

# **EXCEL CIVILS ACADEMY**

## **DAILY CURRENT AFFAIRS**

### **EXPLANATION**

#### 1. Ans) (b)

Japan's Hayabusa2 spacecraft left the asteroid Ryugu a year ago and is expected to reach Earth and drop a capsule containing the precious samples in southern Australia on December 6. The soil samples and data from the asteroid could provide clues to the origins of the solar system. Hayabusa2 project: It is an asteroid sample-return mission operated by the Japanese space agency, JAXA.

#### 2. Ans) (d)

ASEAN Plus Three (APT) is a forum that functions as a coordinator of co-operation between the Association of Southeast Asian Nations and the three East Asia nations of China, Japan, and South Korea. ASEAN plus Six further includes India, Australia and New Zealand.

#### 3. Ans) ( c)

At a time when the world grapples with highly treatment-resistant tuberculosis, the recently approved three-drug regimen to tackle the condition has shown a 90 per cent favourable outcome, according to a new study.

#### 4. Ans) (a)

Teaser loans are those which charge comparatively lower rates of interest in the first few years after which the rates are increased.

#### 5. Ans) (c)

#### Memory Capacity Conversion Chart

Term (Abbreviation)	Approximate Size
Byte (B)	8 bits
Kilobyte (KB)	1024 bytes / 10 <sup>3</sup> bytes
Megabyte (MB)	1024 KB / 10 <sup>6</sup> bytes
Gigabyte (GB)	1024 MB / 10 <sup>9</sup> bytes
Terabyte (TB)	1024 GB / 10 <sup>12</sup> bytes
Petabyte (PB)	1024 TB / 10 <sup>15</sup> bytes
Exabyte (EB)	1024 PB / 10 <sup>18</sup> bytes
Zettabyte (ZB)	1024 EB / 10 <sup>21</sup> bytes
Yottabyte (YB)	1024 ZB / 10 <sup>24</sup> bytes

#### 6. Ans) (c)

Explanation:

The International Financial Services Centres Authority (IFSCA) obtained membership of International Association of Insurance Supervisors (IAIS). Established in 1994, the IAIS headquartered in Switzerland. It is a voluntary membership organization of insurance supervisors and regulators from more than 200 jurisdictions, constituting 97% of the world's insurance premiums. Some of the leading members of IAIS are:

United Kingdom- Financial Conduct Authority (FCA),

USA- National Association of Insurance Commissioners (NIAC),

o India- Insurance Regulatory and Development Authority of India (IRDAI) etc. It is the international standard-setting body responsible for developing and assisting in the implementation of principles, standards and other supporting material for the supervision of the insurance sector. With this membership IFSCA would have access to IAIS's global network and would be able to exchange ideas and information with other global regulators. This would help in developing a vibrant global Insurance hub in IFSC at GIFT City.

#### 7. Ans) (c)

#### Explanation:

The Ministry of Environment, Forest and Climate Change (MoEFCC) has constituted a high-level interministerial Apex Committee for Implementation of Paris Agreement (AIPA) under the chairmanship of Secretary, MoEFCC. The purpose of AIPA is to generate a coordinated response on climate change matters that ensures India is on track towards meeting its obligations under the Paris Agreement including its Nationally Determined ontributions (NDC). Senior officials from fourteen ministries will serve as Members to AIPA who will oversee the progress in implementation of India's NDC Other key functions of AIPA would be to o operate as a National Authority to regulate carbon markets in India under Article 6 of the Paris Agreement, formulate guidelines for consideration of projects or activities under Article 6 of the Paris Agreement, o issue guidelines on carbon pricing, market mechanism, and other similar instruments that have a bearing on climate change and NDCs.

#### 8. Ans) (c)

#### Explanation :

A proposal of Day Care Therapy Center facility under Ayurveda, Yoga, and Naturopathy systems for central government employees and pensioners has been approved by the Ministry of Health and Family welfare. Private Day Care Therapy centers of Ayurveda, Yoga and Naturopathy will be empanelled under Central Government Health Scheme (CGHS) shortly, in a manner similar to empanelment of Day Care Therapy Centers of conventional (Allopathy) medicine already provided by CGHS. All CGHS beneficiaries, serving as well as pensioners will be able to avail the benefit of these centres. Initial empanelment of Day Care Therapy Centres will be undertaken on pilot basis for Delhi and NCR for a period of one year and subsequently would be considered for other places. The aim of the scheme is to improve the health and wellbeing, reduce health care expenditure and provide excellence in service delivery, efficiency, and comfort to the patients.

#### 9. Ans) (b)

Explanation:Hence Statement 1 is incorrect: Union Education Minister has set up a task force for preparing a roadmap on imparting technical education in Mother Tongue. The task force set up under the chairmanship of Secretary, Higher Education will take into consideration the suggestions made by various stakeholders and will submit a report in a month. The Minister said that no language will be imposed on any student but enabling provisions should be made so that bright students are not deprived of Technical Education due to lack of knowledge of English language. Hence Statement 2 is correct: The Constitution of India (Article 350 A) provides that every state must provide primary education in a mother tongue.

#### 10. Ans) (d)

#### Explanation:

IIT Kanpur Researchers have developed 'Damaru' Inspired Lattice that finds applications in stealth submarines and high speed trains.IIT Kanpur researchers have demonstrated how with the use of a micro-structured hour-glass shaped meta-structure in the lattice unit, one can get a wider variation of

propagation and stop bands. Inspiration of the lattice they developed has come from a two-headed drum called 'Damaru' or 'Damaru' which is used in ancient Hinduism and Tibetan Buddhism. It is said that Lod Shiva has produced a special sound through this musical instrument to create and regulate the universe. In this application, IIT Kanpur researchers have shown the nature of stiffness of a vibrating medium could be altered drastically by controlling the lattice micro-structure from regular honeycomb to auxtetic honeycomb structure. This has wide applications in the field of vibration isolation in high speed trains, stealth submarines and helicopter rotors. This work is sponsored by a SPARC project of Ministry of Education.