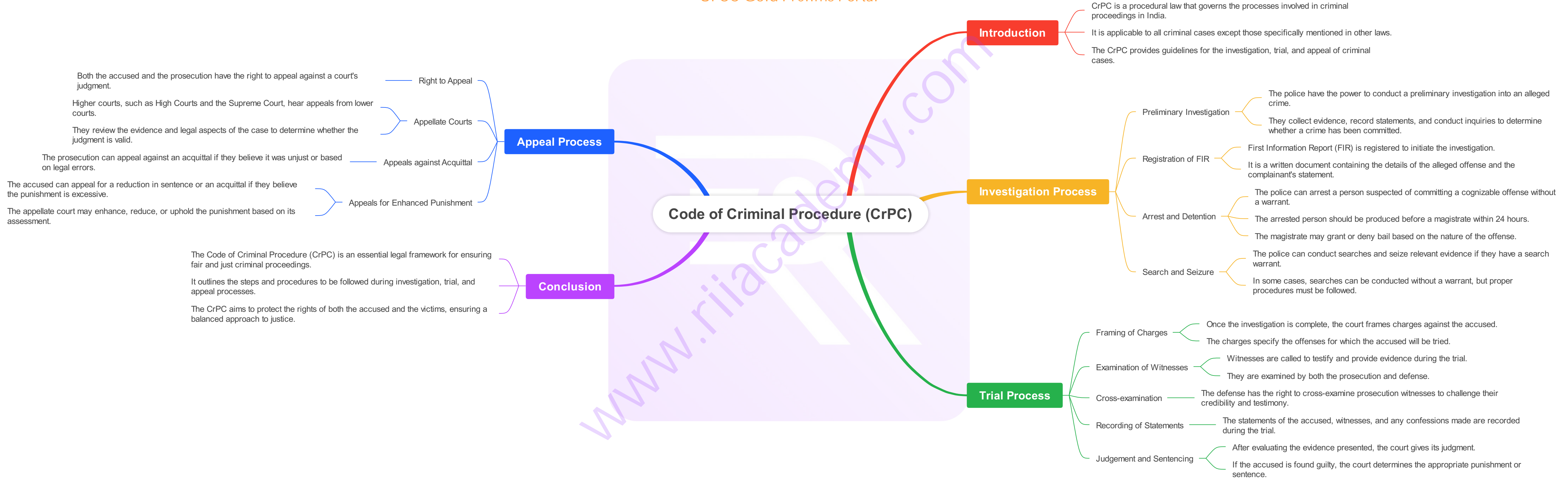




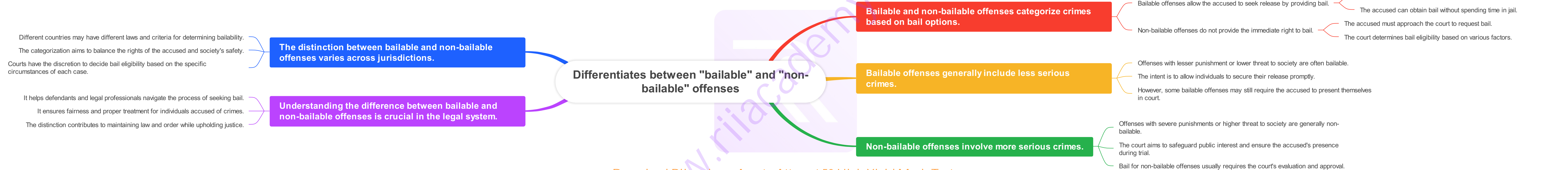


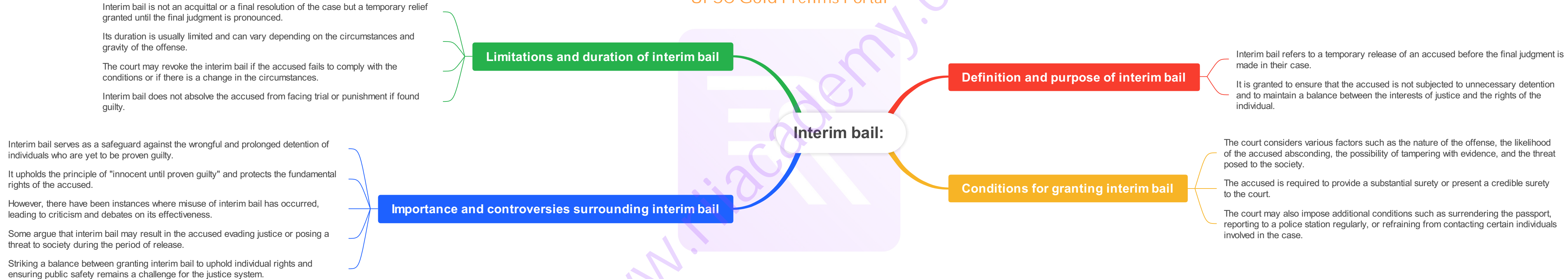












# Muhammad bin Tughlaq:

## Sultan of Delhi in 14th century India

### Early life and ascension to the throne

- Born as the eldest son of Ghiyasuddin Tughlaq
- Became the Sultan of Delhi after his father's death

### Governance and policies

- Known for his ambitious and innovative ideas

### Issued several decrees that had far-reaching consequences

- Introducing new currency
- Shifting capital city from Delhi to Daulatabad
- Implementing a token-based agricultural system
- Attempting to introduce a national language

### Policies often met with difficulties and failure

- New currency led to economic instability
- Capital city move resulted in a disaster
  - People faced hardships and resistance from nobles
  - Had to revert back to Delhi after a few years
- Token-based agricultural system caused widespread chaos
- National language policy was met with resistance and proved impractical

### Military campaigns and foreign relations

### Undertook military expeditions to various regions

- Campaigns in the Deccan and Bengal
- Failed expedition to Iraq
- Encountered resistance and rebellion in many areas

### Strained relations with neighboring kingdoms

- Rulers of Gujarat and Bengal rebelled against him
- Mongols and regional kingdoms posed threats

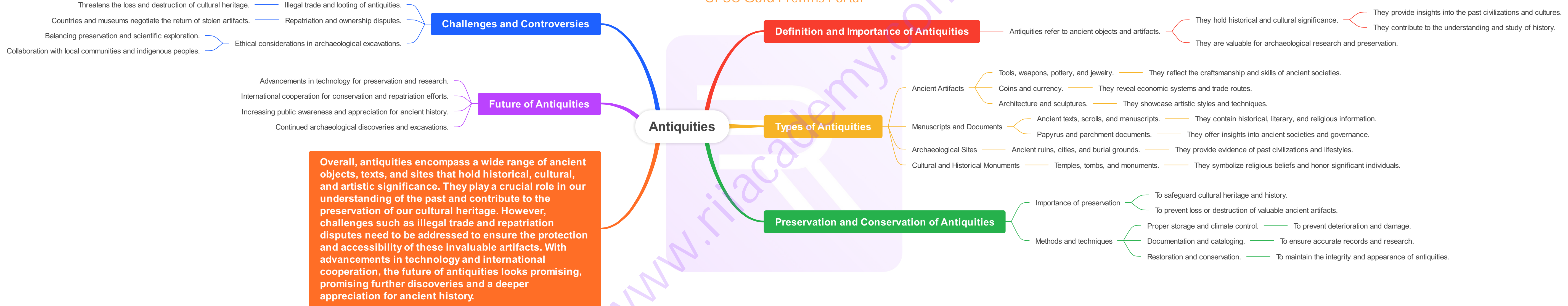
### Legacy and downfall

- Regarded as a well-educated and multi-talented ruler
- His reign marked by ambitious but flawed policies
- Public opinion turned against him due to his policies and actions
- Faced numerous rebellions and uprisings
- Died in 1351, succeeded by his cousin

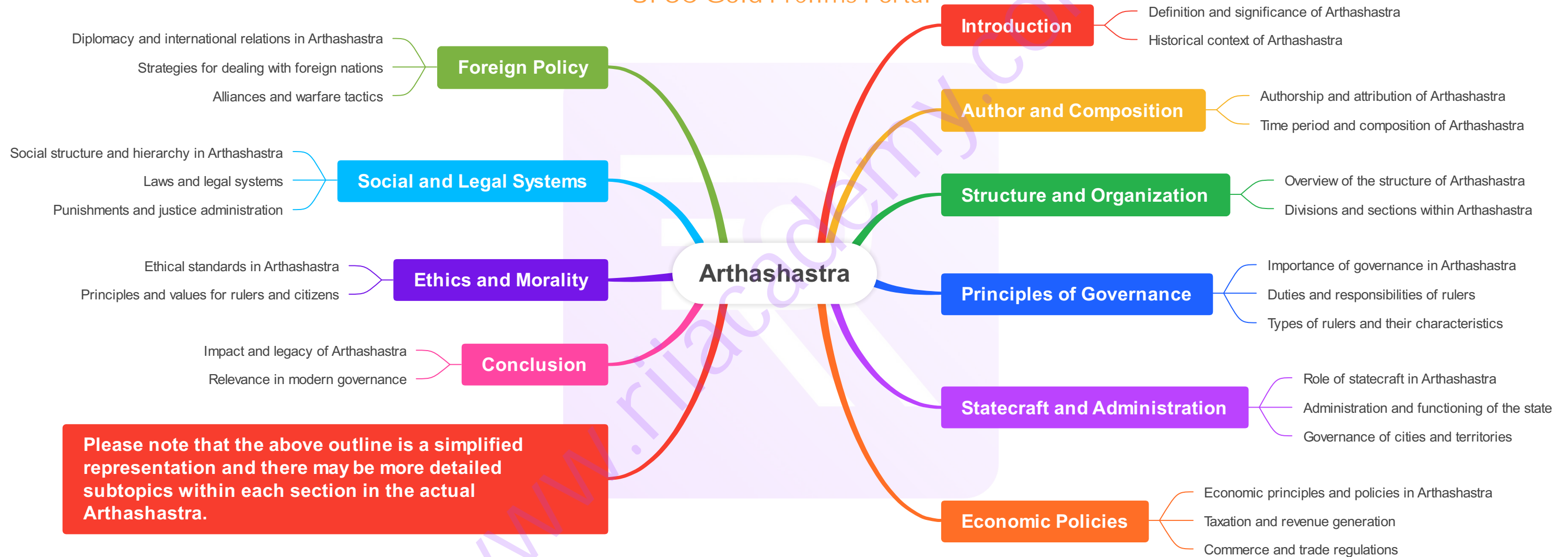
### Evaluation and historical significance

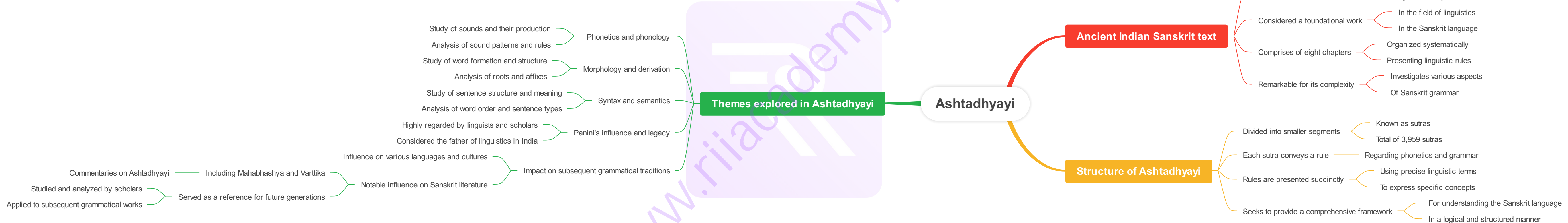
- Considered as a controversial ruler
- His reign a symbol of despotism and misrule
- Historians debate the intentions and impact of his policies
- Contributed to the decline of the Delhi Sultanate
- Left a legacy of failed experiments and administrative challenges

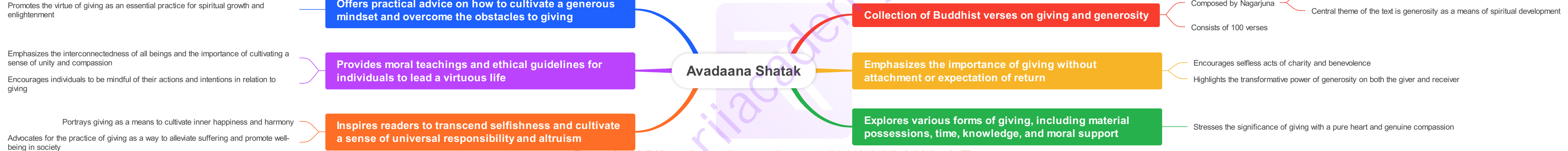


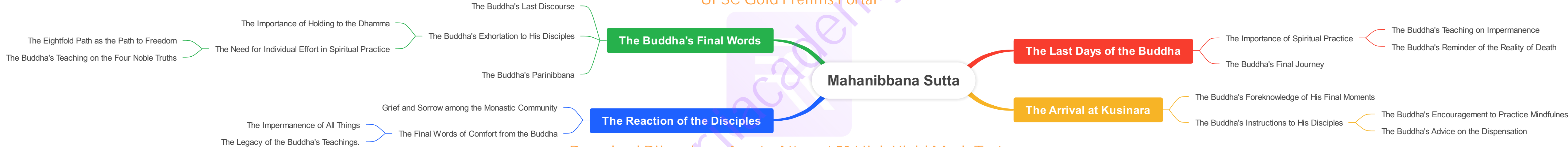


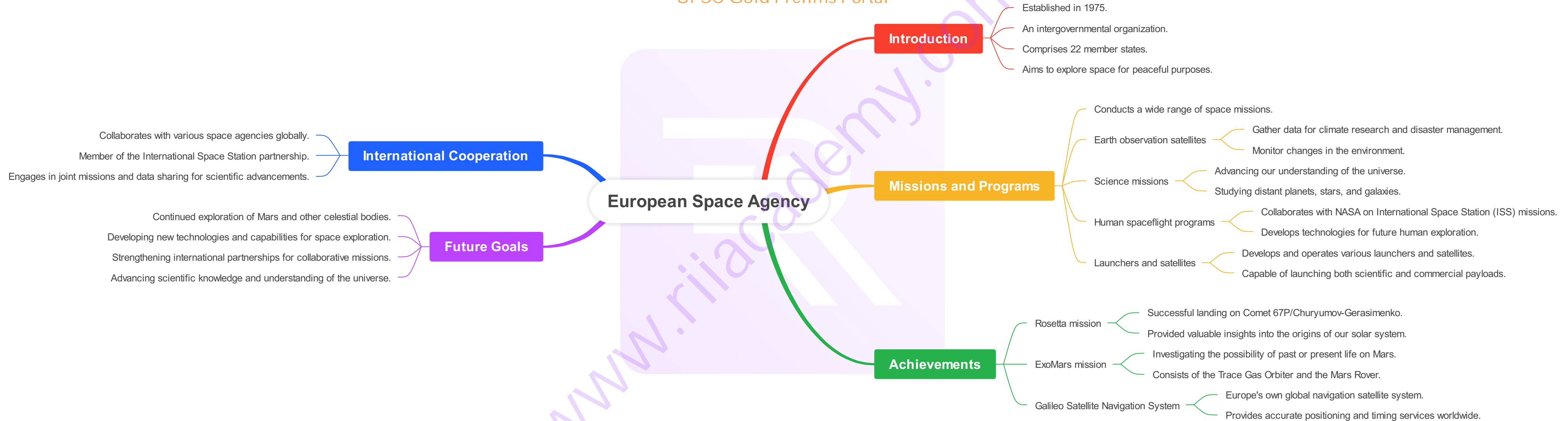




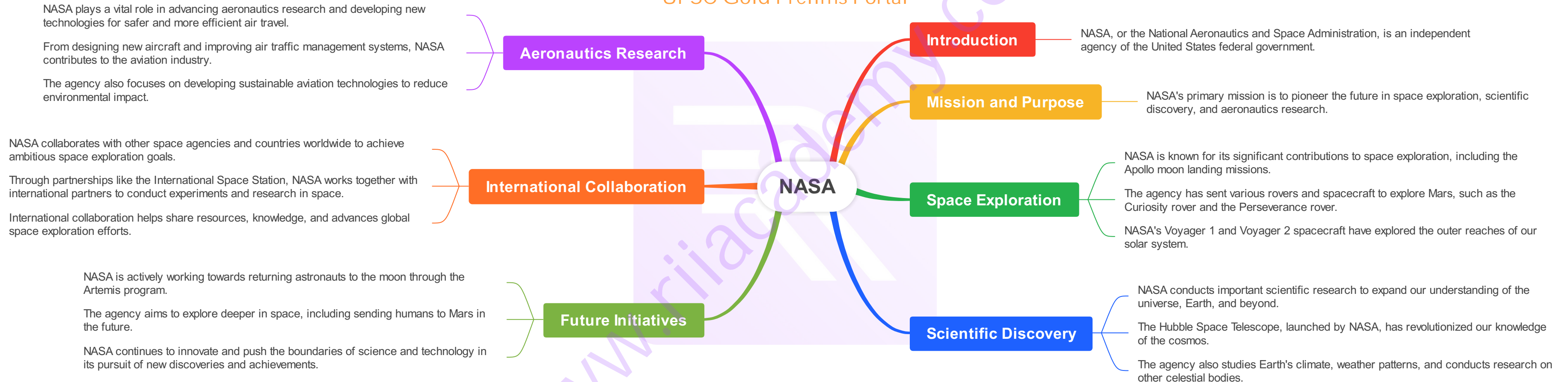


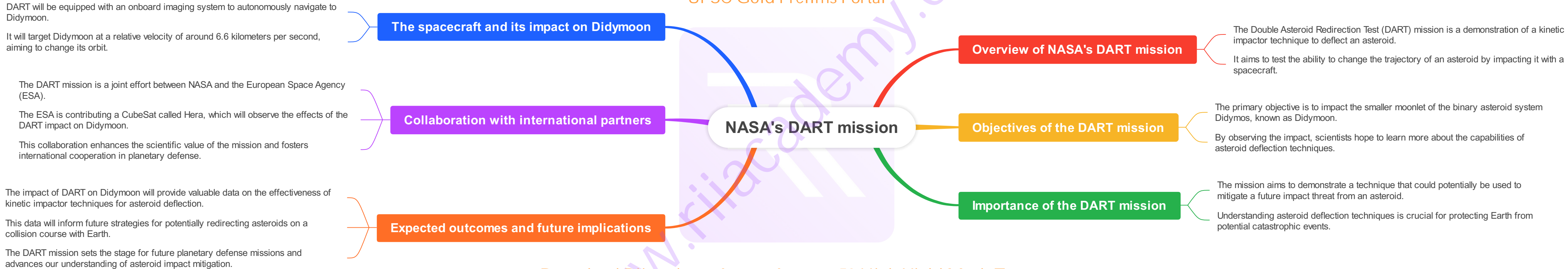


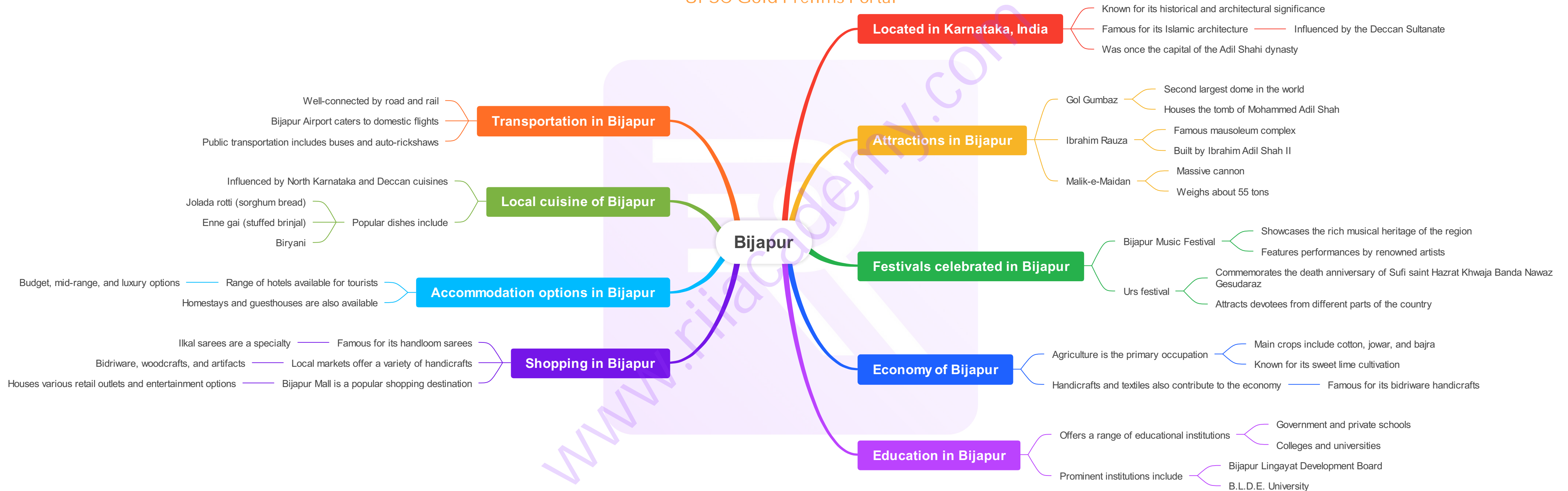


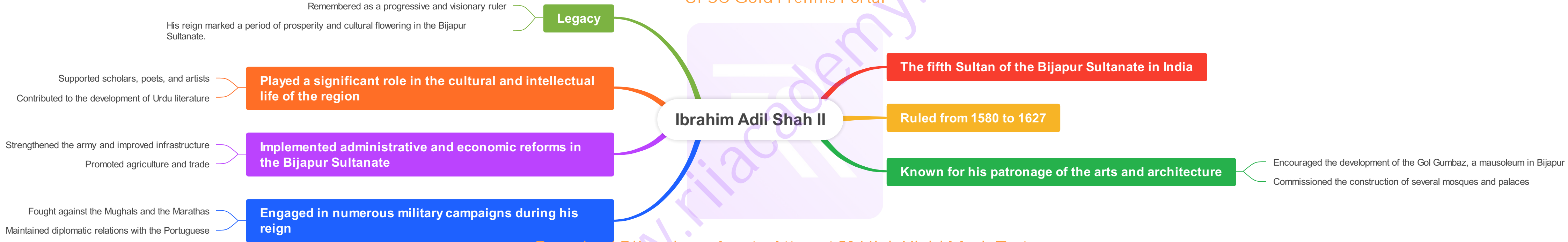


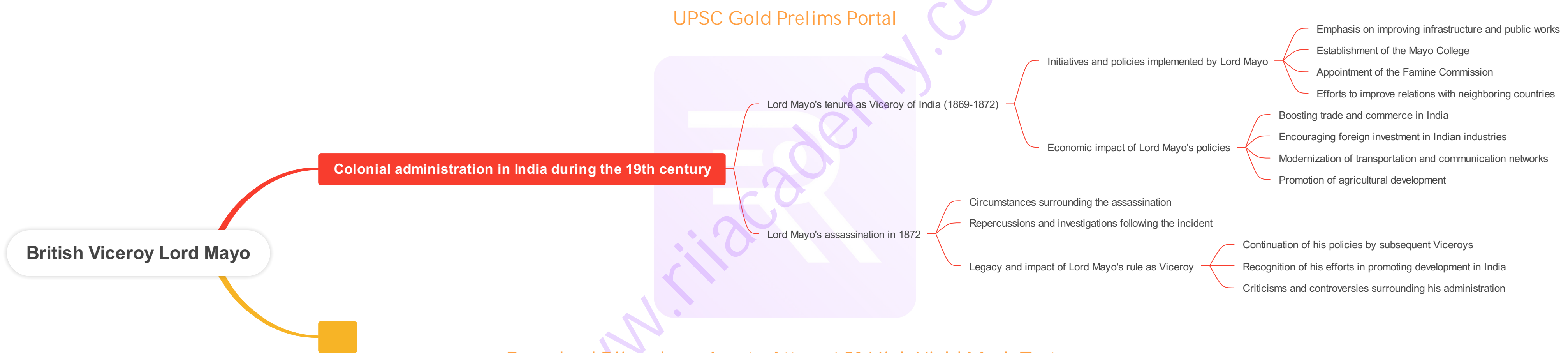




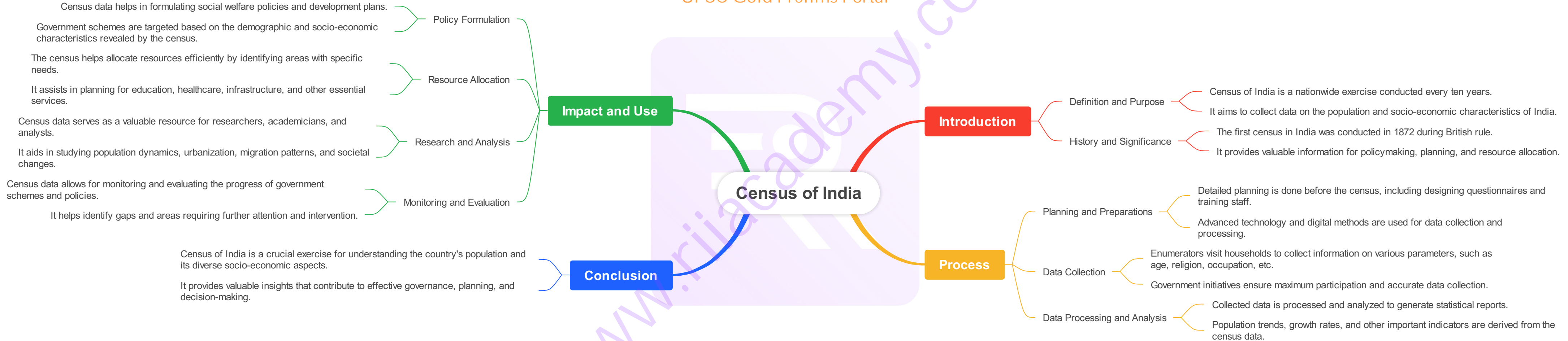


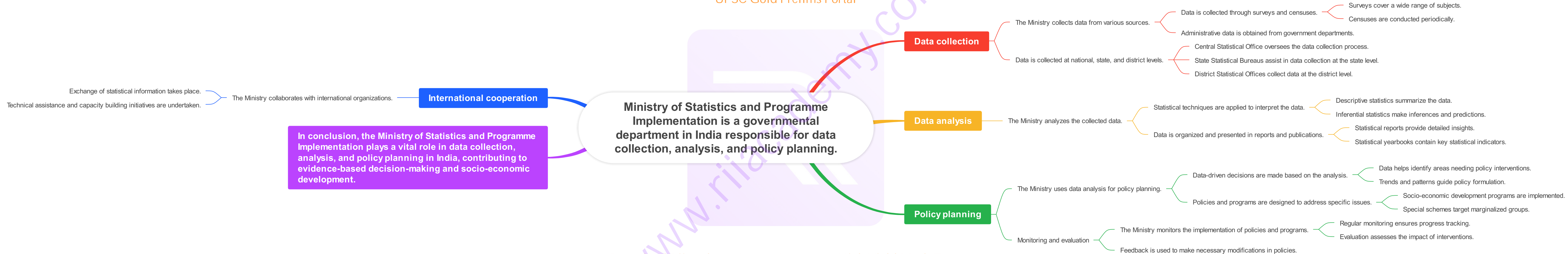


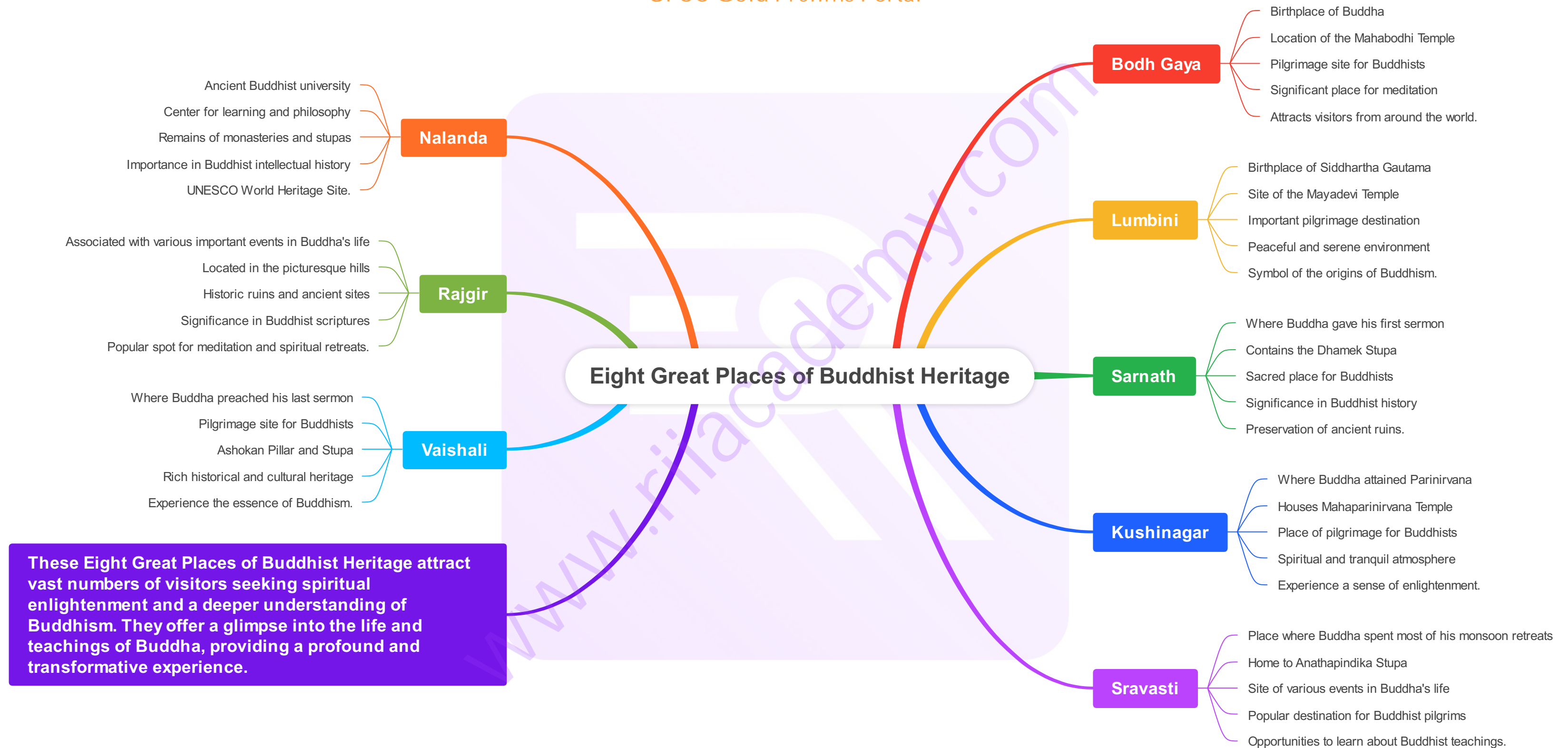


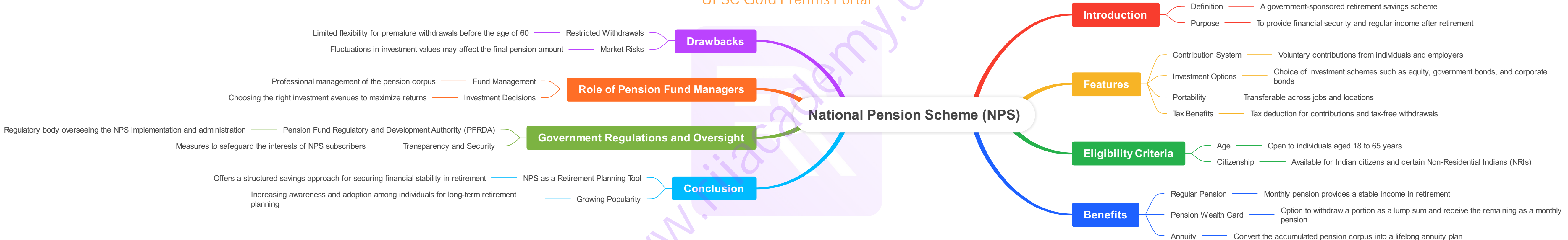


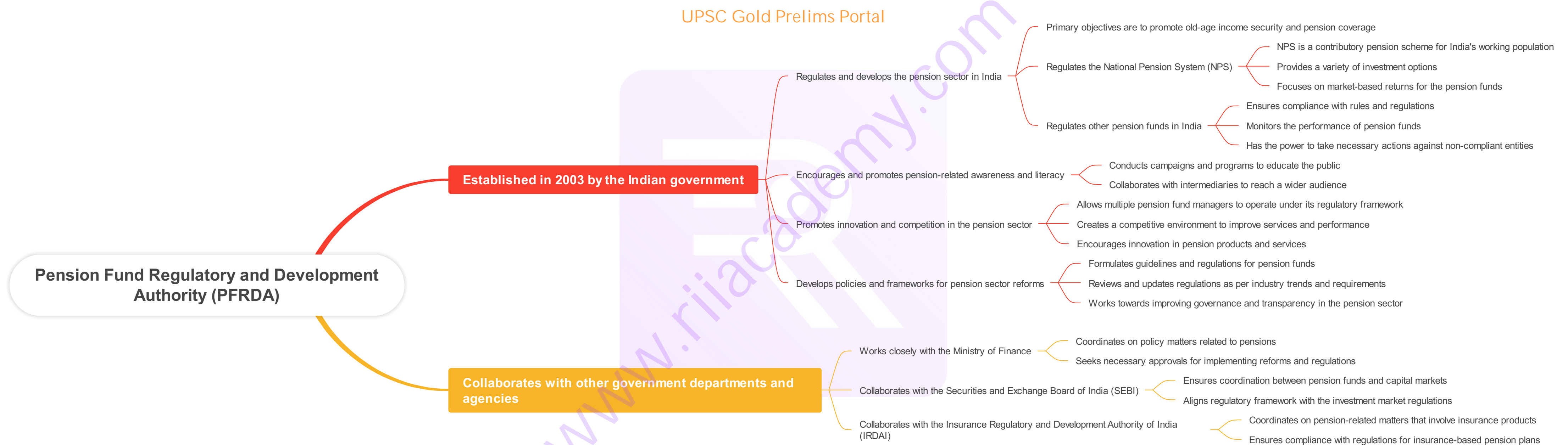














# Chaitanya Mahaprabhu

A 16th-century saint and religious leader in India

- Born in 1486 in Navadvipa, West Bengal, India
- Founded the Gaudiya Vaishnavism tradition
  - Believed in the worship of Lord Krishna as the Supreme Personality of Godhead
    - Advocated the chanting of the Hare Krishna mantra as the primary means of attaining spiritual enlightenment
    - Taught the importance of devotional service and love for God
  - Attracted a large following and disciples who were inspired by his teachings
    - Spread his philosophy and teachings throughout India
    - Established several monasteries and temples dedicated to Lord Krishna
- Known for his ecstatic devotion and mystical experiences
  - Often lost in deep meditation and trance-like states
  - Renowned for his sankirtana movement
- Considered an incarnation of Lord Krishna by his followers
  - Believed to be the combined form of Radha and Krishna
- Inspired numerous poets, scholars, and artists
  - His teachings and life story have been documented in various texts and biographies
  - His influence on Indian culture and spirituality is still felt today
    - Continues to inspire millions of devotees around the world
- Remembered for his message of love, compassion, and devotion
  - Emphasized the universality of spiritual love beyond caste, creed, and social barriers
  - Encouraged everyone to cultivate a personal relationship with God
    - Taught that God can be experienced through sincere devotion and surrender
  - His legacy continues to impact the lives of many seekers on the spiritual path.

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# Gaudiya Vaishnavism

**Gaudiya Vaishnavism has a rich tradition of devotional arts and literature.**

The practice of Kirtan, singing and chanting the holy names of Krishna, is a significant aspect of Gaudiya Vaishnavism.

The literature of Gaudiya Vaishnavism includes works by the Six Goswamis of Vrindavan.

These works explore the philosophy, theology, and devotional practices of Gaudiya Vaishnavism.

**Gaudiya Vaishnavism has had a significant impact on Hinduism and spirituality worldwide.**

The International Society for Krishna Consciousness (ISKCON) is a prominent organization promoting Gaudiya Vaishnavism globally.

Gaudiya Vaishnavism continues to attract followers who seek a path of devotion and spiritual realization in Krishna consciousness.

ISKCON was founded in 1966 by A. C. Bhaktivedanta Swami Prabhupada.

It has temples, centers, and devotees in many countries.

**Gaudiya Vaishnavism is a branch of the Vaishnavism tradition.**

It originated in Bengal, India in the 16th century.

The founder of Gaudiya Vaishnavism was Chaitanya Mahaprabhu.  
Chaitanya Mahaprabhu is considered an incarnation of Lord Krishna.

Gaudiya Vaishnavism teaches the worship of Krishna as the supreme deity.

**The core philosophy of Gaudiya Vaishnavism is Achintya Bheda Abheda.**

Achintya Bheda Abheda means the simultaneous oneness and difference in Krishna and his energies.

According to this philosophy, Krishna is both identical and different from his creations.

Gaudiya Vaishnavism emphasizes the concept of Bhakti Yoga.

Bhakti Yoga involves devotional service, love, and surrender to Krishna.  
Devotees are encouraged to chant the Hare Krishna mantra and engage in congregational chanting.

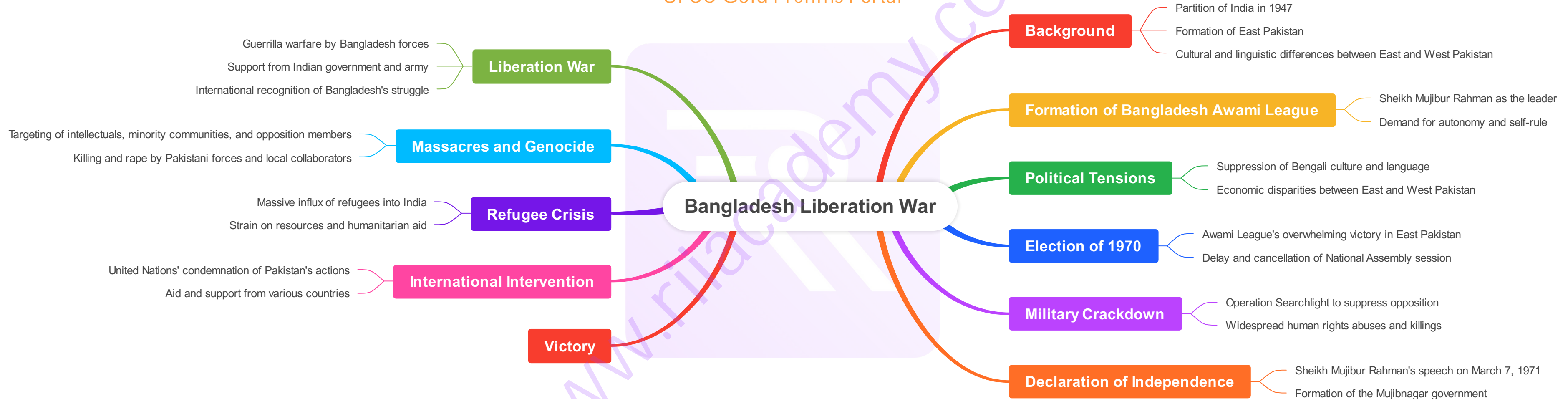
**Gaudiya Vaishnavism places great importance on the teachings of the Bhagavad Gita and the Bhagavat Purana.**

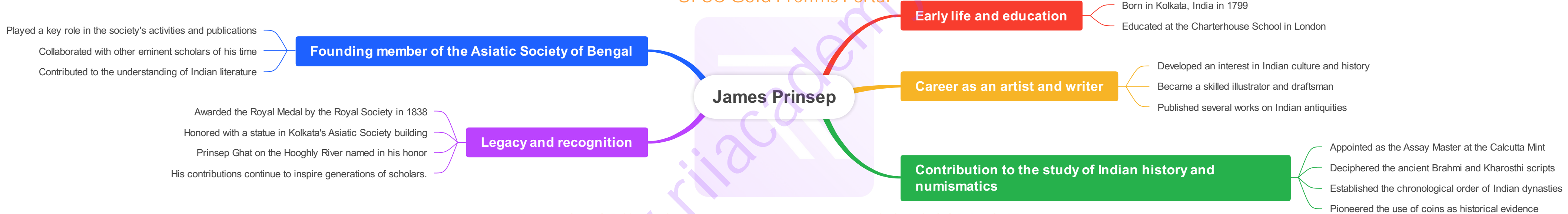
The Bhagavad Gita is a sacred text that contains the dialogue between Lord Krishna and Arjuna.

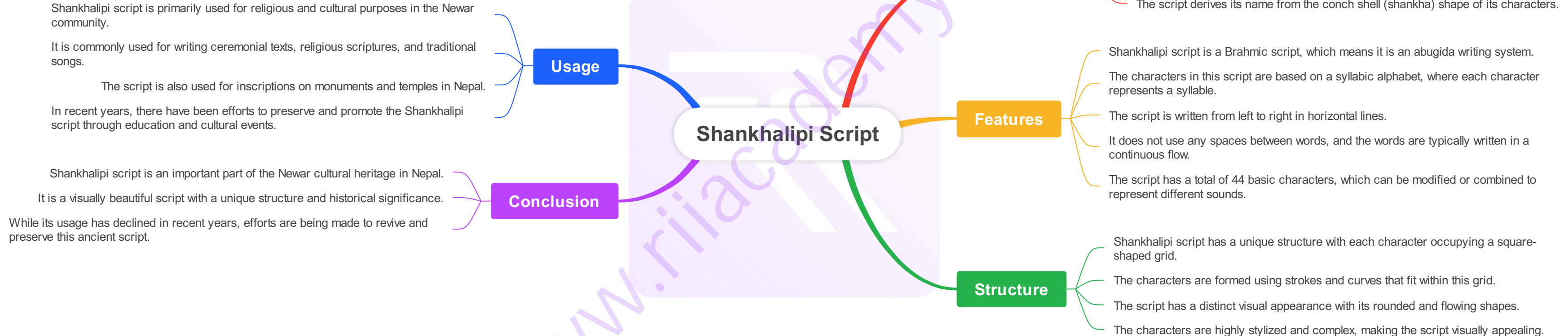
It discusses various aspects of life, duty, and the path to spiritual liberation.

The Bhagavat Purana is one of the eighteen Mahapuranas and narrates the pastimes of Lord Krishna.

It describes the various avatars of Krishna and the glories of his devotees.







# Defence Acquisition Council (DAC)

## The Defence Acquisition Council (DAC) is

the highest decision-making body for defense procurement in India.



It is chaired by the Defense Minister and consists of various top officials from the Ministry of Defense.

DAC functions as a forum for discussing and resolving issues related to defense acquisitions.

DAC works closely with various defense agencies and industrial partners to promote indigenization and self-reliance.

DAC's decisions have a significant impact on the modernization and strengthening of India's defense forces.

The main objective of DAC is to ensure timely and cost-effective procurement of military equipment.

It reviews and provides guidance on various procurement proposals put forward by the armed forces.  
It also monitors the progress of ongoing defense projects and takes decisions to expedite their implementation.

It encourages the involvement of the domestic defense industry in the procurement process through offset policies.  
DAC also aims to enhance defense research and development capabilities in the country.

It plays a vital role in maintaining the combat readiness of the armed forces.  
DAC's focus is on acquiring state-of-the-art technology and equipment to enhance defense capabilities.  
The council prioritizes the development of indigenous defense manufacturing capabilities.

DAC plays a crucial role in formulating policies and procedures related to defense procurement.  
It approves all major defense acquisitions, including weapons systems, platforms, and technology.  
DAC is responsible for the overall defense procurement strategy of the country.

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# Dravidian style of architecture

## Origins in South India

- Emerged during the Dravidian civilization
  - Flourished between the 6th and 13th centuries
  - Influenced by indigenous styles and foreign elements
- Characterized by unique features
  - Elaborate ornamentation
    - Intricate carvings and sculptures
    - Decorative motifs and patterns
  - Towering gopuras
    - Entrance gateways to temple complexes
    - Adorned with sculpture and relief work
    - Serve as a focal point of the structure
  - Horizontal and vertical symmetry
    - Balanced design and layout
    - Reflects harmonious principles

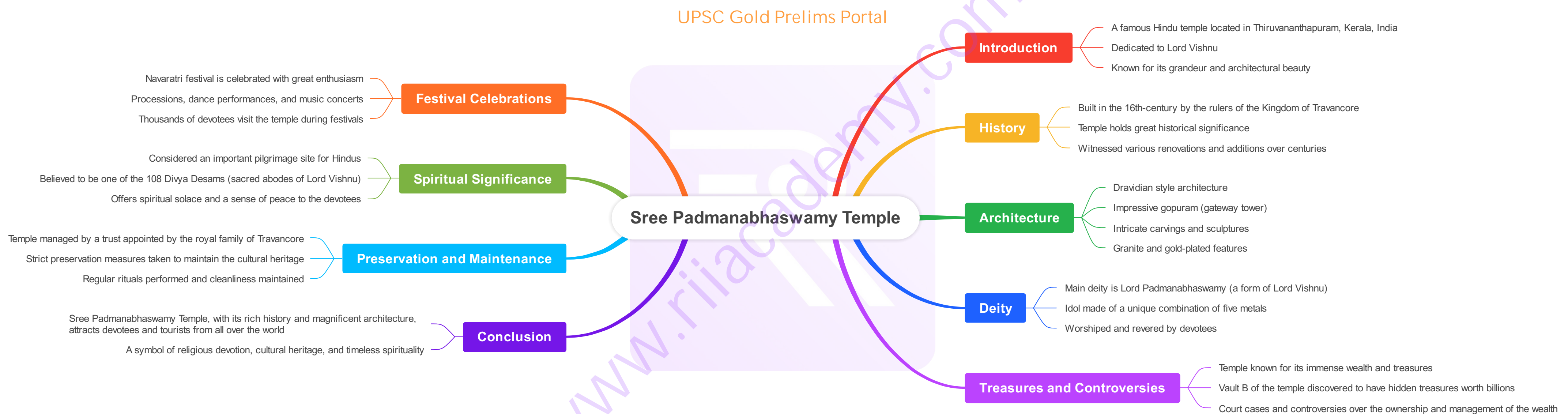
## Temples as the main architectural form

- Dedicated to various deities
  - Brahma, Vishnu, Shiva, etc.
- Elements of a traditional Dravidian temple
  - Five main sections
    - Main entrance, assembly hall, sanctum, inner sanctum, and gateway tower
  - Granite or sandstone construction materials
    - Durable and long-lasting
    - Withstand the test of time
  - Various elements of worship
    - Pillared halls for rituals and ceremonies
    - Courtyards for community gatherings
    - Separate areas for priests and devotees

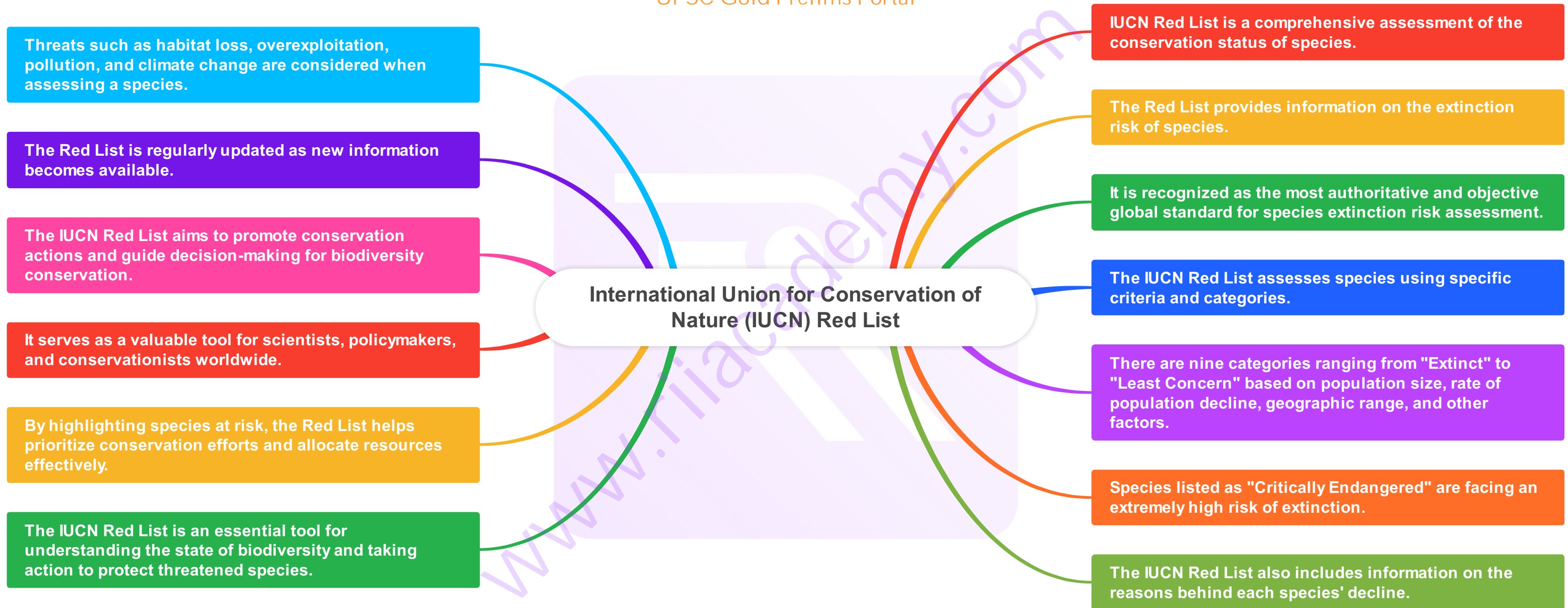
## Influence on other architectural styles

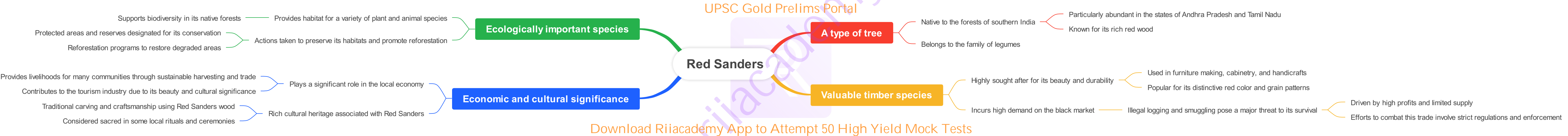
- Influence on Indian temple architecture
  - Spread to other parts of India
  - Seen in the Nagara and Vesara styles
- Influence on Southeast Asian architecture
  - Journeyed through trade routes
  - Seen in temples of Indonesia, Cambodia, and Thailand
- Legacy in modern times
  - Continued use and preservation of Dravidian architectural elements
  - UNESCO World Heritage recognition for Dravidian temples

## Conclusion



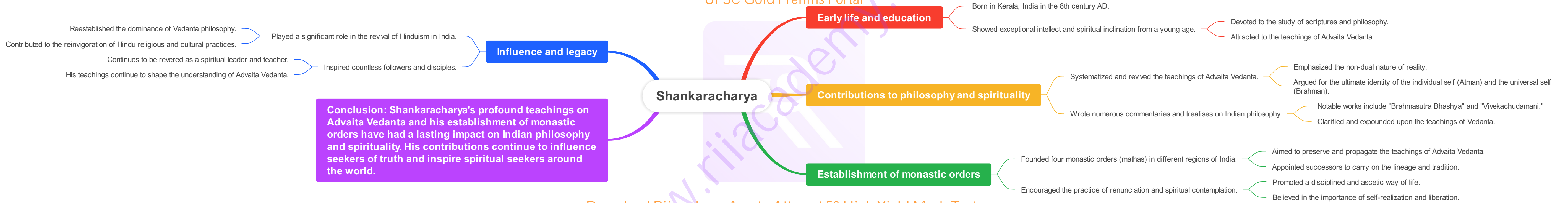














**Tamralipti**

**Ancient port city located in present-day West Bengal, India.**

- Flourished during the Maurya and Gupta empires.
- Known for its rich cultural heritage and architectural marvels.

Played a key role in trade and commerce, especially with Southeast Asia.  
Served as an important center for maritime activities.

**Excavations have revealed numerous artifacts and structures from Tamralipti.**

- Inscriptions, coins, and pottery have provided insights into the city's history.
- Remains of buildings, temples, and fortifications reflect the city's past glory.
- The discovery of a large dockyard demonstrates the city's maritime importance.

Some structures demonstrate influence from Buddhist and Hindu art.  
The presence of monasteries suggests a significant Buddhist presence.

**Tamralipti is believed to have been an important center for Buddhism.**

- Buddhist texts mention the city and its monasteries.
- Mahayana Buddhism is said to have flourished in Tamralipti.

Shifts in river courses and the decline of the maritime trade route affected the city's prosperity.

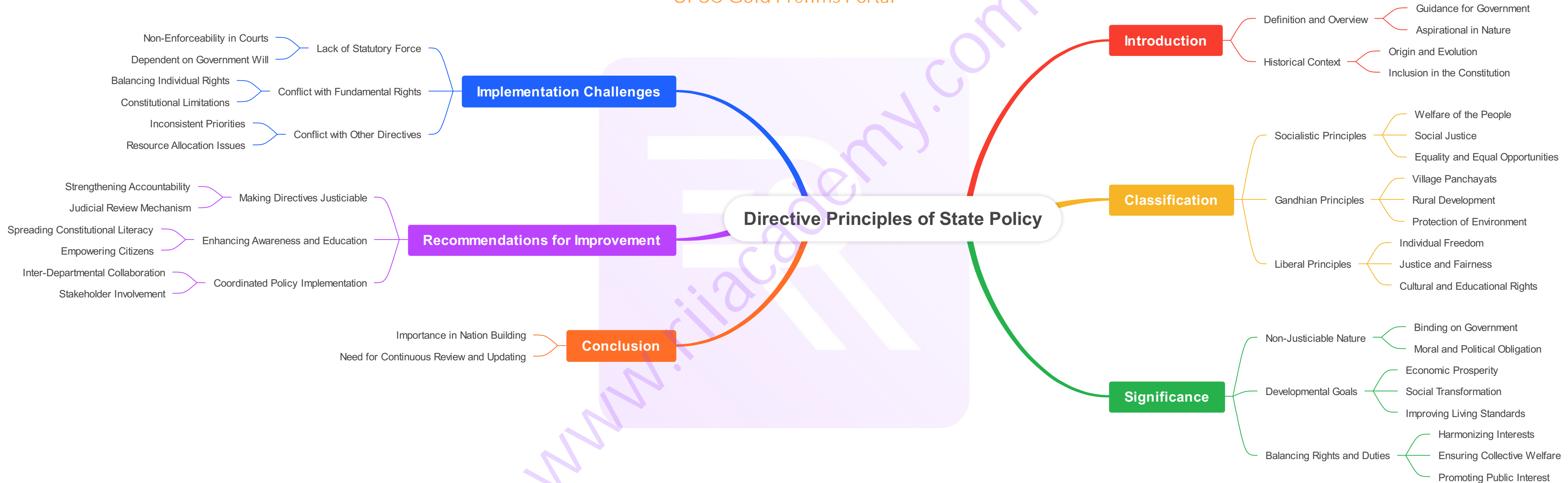
**The decline of Tamralipti can be attributed to various factors.**

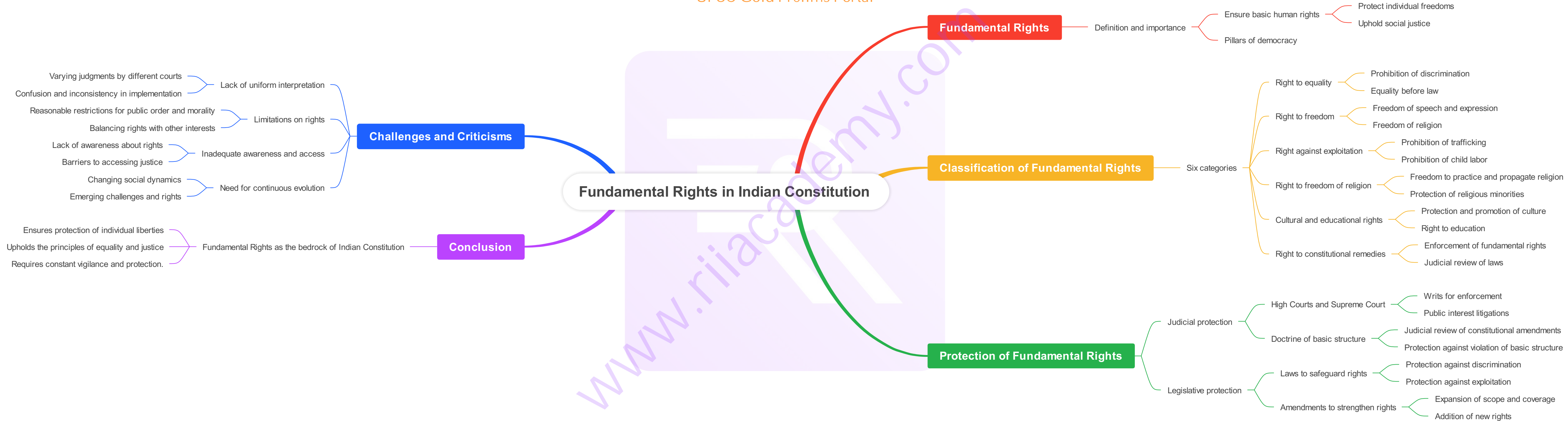
Political instability and invasions contributed to the downfall of Tamralipti.

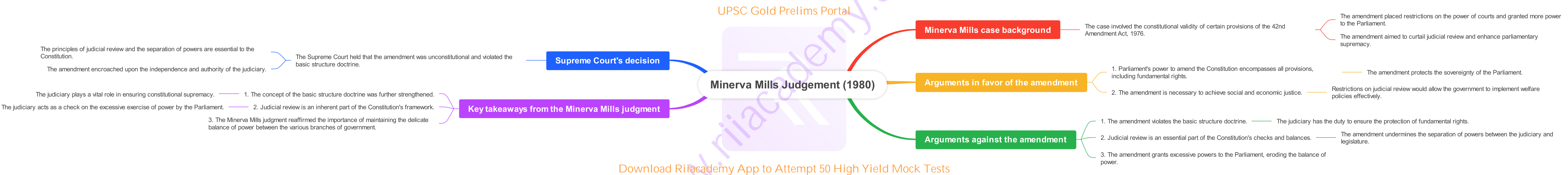
The city continues to be an important site for researchers and historians.

**Tamralipti's legacy lives on through its archaeological remains and cultural influence.**

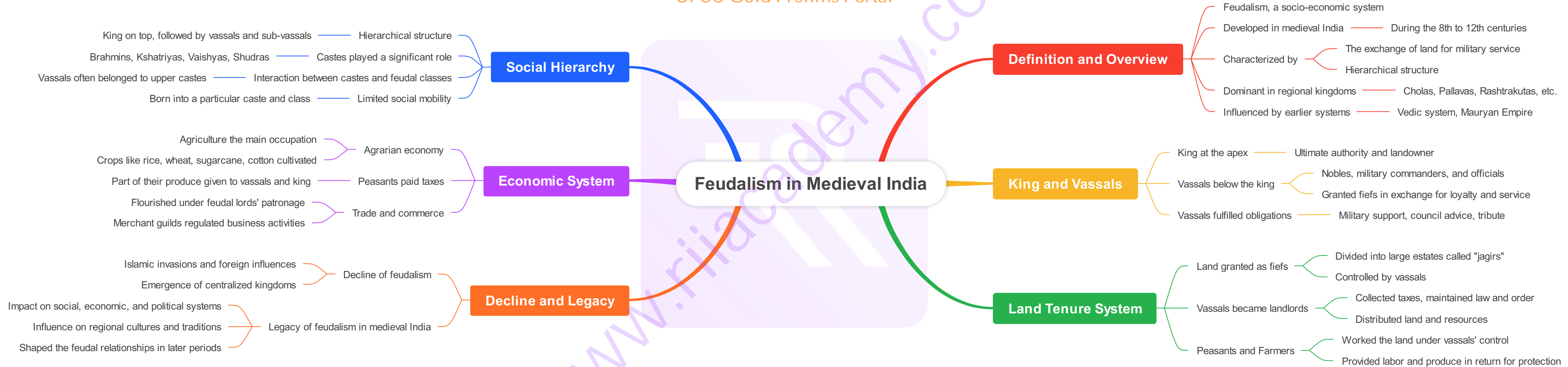
Tamralipti's historical significance connects present-day West Bengal to its glorious past.

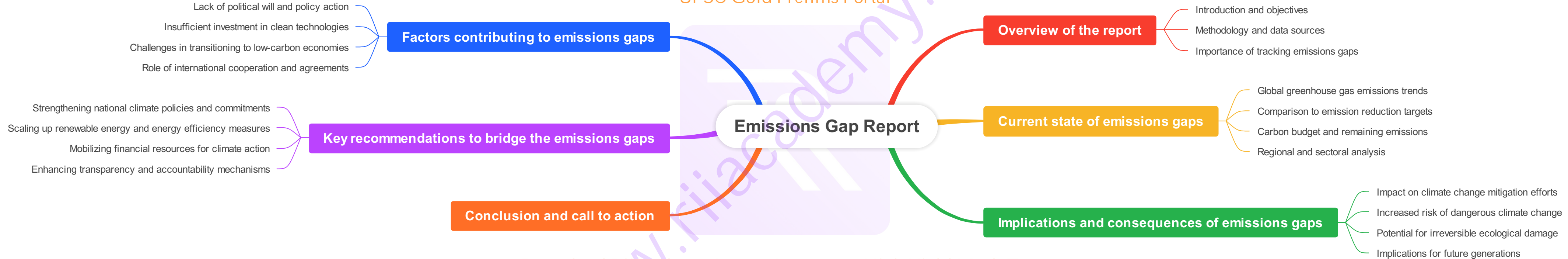


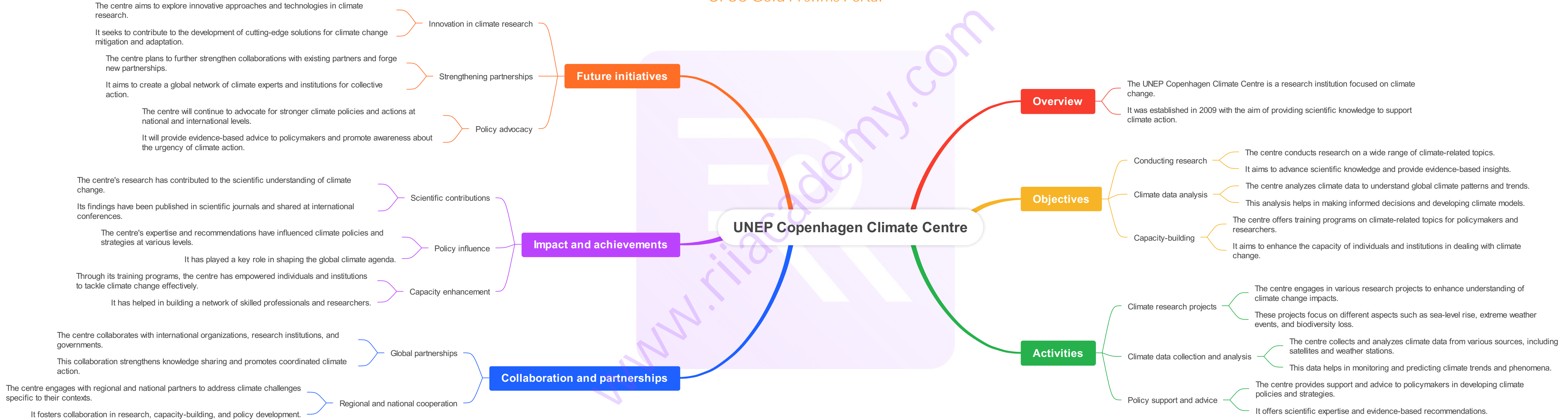


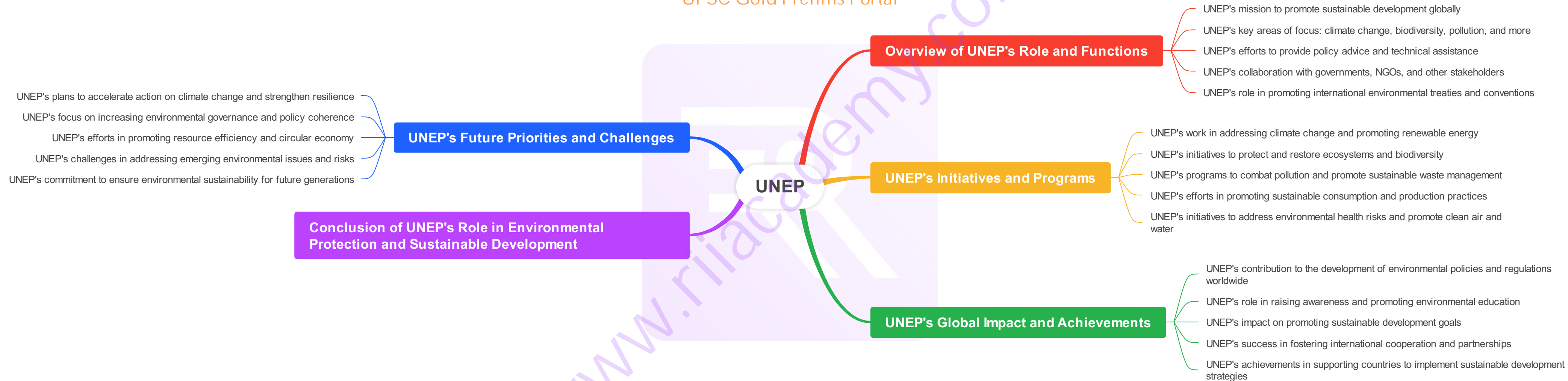


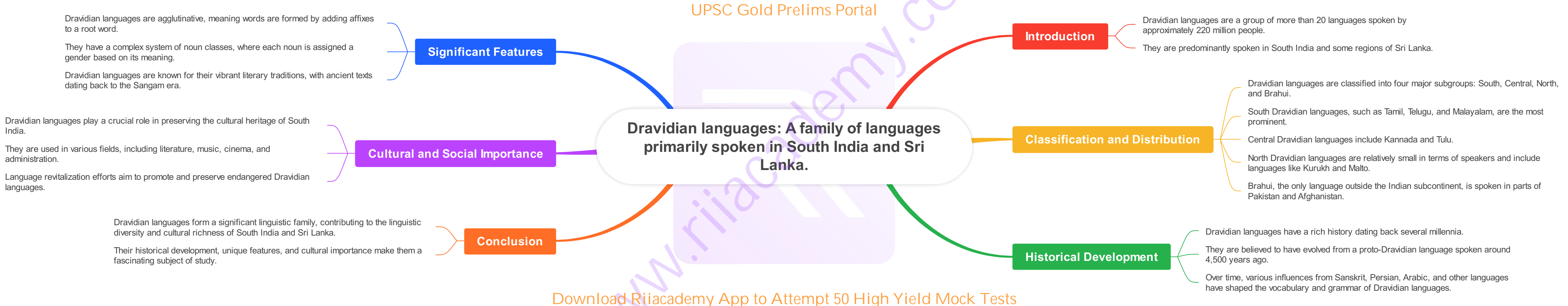






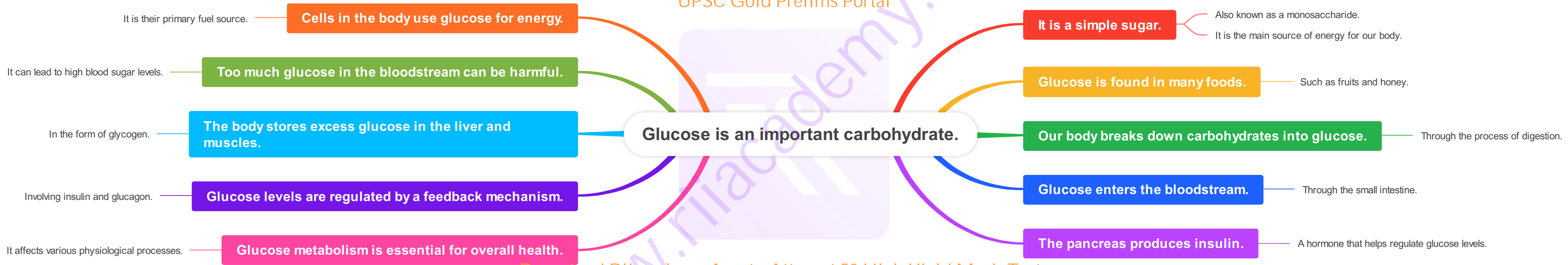


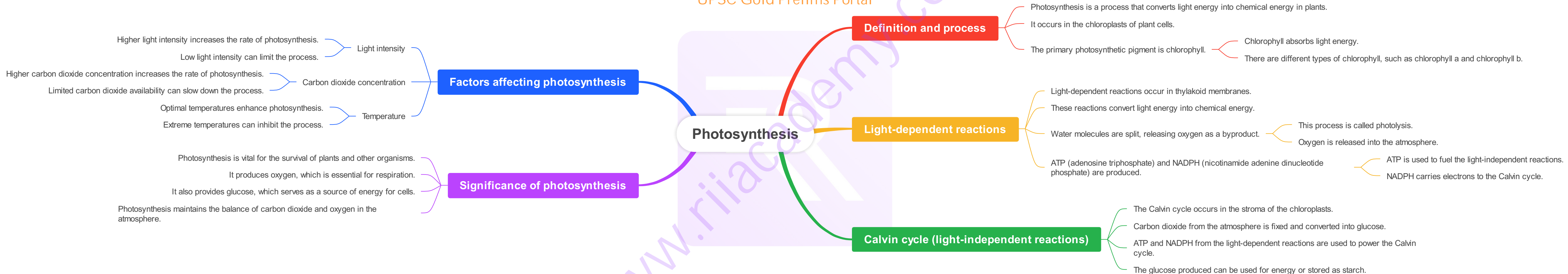


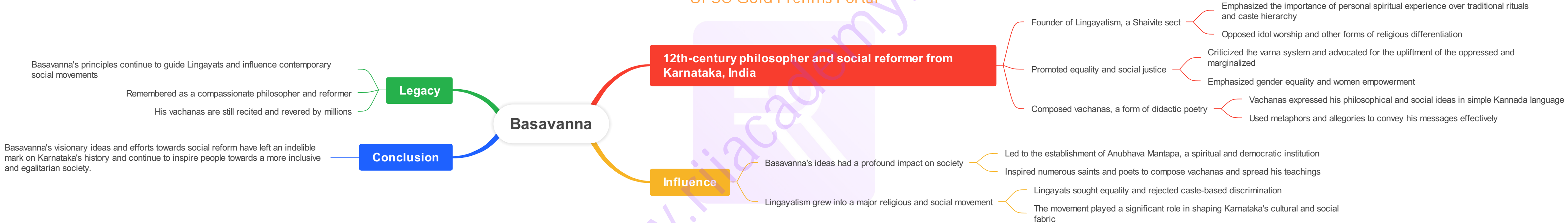


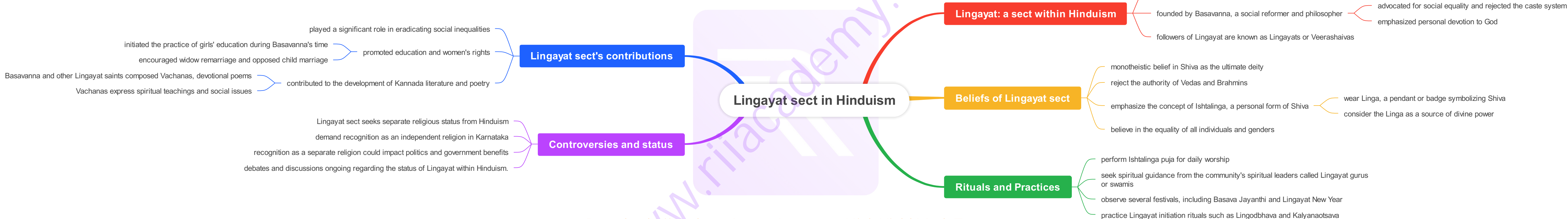


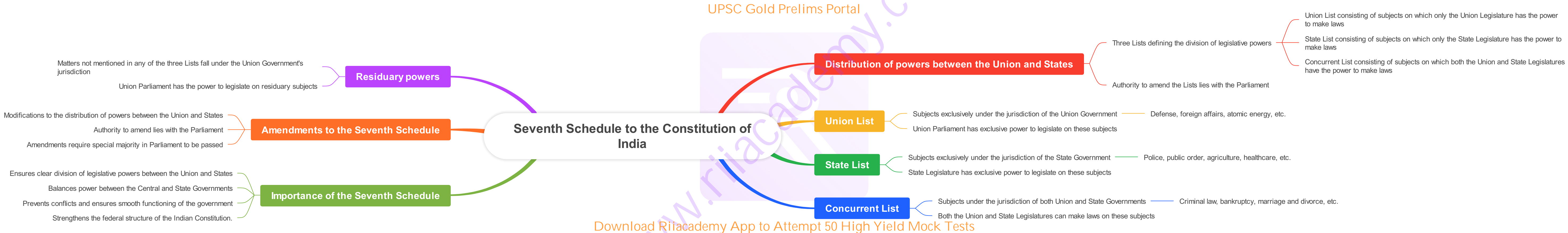


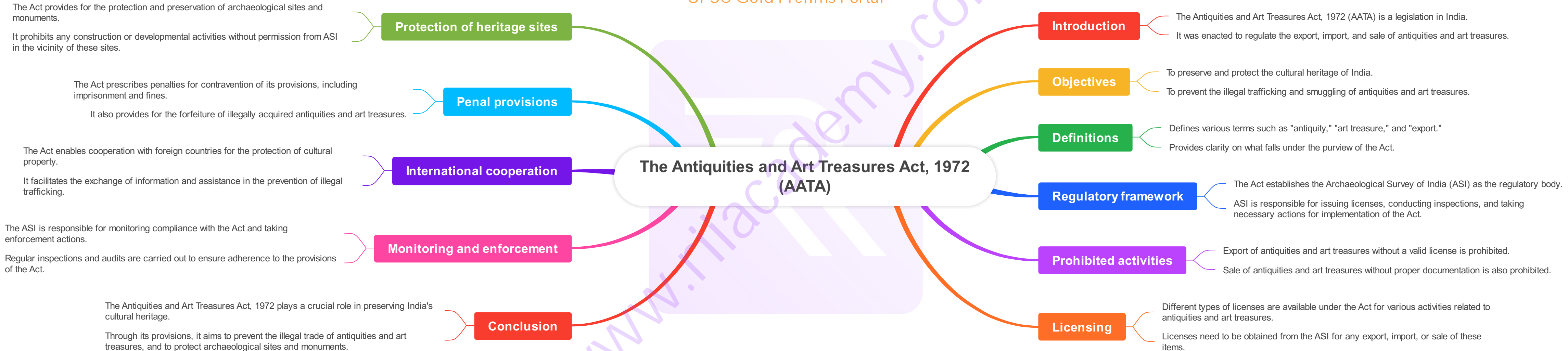




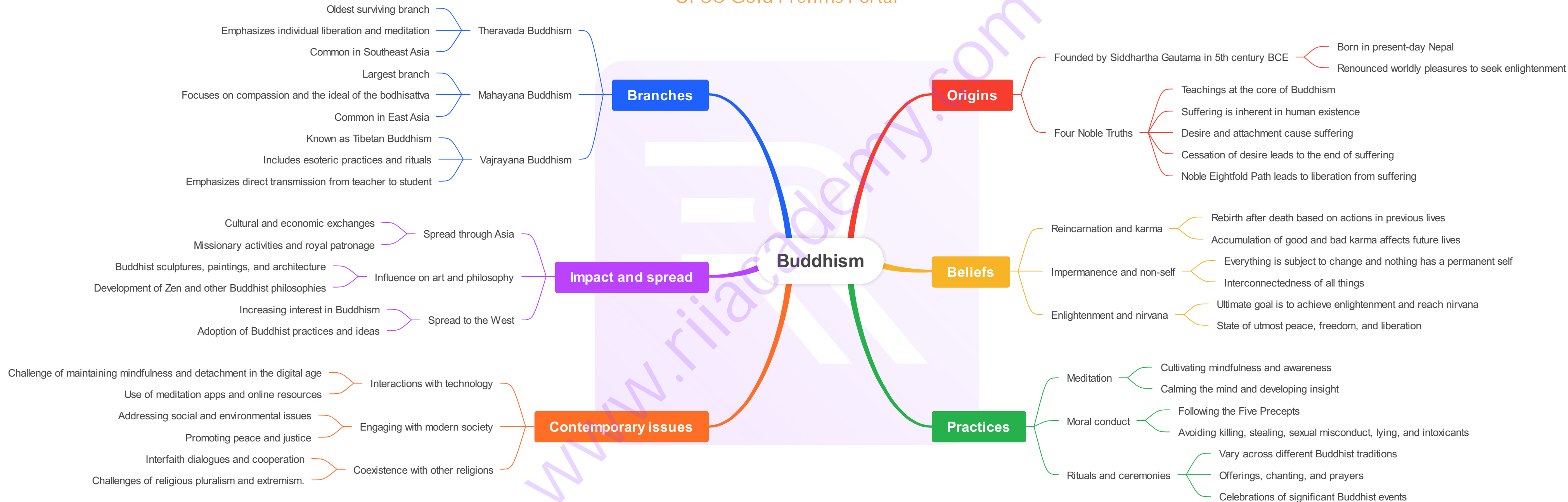


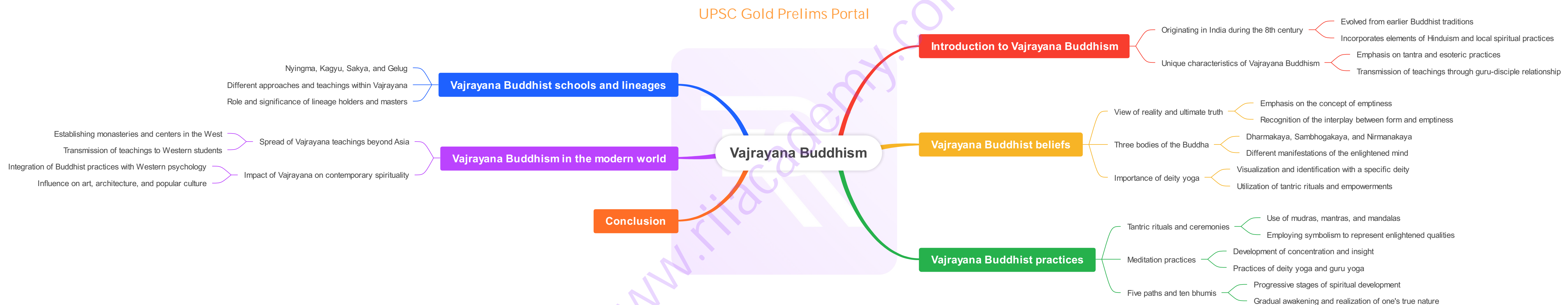


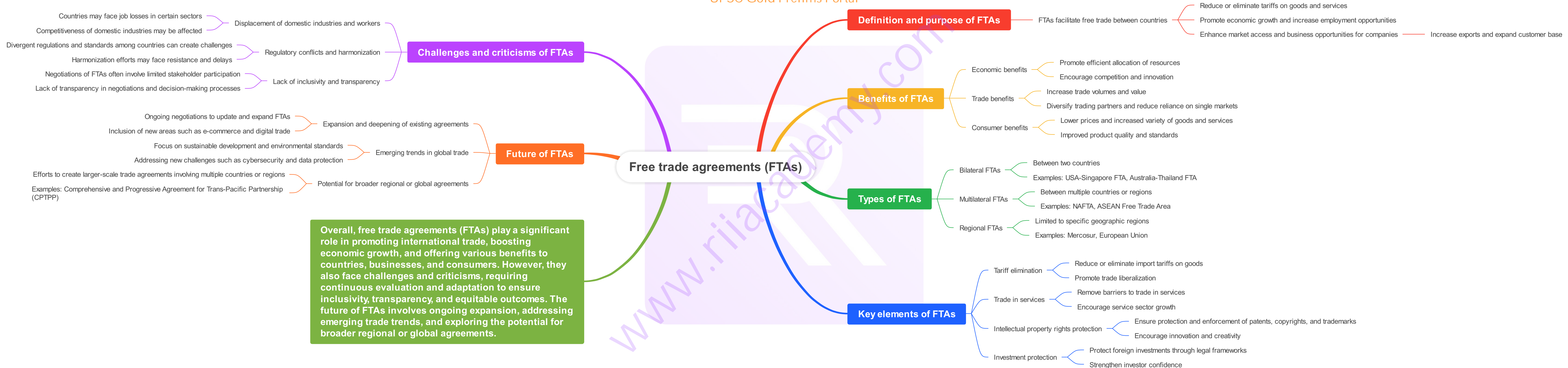


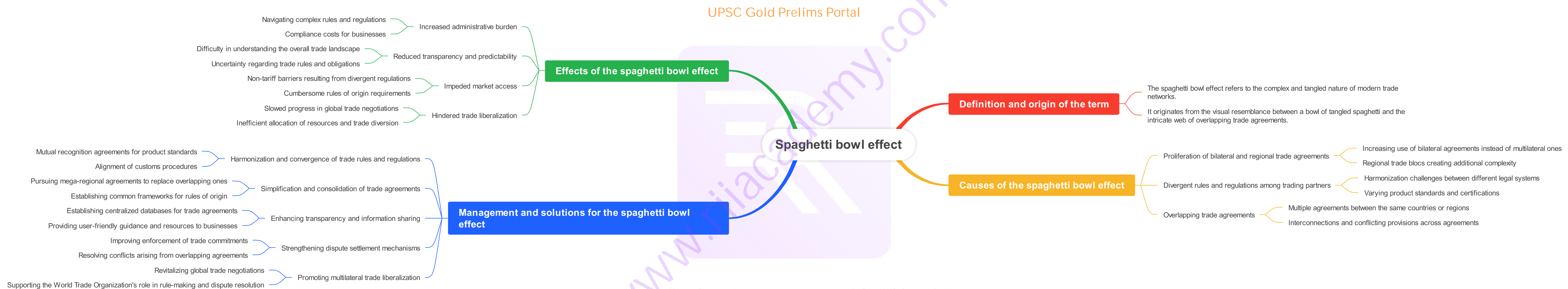


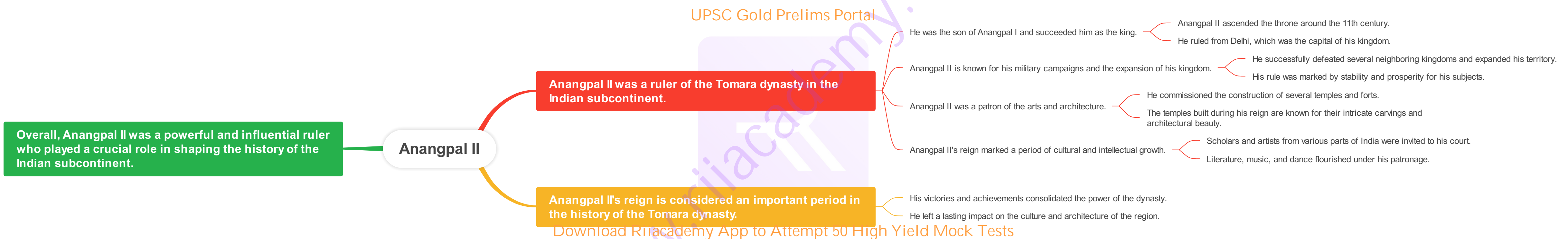


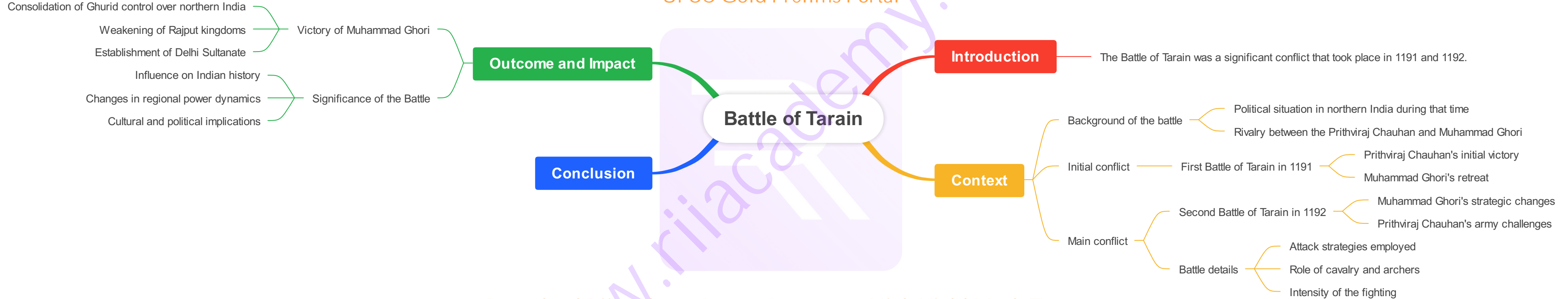




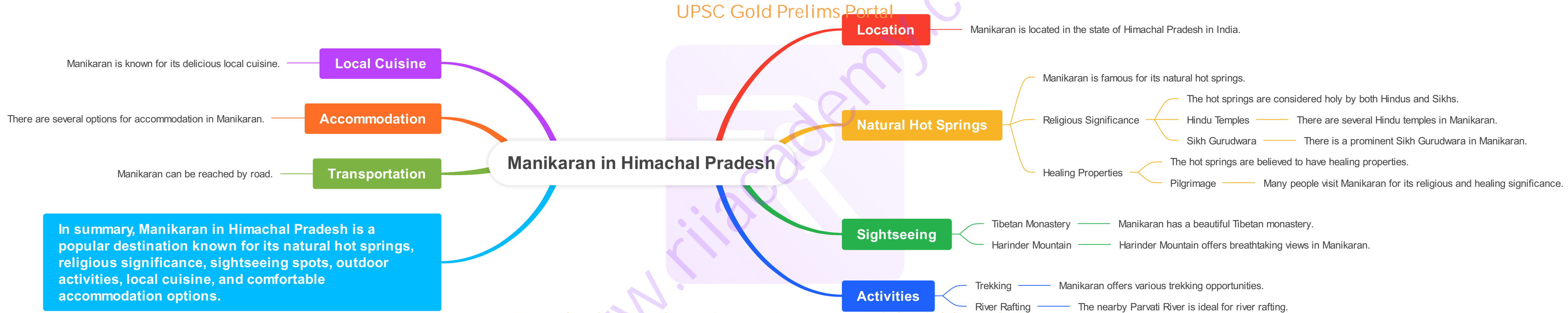


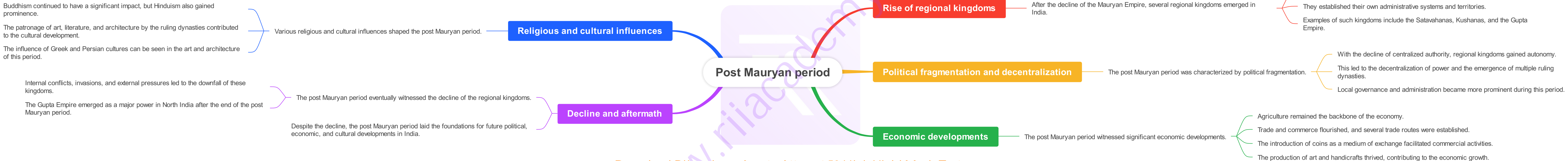


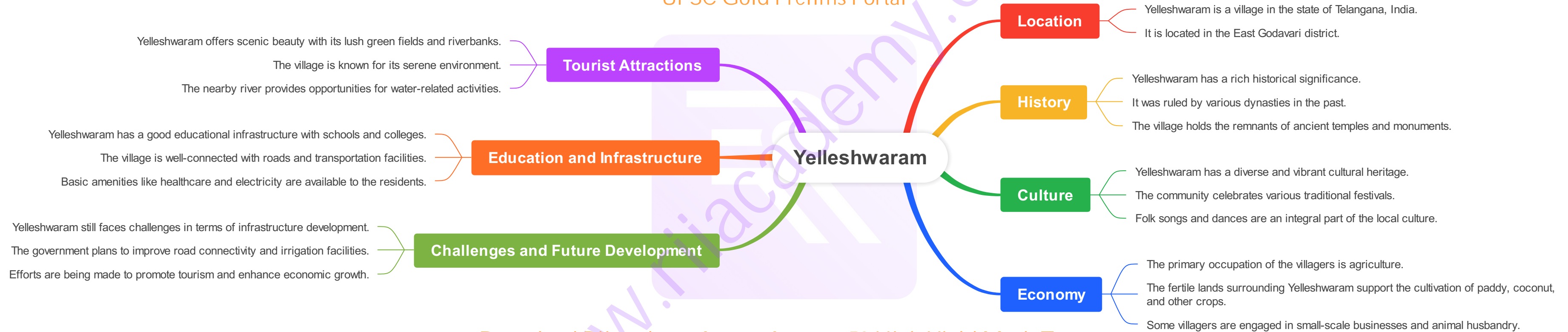


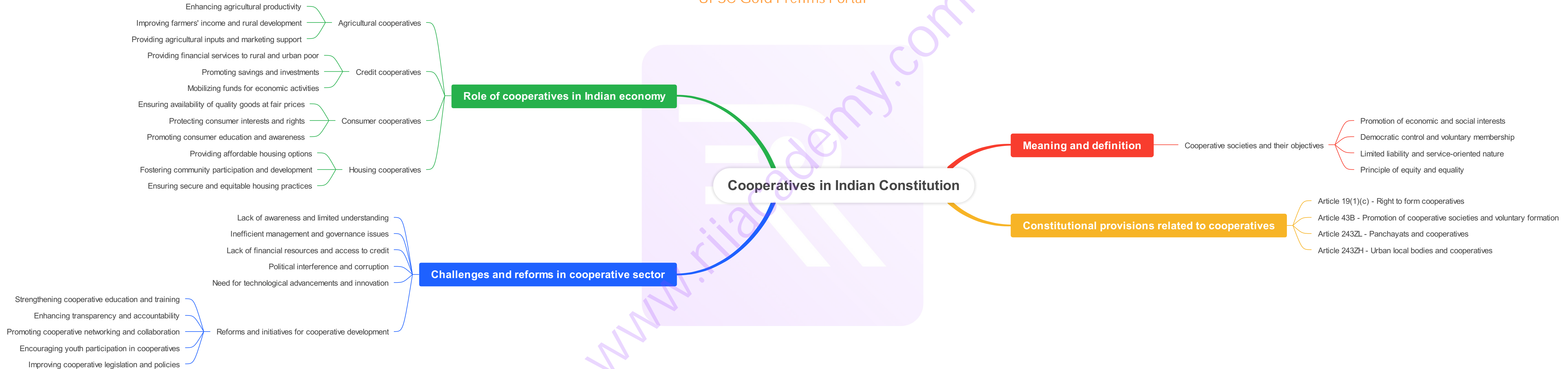


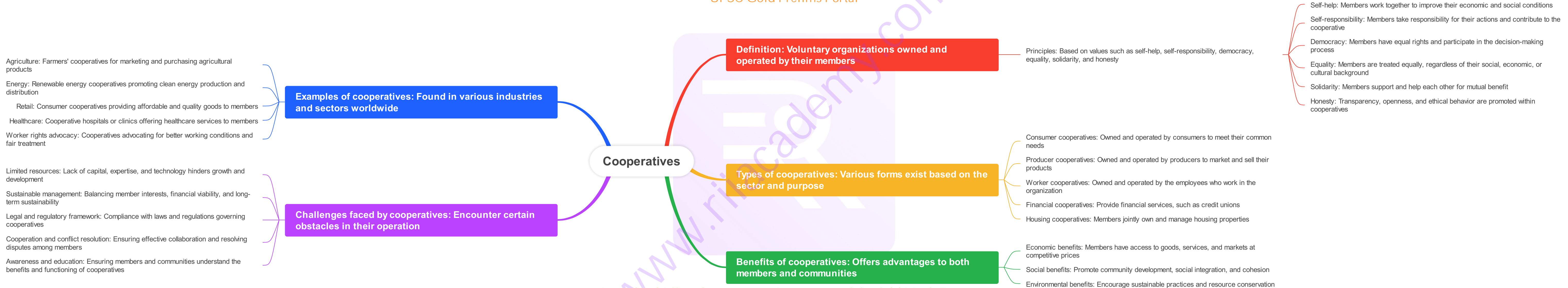


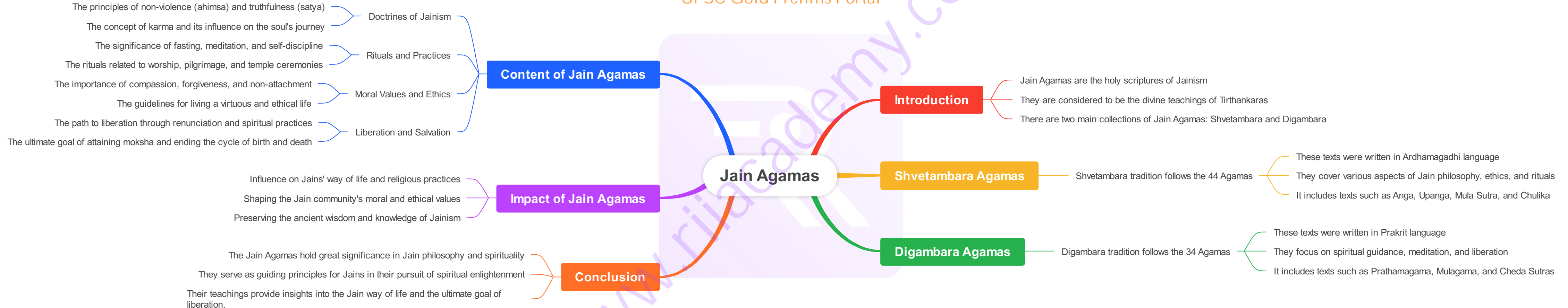




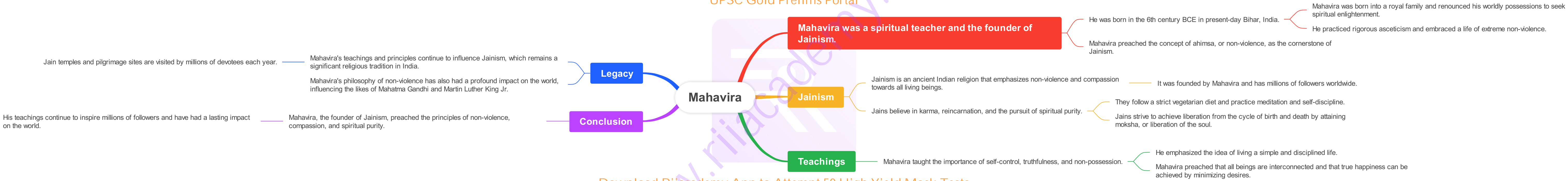


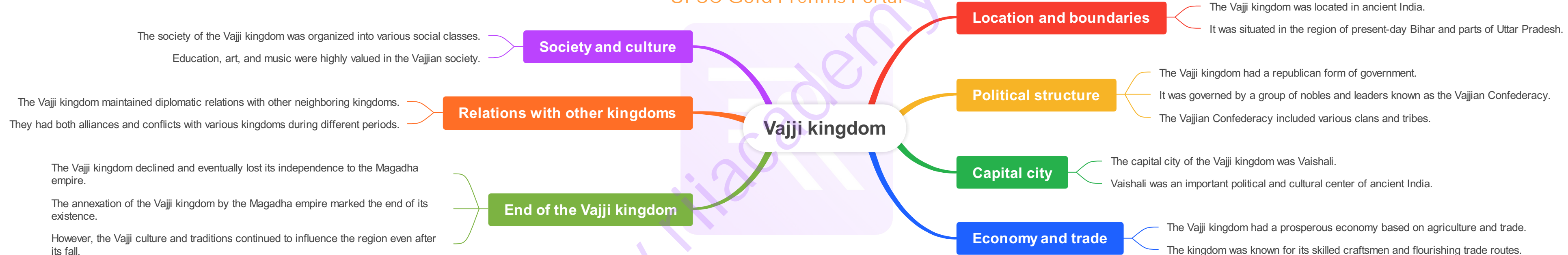


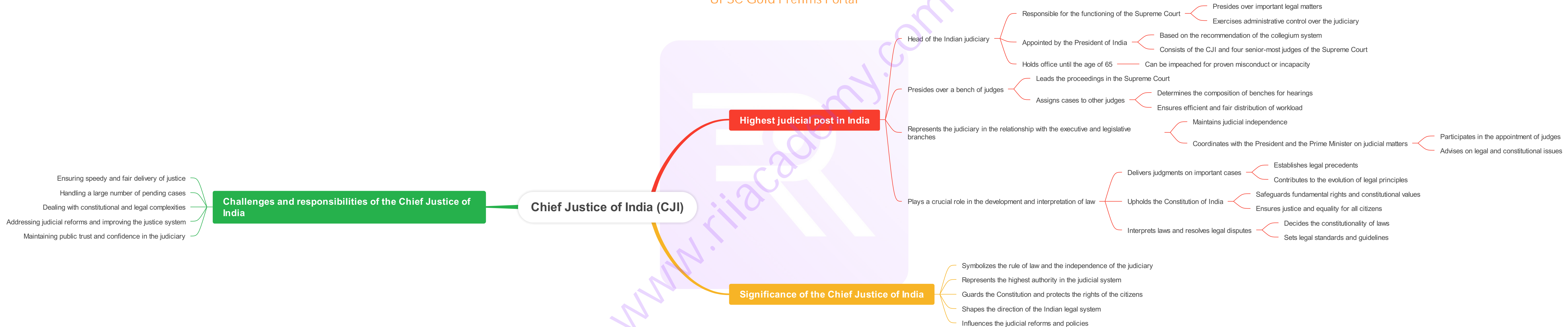




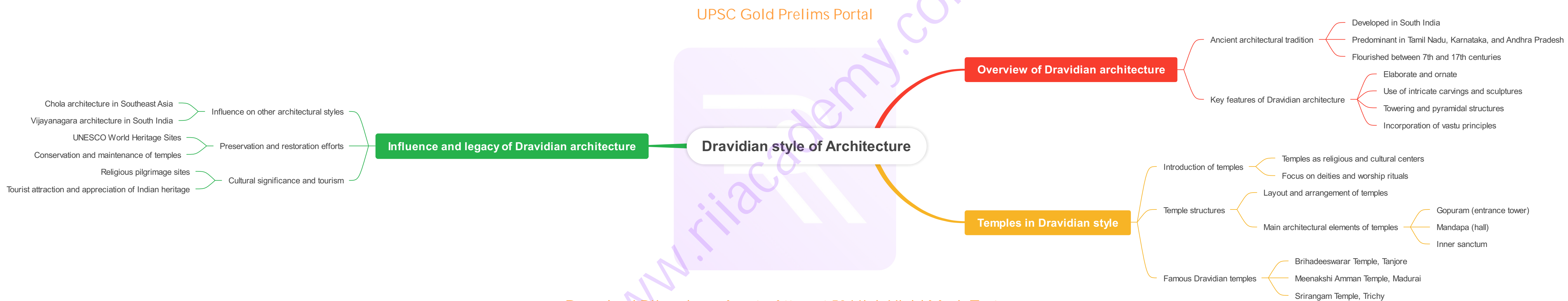


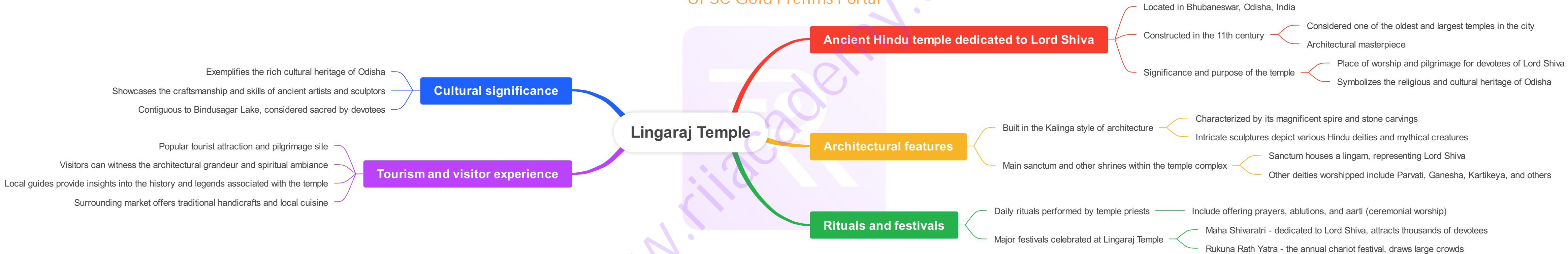




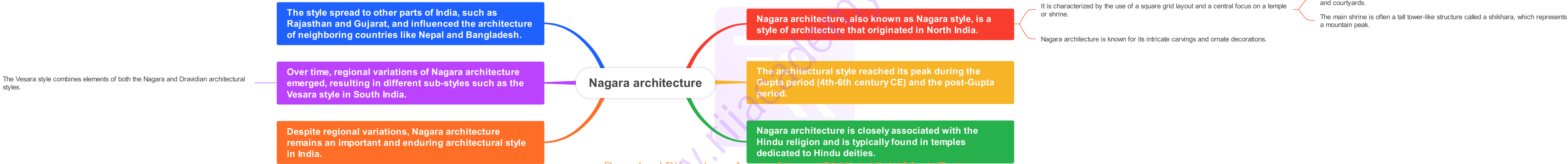












## Satvahana rulers

### Introduction to Satvahana rulers

Origin and rise of the Satvahana dynasty

Satvahana dynasty's earliest ruling period

Expansion and consolidation of the dynasty

Political structure and administration under the Satvahana rulers

Governance and territorial divisions

Administrative officials and their roles

Socio-cultural developments under the Satvahana rulers

Religious patronage and support

Architecture and art during their reign

Economic prosperity and trade during the Satvahana rule

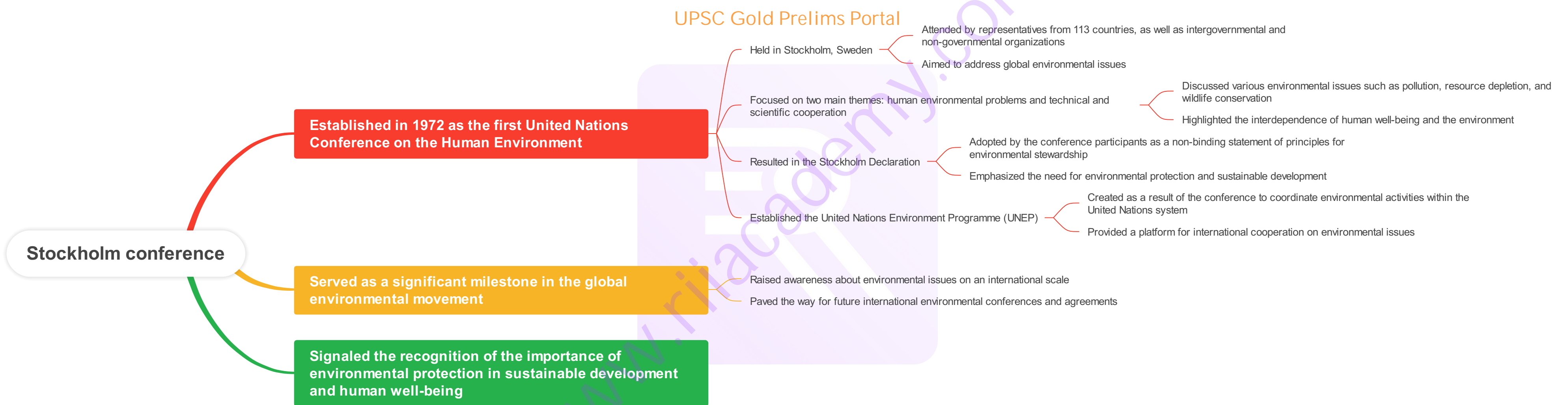
Agricultural advancements and land management

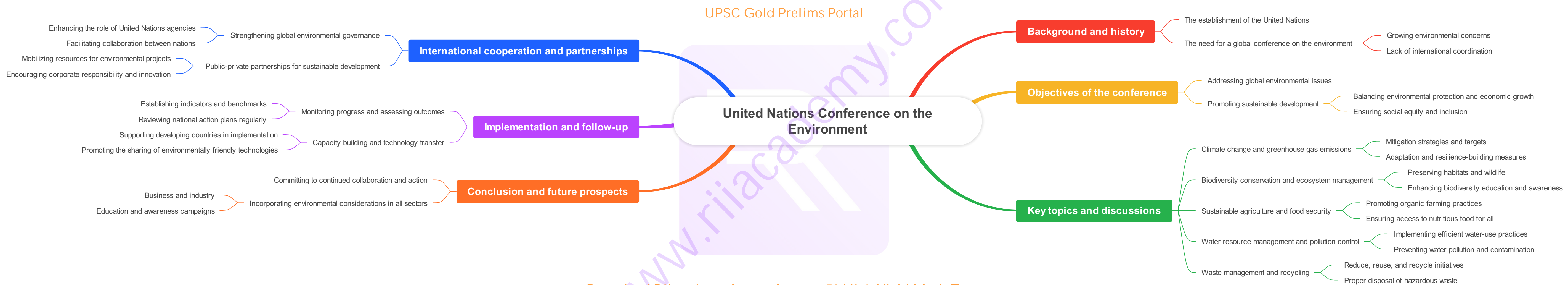
Maritime trade and connectivity

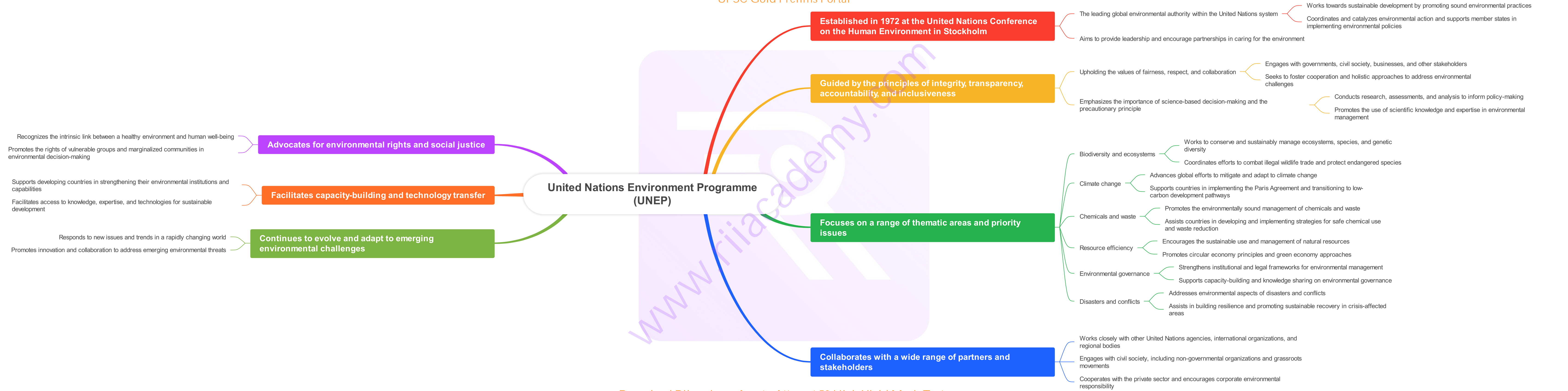
### Legacy and decline of the Satvahana dynasty

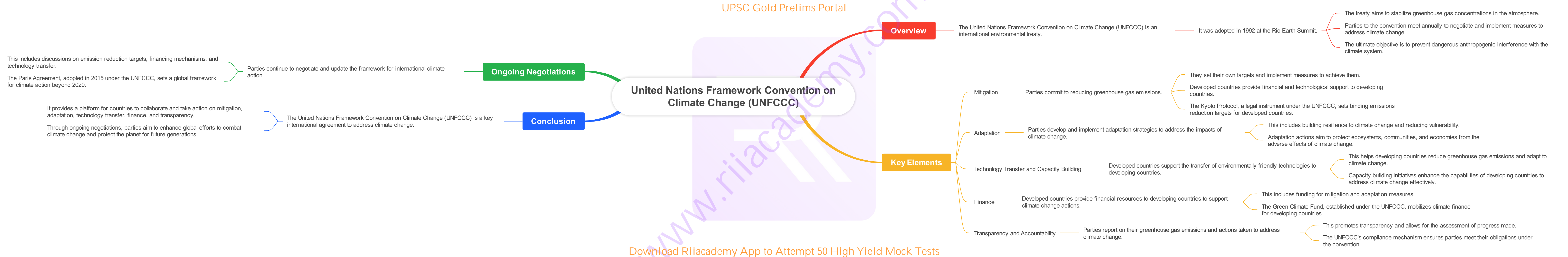
Successor rulers and their contributions

Factors leading to the decline of the dynasty











Kalinga Architecture refers to the architectural style prevalent in the Kalinga region of ancient India.

It is known for its unique and distinctive features.

## Definition

## Kalinga Architecture

## Characteristics

### 1. Influences

Kalinga Architecture was influenced by various ancient Indian architectural styles.

It also incorporated elements from East Asian architectural traditions.

### 2. Materials used

The primary materials used in Kalinga Architecture were stone, bricks, and wood.

Stone and brick were extensively used in the construction of temples and other structures.

### 3. Temple Architecture

Kalinga Architecture is particularly famous for its temple architecture.

Temples were built with intricate carvings and sculptures, displaying exceptional craftsmanship.

The temples had elaborate entrance gates and multiple chambers.

### 4. Deity-centric design

Kalinga Architecture placed great emphasis on the design and layout of temples dedicated to various deities.

The temples were designed to accommodate the rituals and worship practices associated with the specific deity.

### 5. Ornamentation

Kalinga Architecture featured rich ornamentation and decorative elements.

Intricate carvings of gods, goddesses, mythical creatures, and floral motifs adorned the temples and other structures.

### 6. Structural elements

Kalinga Architecture employed various structural elements like pillars, beams, and domes.

These elements not only provided stability but also added to the aesthetic appeal of the structures.

### 7. Water management

Kalinga Architecture incorporated water management systems such as tanks and reservoirs.

These systems served multiple purposes, including water storage and irrigation.

### 8. Preservation

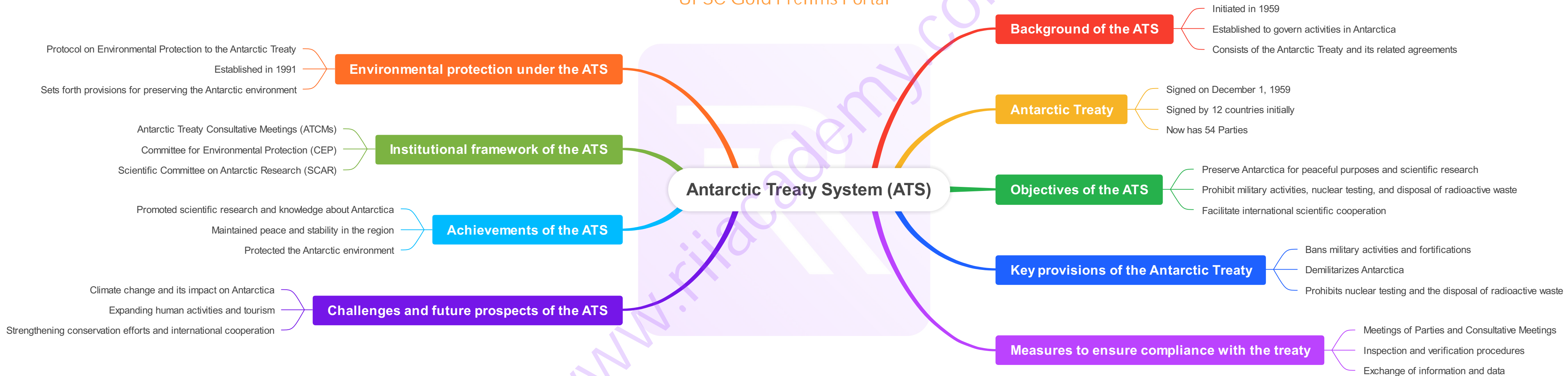
Efforts have been made to preserve and restore the remaining Kalinga Architecture structures.

The architectural style continues to influence modern-day architecture in the region.

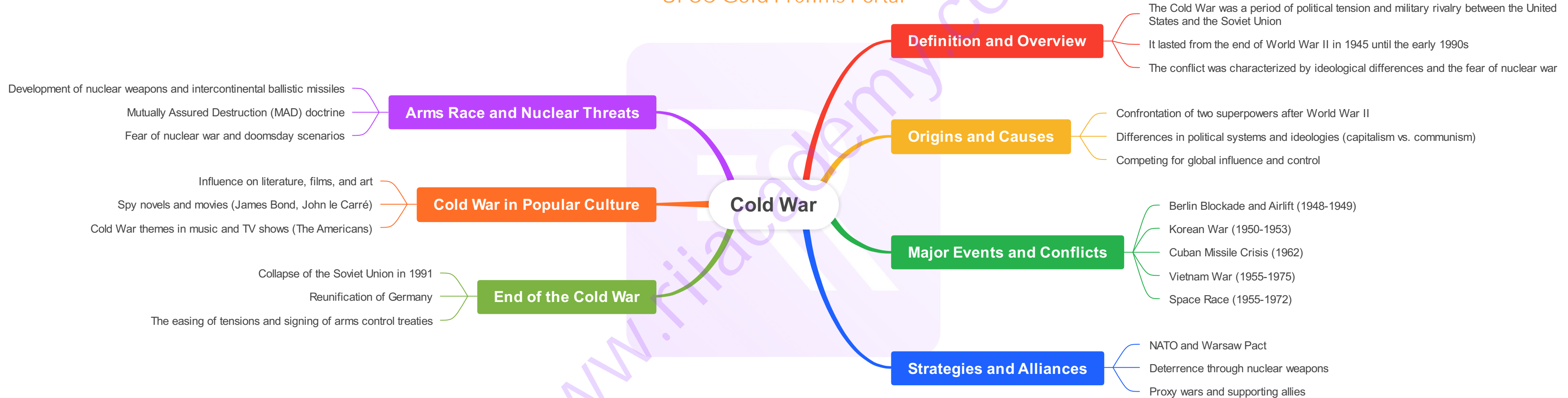
### 9. Cultural significance

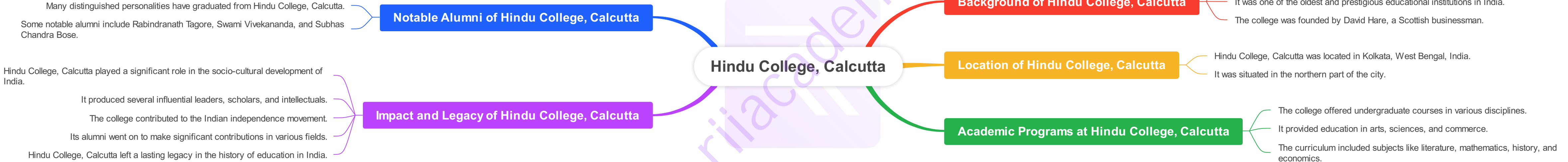
Kalinga Architecture is an important part of the cultural heritage of the Kalinga region.

It reflects the artistic and architectural achievements of ancient India.













## Rishabhjnatha

**Rishabhjnatha, also known as Adinatha, was the first Jain Tirthankara.**

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He is believed to have lived millions of years ago.

Rishabhjnatha is considered the founder of Jainism.

Jainism is an ancient Indian religion.

It follows the teachings of the 24 Tirthankaras.

Rishabhjnatha is revered as a spiritual leader by Jains.

Rishabhjnatha is often depicted in art and literature.

He is known for his asceticism and self-discipline.

Rishabhjnatha practiced rigorous penance and meditation.

He renounced worldly possessions and desires.

Rishabhjnatha's teachings focus on non-violence and self-control.

He emphasized the importance of truth and compassion.

Rishabhjnatha taught the principles of Ahimsa, non-violence towards all beings.

He encouraged his followers to practice austerity and simplicity.

Rishabhjnatha's life serves as a guiding example for Jains.

He is an inspiration for those seeking spiritual enlightenment.

Rishabhjnatha's teachings resonate with people seeking inner peace.

His teachings promote harmony and respect for all life forms.

Rishabhjnatha's legacy continues to thrive in Jainism today.

He is remembered and venerated for his spiritual wisdom.

Rishabhjnatha's teachings are passed down through scriptures and oral traditions.

His life story is celebrated in various Jain festivals and rituals.

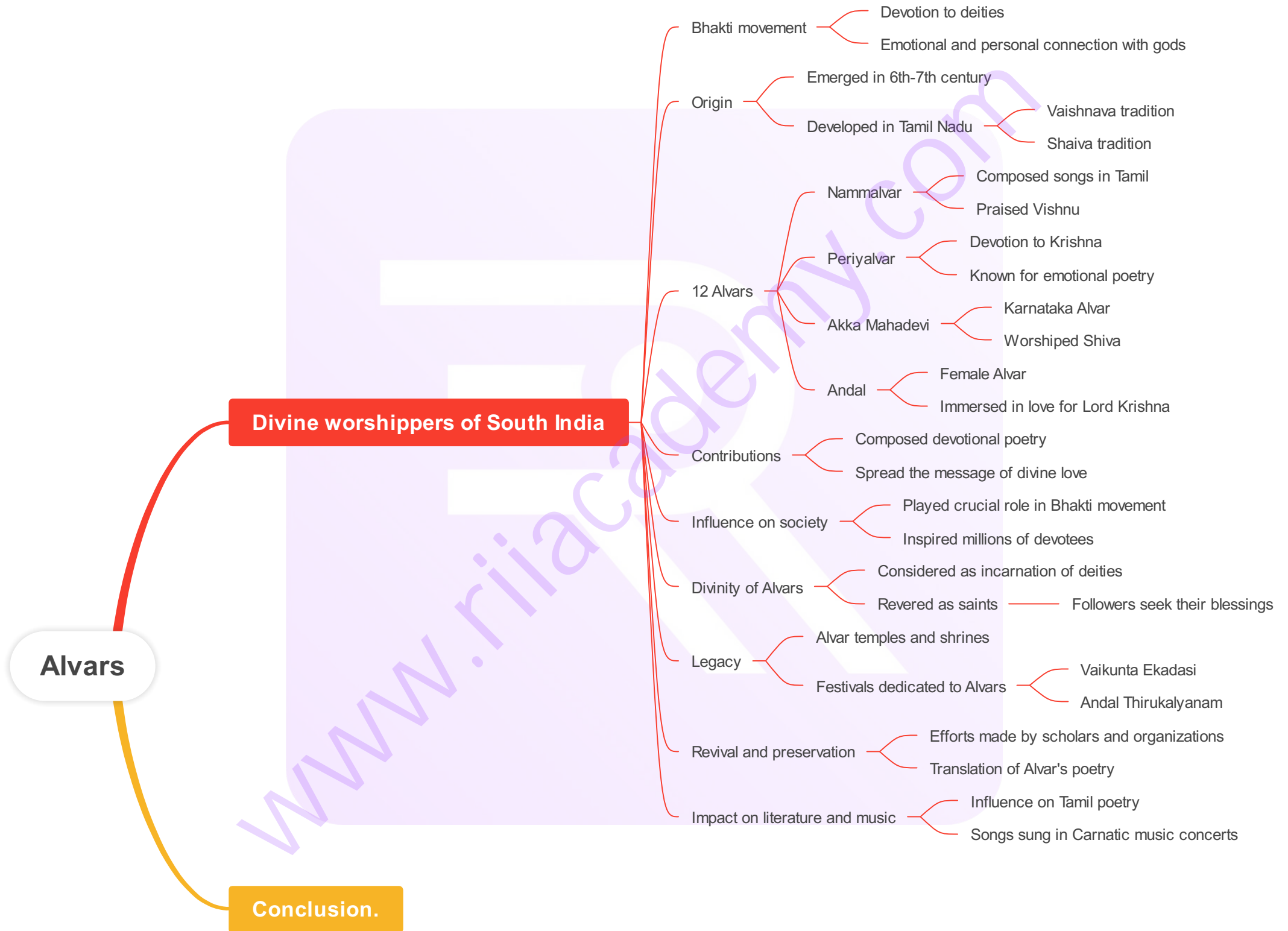
Rishabhjnatha's impact on Jainism is profound and enduring.

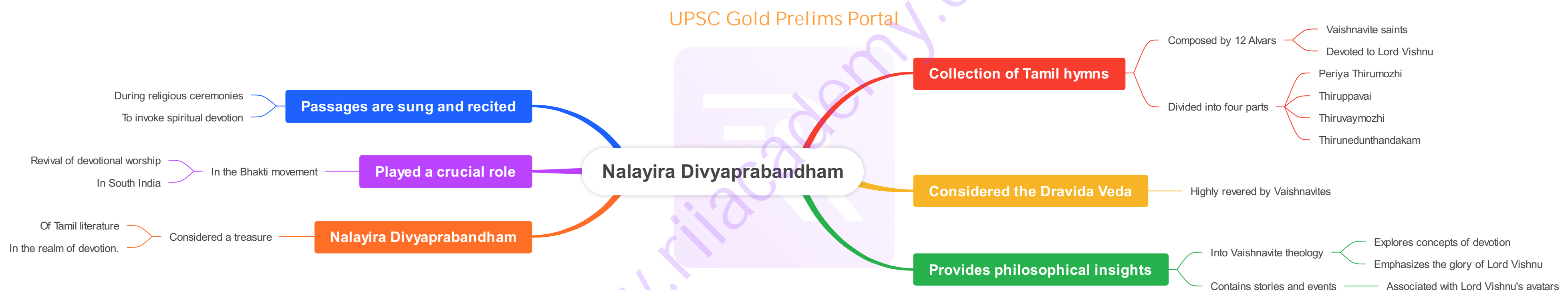
His teachings continue to shape the beliefs and practices of Jains.

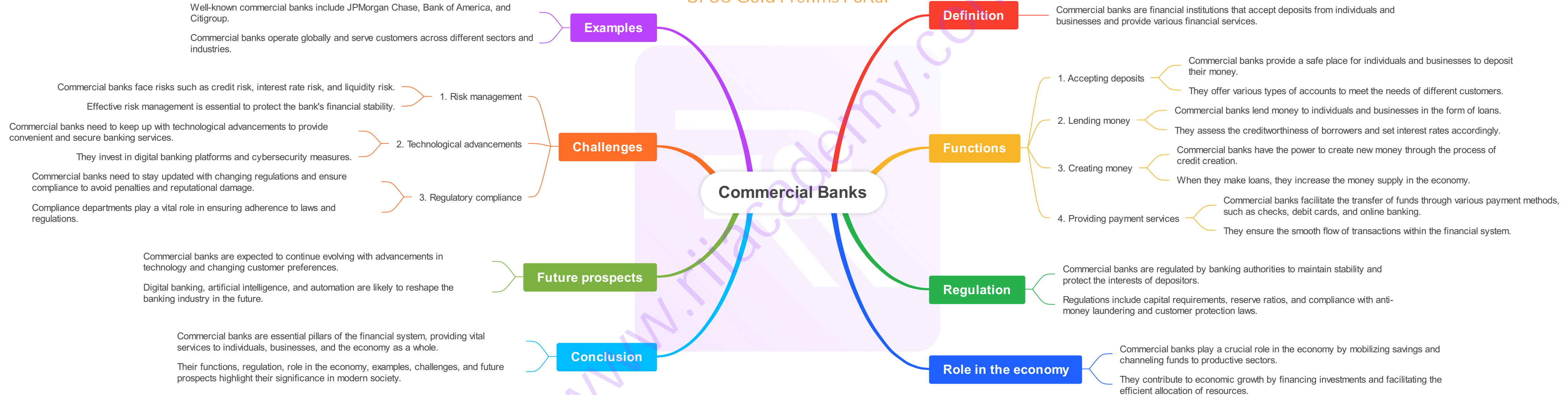
Rishabhjnatha's message of non-violence and compassion remains relevant in today's world.

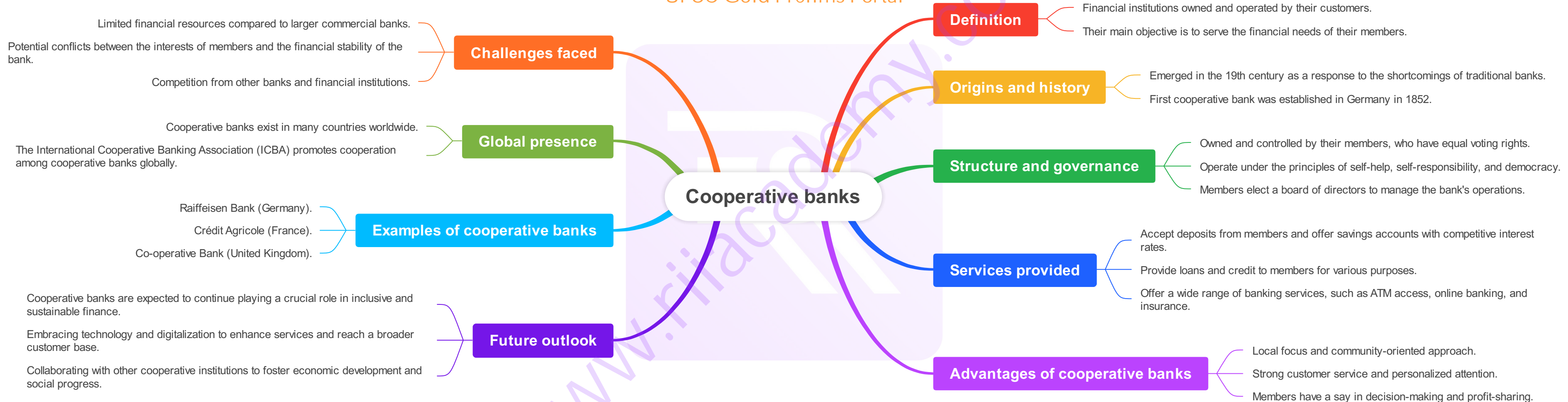
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## Deposit insurance and credit guarantee corporation (DICGC)

### Introduction

#### Definition

- DICGC is a subsidiary of the Reserve Bank of India
- It was established under the DICGC Act of 1961
- Primary objective is to provide deposit insurance and promote stability in the banking system

#### Deposit Insurance

- DICGC offers insurance on deposits held by individuals and entities in banks
- Insurance coverage is limited to a maximum of INR 5 lakh per depositor per bank
- Includes all types of deposits such as savings, current, recurring, and fixed deposits
- Insurance coverage extends to both principal and interest

#### Credit Guarantee

- DICGC also provides credit guarantee to facilitate lending to small borrowers
- Offers guarantee on loans and advances granted by banks to eligible borrowers
- Aim is to promote credit flow and support the growth of small businesses
- DICGC covers up to 75% of the defaulted portion of the credit facility

#### Role and Functions

- Regulatory role**
  - DICGC regulates and supervises member banks to ensure compliance with deposit insurance guidelines
  - Conducts inspections and audits to monitor the financial health of banks
- Resolution role**
  - DICGC plays a key role in the resolution of failed banks
  - In case of a bank's failure, DICGC takes over the bank's assets and liabilities
  - Pays the insured depositors up to the maximum coverage limit

#### Benefits and Limitations

- Benefits**
  - Ensures the safety and confidence of depositors in the banking system
  - Provides a safety net against bank failures and unforeseen events
  - Promotes financial stability by preventing runs on banks
- Limitations**
  - Coverage limit of INR 5 lakh may not be sufficient for high-value depositors
  - Excludes certain types of accounts such as inter-bank deposits and deposits of foreign governments
  - Does not cover losses due to fraud, willful default, or negligence of depositors

#### Conclusion

- DICGC plays a crucial role in safeguarding depositors' interests and maintaining stability in the banking sector
- Its deposit insurance and credit guarantee functions provide a safety net for individuals and small borrowers.