

Current Affairs – April 2024 – Lecture 03

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MAINS MANIA

1. Fertility Levels drop below one in many Asian Nations

- There is a demographic problem affecting many East and Southeast Asian countries, with record-low fertility rates and fewer births annually.
- A number of Chinese hospitals discontinued providing baby birth services in March of this year as a result of dwindling patient demand.

TFR of India and Asian nations compared to others:

Reasons for several Asian countries' declining fertility rates below one:

- Family Planning Measures: Tight family planning laws have been enacted in nations like Singapore and South Korea, which have reduced the number of children that are recommended for a marriage. The 1980s South Korean phrase, "Even two children per family are too many for our crowded country," for instance, highlights the need to limit population increase.
- Opportunities for Women in Careers: Priorities have shifted away from having children as women have greater opportunity to pursue occupations.
- Marriage rates are declining: Since marriage is usually associated with childbearing, declining marriage rates are a contributing factor to declining fertility rates. The window of opportunity for childbearing closes as fewer people marry or put off getting married.
- Cost of parenting Children: Having larger families is said to be discouraged by the growing expense of parenting children. Expenses related to housing, healthcare, and education could discourage a couple from having more kids.

- The ideal rate of reproduction 2.1 children per woman is the optimal fertility rate for a population to stay steady, assuming no immigration or emigration. It guarantees that every generation will replace itself. This pace is called the replacement rate.

Suggestive Measures to maintain an ideal Fertility Rate:

- **Promoting Work-Life Balance:** To encourage people to have children while pursuing their jobs, policies that promote work-life balance should be put into place. Examples of these policies include flexible work schedules, maternity leave, and reasonably priced childcare.
- **Financial Incentives:** Provide families with financial aid or subsidies to help with the cost of raising children, which will make it more affordable for people to start families.
- **Education and Awareness:** To assist people in making educated decisions regarding their fertility, provide education and awareness programs on the advantages of having children at a younger age and the significance of family planning.
- **Healthcare Support:** To guarantee a secure and encouraging atmosphere for those thinking about beginning a family, enhance healthcare services pertaining to conception, pregnancy, and delivery.

Asian countries experiencing a population crisis as a result of strict family planning laws, limited professional possibilities for women, a decline in marriage rates, and high child-rearing expenses. To sustain an optimal reproduction rate, actions such as work-life balance policies, financial incentives, education, and healthcare improvements are required.

Critically examine whether growing population is the cause of poverty OR poverty is the main cause of population increase in India.

2. Reforms needed in the voting process

In order to fully cross-verify the Voter Verifiable Paper Audit Trail (VVPAT) slips with the vote total as reported by Electronic Voting Machines (EVMs), the Supreme Court has agreed to examine petitions in this regard.

What is the history of the Voting Process?

- **First two General Elections:** Each candidate had a separate box with their election symbol set for them in the elections of 1952 and 1957. To cast their vote, voters had to place a blank ballot into the designated box for the candidate they wished to support.
- **Third Election:** Voters stamp the name of their preferred candidate on a ballot paper featuring the names of the contenders and their insignia.
- **Introduction of EVM in Lok Sabha Elections:** In the 2004 general elections to the Lok Sabha, EVMs were used in all 543 constituencies.
- **Global Scenario:** Instead of employing electronic voting machines (EVMs) for national or federal elections, several Western democracies, including the United States, France, England, and The Netherlands, have chosen to stick with paper ballots.
- **Following experiments over the last 20 years,** the usage of EVMs has been halted in certain nations. For instance, in 2009, the German Supreme Court ruled that electronic voting machines (EVMs) were unlawful.

Relevance of EVM:

- **Booth capture,** the practice of unauthorized people taking over polling booths in order to manipulate votes, has been greatly decreased by electronic voting machines (EVMs).
- **Eradication of Illegitimate Votes:** A frequent problem with paper ballots, invalid votes have been virtually eradicated by electronic voting machines.
- **Environmental Sustainability:** By lowering paper consumption, the use of EVMs helps to promote environmental sustainability in a country with an electorate as vast as India's—nearly one billion people.
- **Administrative Convenience:** On election day, electronic voting machines (EVMs) offer polling officers administrative convenience. They streamline the voting procedure, making it simpler for both voters and election authorities to run polling places effectively.

Limitations on using EVM:

- Susceptibility to Hacking Allegations: Despite electoral authorities' assurances, questions have been raised concerning the security of electronic vote machines (EVMs), raising fears that their electronic nature may make them susceptible to hacking.
- Restricted Sample Size for Verification of VVPAT: There are now only five voter verifiable paper audit trail (VVPAT) slips used for each assembly constituency or segment, which limits the sample size used to validate the EVM count.
- Identification of Polling Behavior: Polling behavior by political parties can be identified by comparing EVM counts with VVPAT slips at the booth level. The confidentiality and impartiality of the election process could be compromised by the use of this information for intimidation and voter profiling.

Way Forward:

- Improving Comprehensibility and Transparency: In a transparent democracy, voters should be able to comprehend and validate the electoral process without needing complex technical knowledge.
- Sampling Methodology for EVM-VVPAT Correspondence: Possibly by breaking each state up into large zones as experts have advised, the sample for matching the EVM count with VVPAT slips should be decided scientifically rather than aiming for a 100% match.
- Error Resolution: The VVPAT slips for the affected region should be completely counted in the event that an error is found, as this will serve as the foundation for the findings. This would provide the counting procedure statistically substantial confidence.

Q. In the light of recent controversy regarding the use of Electronic Voting Machines (EVM), what are the challenges before the Election Commission of India to ensure the trustworthiness of elections in India?

Q. To enhance the quality of democracy in India the Election Commission of India has proposed electoral reforms in 2016. What are the suggested reforms and how far are they significant to make democracy successful?

3. Why has India allowed FIIs to invest in its Green Bonds?

- Foreign Institutional Investors (FIIs) are permitted to invest in Sovereign Green Bonds (SGrBs) issued by the Reserve Bank of India (RBI) as of April 5.
- These investors include sovereign wealth funds of nation-states, insurance firms, and pension funds.

Why has India allowed FIIs to invest in its Green Bonds?

- To draw in Foreign Investments: India draws in foreign money for its green initiatives by permitting FIIs to purchase green bonds.
- In order to increase the amount of capital available for India's ambitious climate goals—which include reaching net zero emissions by 2070 and raising the percentage of non-fossil fuel-based energy sources to 50%—allowing FIIs to engage in the nation's green initiatives broadens the pool of capital.
- To fulfill climate commitments, Prime Minister Narendra Modi promised at COP26 in Glasgow in 2021 to raise the proportion of renewable energy in India's energy mix and cut the nation's carbon emissions by 45%.
- Regarding Investment Diversification: FIIs are seeking to expand their investment portfolios and explore green investment options as a result of government assistance, especially in industrialized nations.
- By offering a reliable structure for green investments, India's Sovereign Green Bonds structure (2022) allays worries about greenwashing.

Limitation For Govt. of India:

- Projects' low credibility: Investors are unable to evaluate the financial risk involved in green bonds because there are no particular laws in place.
- Increased issuing costs: The market is challenged by India's high green bond issuance costs. Although initially expensive, green bonds offer long-term cost benefits.

- Greenwashing might not end: The dishonest marketing of a company's environmentally conscious image, or "greenwashing," is common in the green bond market. Even if they don't fit the requirements, some bonds are given the designation of "green."

Way Forward:

- Provide Strict laws: The government ought to provide strict laws that clearly define the requirements for projects that qualify for green bonds.
- Boost the Credibility of the Project: Establish systems for impartial project certification and verification to guarantee the legitimacy of green initiatives.
- Reduce Issuance Costs: Look into ways to lower the cost of issuing green bonds, like offering issuers discounts or incentives.

Explain the purpose of the Green Grid Initiative launched at the World Leaders Summit of the COP26 UN Climate Change Conference in Glasgow in November 2021. When was this idea first floated in the International Solar Alliance (ISA)?

4. On India's 'heat action plans'

We are accustomed to receiving heat advisories for different regions of India from the India Meteorological Department (IMD) come summertime. These warnings started this year in February.

A heatwave: what is it?

- The IMD states that the physiography of a location determines what constitutes a heatwave.
- If a station records a maximum temperature of 40 degrees Celsius or higher in the plains, 37 degrees Celsius or higher along the coast, or 30 degrees Celsius or higher in the hills, the IMD will proclaim a heatwave.

Heat Action Plans (HAPs) to tackle heatwave

- Goal: By providing ideas and actions for anticipating, mitigating, and recovering from heat waves, HAPs seek to improve readiness and lessen the negative effects of excessive heat.
- It is stated that 23 States are collaborating with the National Disaster Management Authority and IMD to create HAPs.
- Problem with Database: Although there isn't a single, central database on HAPs, there are at least 23 HAPs at the state and local levels, and some states—like Maharashtra and Odisha—have established HAPs at the district level.

Key components of Heat Action Plans (HAPs)



Limitation

- **Problems with Determining Heatwaves:** Although a national threshold is currently used to identify heatwaves, it is difficult to identify them at smaller scales, such as states, districts, and cities, because of differences in local factors such as humidity, the urban heat island effect, roofing type, and proximity to water or green areas.
- **Unreliable Techniques and Vulnerability Evaluations:** There is variability in the vulnerability assessment methods employed in HAPs due to the different physiography of different places.
- **Handling Vulnerable Populations:** Although safeguarding vulnerable populations is a top priority for HAPs, focused interventions sometimes overlook changing needs depending on regional socioeconomic and demographic variables.
- **Resource Allocation and Financing:** Due to a localized financial crunch, the implementation of HAPs differs based on local government priorities and available resources.
- **Integration and Cooperation:** Since HAPs are presently stand-alone plans with little funding, it is important to integrate them with more comprehensive action plans that support urban resilience and climate adaptation in order to efficiently share resources.

Way Forward:

- **Local Scale Determination:** Make an investment in monitoring systems that record changes in temperature, humidity, and other pertinent variables locally.
- **Standardizing Methods:** Provide instructions for carrying out vulnerability assessments that take into consideration local context and physiography diversity.

Climate change' is a global problem. How India will be affected by climate change? How Himalayan and coastal states of India will be affected by climate change? 2017

5. Food Waste Index Report 2024

The United Nations Environment Programme (UNEP) and the UK-based non-profit organization WRAP (Waste and Resources Action Programme) jointly released the Food Waste Index Report 2024, which emphasized the significance of bolstering and broadening data infrastructure to facilitate the tracking and monitoring of food waste.

Context:

- Contrary to common belief, food waste was not a "problem in rich countries," according to the survey, which found that the average household food waste levels in high-, upper-middle-, and lower-middle-income countries varied by only 7 kg per capita.

The Key Highlights of the Report:

- In 2022, food waste at the retail, food service, and residential levels accounted for 1.05 billion tons worldwide, or one-fifth (19%) of all food supplied to consumers. This is on top of the 13% of global food lost in the supply chain, which the Food and Agricultural Organization (FAO) estimates occurs from post-harvest to retail but not beyond.
- Eight to ten percent of greenhouse gas emissions come from food loss and waste, which is about five times more than emissions from the aviation industry combined. It happens when one-third of the world's population experiences food insecurity.
- Urban and rural populations differ in middle-income countries, with rural areas typically spending less. In rural locations, there may be a higher divergence of food leftovers to pets, animal feed, and residential composting.
- In order to reach Sustainable Development Goal 12.3, which calls for halving food waste by 2030, many low- and middle-income nations still lack sufficient systems for monitoring progress, especially in the retail and food services sectors. Only the European Union, Australia, Japan, the United Kingdom, and the United States currently have food waste estimates that are appropriate for monitoring development through 2030.

- There is a deficiency of complete national data pertaining to food waste, as seen by the subnational estimates available for countries like India, Indonesia, and South Korea.

Key Recommendations of the Food Waste Index Report 2024:

- In order to achieve Sustainable Development Goal (SDG) 12.3, encourage the G20 countries to take the lead in international collaboration and policy development. They may do this by using their power over global consumer trends to raise awareness and spread education about food waste both locally and internationally.
- Promote the use of Public-Private Partnerships (PPPs) as a means of reducing food waste and its effects on water stress and climate change. PPPs bring together industry, government, and regional groups to work together toward a common objective using a Target-Measure-Act methodology.
- Encourage nations to adopt the Food Waste Index to assess food waste in a consistent manner, provide reliable national baselines, and monitor their progress toward SDG 12.7. One aspect of this is tackling the deficiency of thorough data collecting on food waste, particularly in the retail and food service industries.
- Draw attention to the need for representative national studies on food waste in important nations including Mexico, South Africa, China, India, and Indonesia in order to reduce data variability and effectively manage food waste at the individual and systemic levels.
- In order to meet SDG 12.3—which calls for reducing global food waste by 2030—it is necessary to press governments, cities, food companies, and researchers to work together in efforts to minimize food waste. Accurate measurement, creative problem-solving, and teamwork are crucial.

6. NATIONAL INVESTMENT AND INFRASTRUCTURE FUND (NIIF)

\$200 million, or roughly ₹1,660 crore, was recently invested significantly by the National Investment and Infrastructure Fund (NIIF) in iBUS Network and Infrastructure, a participant in the digital infrastructure market.

Context:

- This investment is a testament to NIIF's dedication to advancing the transformative potential of digital technology for the Indian economy. Additionally, it fits in with the \$35–40 billion in capital expenditures that are expected to be spent over the next five years in the digital infrastructure industry.

About NATIONAL INVESTMENT AND INFRASTRUCTURE FUND (NIIF)

- The first sovereign wealth fund in India is called the National Investment and Infrastructure Fund (NIIF).
- NIIF is a Category II Alternative Investment Fund (AIF) registered under SEBI regulations.
- NIIF was founded in 2015 to provide a venue for domestic and foreign investors to contribute equity capital to the country's social and economic infrastructure.
- Through investments in greenfield (new), brownfield (existing), and stalled projects, NIIF seeks to improve financing for infrastructure.
- Leading local and international institutional investors work with the Government of India (GoI) to establish NIIF, an investor-owned fund manager.

Types of NIIF Funds:

- **Master Fund:** This fund mostly makes investments in projects related to infrastructure, including ports, airports, highways, and electricity. Additionally, it makes investments in reputable businesses that run in controlled settings.
- **Fund of Funds:** This fund makes investments in other funds that are well-known and have a strong track record of performance. It serves as an anchor investor, which makes it possible for fund managers to draw in additional institutional capital.
- **Strategic Fund:** Mainly investing in equities and equity-linked securities, this fund is registered with SEBI as an Alternative Fund II.

1. NEW FEATURES OF UPI

Two new features for the Unified Payments Interface (UPI) have been launched by the Reserve Bank of India (RBI) recently.

Context:

- With these additional features, UPI is expected to become even more flexible and easy to use, which will be advantageous to financial institutions as well as customers.

About UPI, or the Unified Payments Interface:

- Through a mobile platform, the Unified Payments Interface (UPI) is a real-time payment system that enables the instantaneous transfer of money between two bank accounts.
- The Reserve Bank of India (RBI) oversees its regulation and it was created by the National Payments Corporation of India (NPCI).
- On April 11, 2016, the Immediate Payment Service (IMPS) was upgraded with the debut of UPI.
- It offers features like smooth fund routing and merchant payments by combining several bank accounts into a single mobile application.
- PhonePe, Paytm, Google Pay, Amazon Pay, and BHIM—the government's app—are a few of the most popular UPI apps.

New Features

UPI Access for Prepaid Payment Instruments (PPIs) through Third Party Apps:

- Prior to now, the PPI issuer's website or mobile app was the only way to make UPI payments from Prepaid Payment Instruments (PPIs).
- The RBI now wants to allow UPI payments from PPI wallets to be made using third-party UPI apps.

Enabling UPI for Cash Deposit Facility:

- Historically, debit cards have been the main method of cash deposit at Cash Deposit Machines (CDMs).
- Building on the popularity of card-less UPI cash withdrawals at ATMs, RBI now suggests enabling UPI cash deposits at CDMs.
- The purpose of this initiative is to improve customer comfort and expedite the money handling procedure in banks.
- Customers will soon be able to use the UPI app to deposit cash at ATMs and CDMs in banks.

2. What is Doxxing and what can you do if it happens to you?

A woman reported a doxxing incident to Mumbai Police in the middle of February after a man harassed her online and posted a video of her dancing.

What is Doxxing?

- Doxxing is the practice of revealing a person's private information—such as addresses and phone numbers—to the public without that person's permission.
- Serious repercussions could result from it, like emotional, digital, and physical harm like cyberstalking, threats, and privacy invasion.

Legality and Intentions

- Even while it could be acceptable to share publicly accessible content, doing so can have negative and damaging effects.
- Social media sites such as X take action against users who harass others or distribute content with harmful intent.

Consequences of Doxxing

- Doxxing victims may have to cope with a variety of difficulties, such as protecting their physical whereabouts, explaining their circumstances to employers, and handling a torrent of threats.
- To prevent doxxing, security precautions including password changes, two-factor authentication, and incident reporting to social media platforms are essential.

Legal Remedy Against Doxxing

- Through resources like the National Cyber Crime Reporting Portal and File FIRs (with law enforcement agencies), victims of doxxing can report incidences.
- Companies that operate on social media, such as Meta and Google, have put in place resources and procedures to help those who have been doxxed.

In India, under cyber insurance for individuals, which of the following benefits are generally covered, in addition to payment for the loss of funds and other benefits? 2020

1. Cost of restoration of the computer system in case of malware disrupting access to one's computer
2. Cost of a new computer if some miscreant willfully damages it, if proved so
3. Cost of hiring a specialized consultant to minimize the loss in case of cyber extortion
4. Cost of defence in the Court of Law if any third-party files a suit

Select the correct answer using the code given below:

- (a) 1, 2 and 4 only
- (b) 1, 3 and 4 only
- (c) 2 and 4 only
- (d) 1, 2, 3, and 4

3. India ranks number 10 in World Cybercrime Index



India is ranked 10th globally in the "World Cybercrime Index," a recent research project that provides insight into the state of cybercrime globally.

About the World Cybercrime Index

- Oxford University and the University of New South Wales, Sydney, have collaborated to establish the World Cybercrime Index.
- CRIMGOV, a project backed by the European Union, has provided the funding.
- The index was created to rank nations according to the important national sources of cybercrime in order to pinpoint the biggest hotspots for cybercrime worldwide.
- The journal PLOS ONE has published the paper "Mapping the global geography of cybercrime with the World Cybercrime Index."

The study evaluated five primary categories of cybercrime, which were:

- Technical goods and services (such as the creation of tools, access to compromised networks, botnet access, and virus writing).
- Assaults and extortion (such as ransomware and denial-of-service attacks).
- Identity/data theft (such as credit card fraud, phishing, account intrusions, and hacking).
- Frauds (such as online auction fraud, business email compromise, and advance fee fraud).
- Money laundering and cashing out (such as credit card fraud, money mules, and illegal virtual currency platforms).

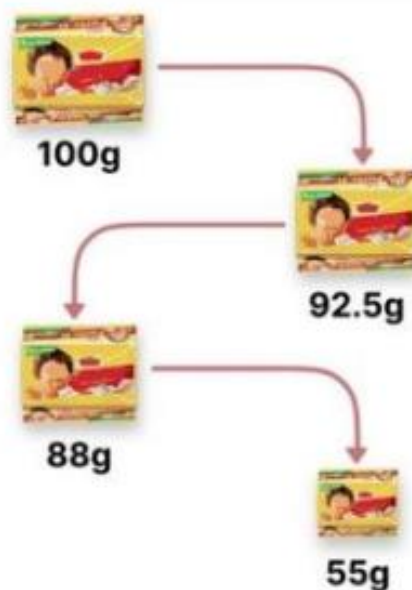
Key Findings of the Report

- According to cybercrime rankings, India is ranked 10th, and the most common sort of frauds involve advance fee payments.
- The top five countries on the index are Russia, the US, China, Romania, Nigeria, Ukraine, and North Korea. Brazil, the UK, and North Korea round out the top five.

The terms 'Wanna Cry, Petya and Eternal Blue' sometimes mentioned in the news recently are related to: 2018

- (a) Exo-planets
- (b) Crypto-currency
- (c) Cyber attacks
- (d) Mini-satellites

4. Shrinkflation



The FMCG (fast-moving consumer goods) sector confronts the threat of decreasing packs as input prices rise, which will affect customer preferences and business dynamics.

What is Shrinkflation?

- Shrinkflation is a marketing strategy whereby corporations lower the quantity or size of a product while maintaining the same price.

Causes for Shrinkflation:

- Cost management: It assists businesses in controlling growing labor and raw material expenses without compromising profitability.
- Market Competition: Businesses may utilize shrinkflation to preserve their market share in competitive markets by maintaining competitive prices.

Impact of Reduced Inflation:

- Customer Perception: Should customers become aware of the alteration, it may result in diminished customer loyalty, a bad opinion of the brand, and a loss of trust.
- Accuracy of Inflation Measurement: Since shrinkflation occurs when quantity falls but price stays the same, accurate measures of inflation are made more difficult.
- Restrictions: Businesses can only use shrinkflation subtly and for a short period of time before customers find out and take offense. Brand reputation can be harmed by overuse.

With reference to inflation in India, which of the following statements is correct?

- (a) Controlling the inflation in India is the responsibility of the Government of India only
- (b) The Reserve Bank of India has no role in controlling the inflation
- (c) Decreased money circulation helps in controlling the inflation
- (d) Increased money circulation helps in controlling the inflation

5. India could face 'Imported Inflation': Asian Development Bank (ADB)

A warning letter about India's vulnerability to imported inflation owing to possible currency depreciation in the context of rising interest rates in the West was recently released by the Asian Development Bank.

What is Imported Inflation?

- The term "imported inflation" describes the rise in domestic prices of goods and services brought on by an increase in the cost or price of imports.
- This phenomena happens when the cost of imported products and services rises due to reasons including rising import costs, declining currency, or rising worldwide prices.
- As a result, companies might raise their prices to cover these increased expenses, which would put pressure on inflation in the home economy.
- This concept is related to the cost-push inflation theory, which states that rising input costs may result in higher final product prices.

Reason behind the imported inflation:

- Capital Flows: Foreign investors seeking higher returns are drawn to Western economies with higher interest rates. This phenomenon causes capital to leave countries like India and may cause the Indian rupee to weaken.
- When a currency weakens, local buyers need more of their own money to buy items from elsewhere, which drives up import costs.
- Borrowing Costs: Indian businesses and the government may face higher borrowing costs for infrastructure projects and investments if they raise funds in foreign currency-denominated international markets.
- Inflationary Pressures: As a result of currency depreciation, capital outflows may put pressure on the Indian rupee and increase the cost of imported commodities.
- Trade Competitiveness: India's trade competitiveness is impacted by exchange rate variations resulting from changes in Western interest rates, which in turn affects imports, exports, and domestic consumption.

With reference to Indian economy, demand-pull inflation can be caused/increased by which of the following?
2021

1. Expansionary policies
2. Fiscal stimulus
3. Inflation-indexing wages
4. Higher purchasing power
5. Rising interest rates

Select the correct answer using the code given below.

- (a) 1, 2 and 4 only
- (b) 3, 4 and 5 only
- (c) 1, 2, 3 and 5 only
- (d) 1, 2, 3, 4 and 5

MAPPING MASTER

1. Mudumalai Tiger Reserve



In Mudumalai Tiger Reserve (MTR), a group of wild dogs known as Dholes has developed a serious peeling skin condition that is concerningly bacterial and fungal in nature.

About Mudumalai Tiger Reserve

- The Mudumalai Tiger Reserve is located in the Nilgiris District of Tamil Nadu, where Kerala, Karnataka, and Tamil Nadu converge.
- It is a part of the Nilgiri Biosphere Reserve, which is the first biosphere reserve in India, together with the Silent Valley, Bandipur National Park (Karnataka), Wayanad Wildlife Sanctuary (Kerala), and Mukurthi National Park.
- The term "Mudumalai" refers to "the ancient hill range," which was formed 65 million years ago when the Western Ghats were formed.
- Flora: Tall grasses, including Elephant Grass, and diverse flora such as giant bamboo, Teak, and Rosewood.
- Fauna: Tiger, Asian Elephant, as well as the Indian Gaur, Spotted Deer, Malabar Giant Squirrel, and Jungle Cat, etc.
- Mudumalai hosts 8% of India's avian species, including rare birds like the Malabar grey hornbill and Malabar pied hornbill.

Which of the following are in Agasthyamala Biosphere Reserve? 2019

- (a) Neyyar, Peppara and Shendurney Wildlife Sanctuaries; and Kalakad Mundanthurai Tiger Reserve
- (b) Mudumalai, Sathyamangalam and Wayanad Wildlife Sanctuaries; and Silent Valley National Park
- (c) Kaundinya, Gundla Brahmeswaram and Papikonda Wildlife Sanctuaries; and Mukurthi National Park
- (d) Kawal and Sri Venkateswara Wildlife Sanctuaries; and Nagarjunasagar-Srisailem Tiger Reserve

2. Veeranam Lake



- Veeranam Lake, Chennai's primary supply of drinking water, evaporates.
- The absence of input from the Mettur dam, which is situated across the Kaveri River, caused its supply to be stopped.

About Veeranam Lake

- Veeranam Lake, also called Veeranarayanapuram Lake, is an essential source of water for Chennai.
- It is an artificial lake with a 16-kilometer dam. It measured roughly 20 km in length and 7 km in width in the tenth century.
- It is located in the Tamil Nadu district of Cuddalore, about 235 kilometers distant.
- With a storage capacity of about 1,465 million cubic feet (mcft), the lake is close to Kattumannarkoil and is essential to Chennai's water supply.

Which one of the following is an artificial lake? 2018

- (a) Kodaikanal (Tamil Nadu)
- (b) Kolleru (Andhra Pradesh)
- (c) Nainital (Uttarakhand)
- (d) Renuka (Himachal Pradesh)