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1. Governors' Address

- **What is it?:** Governors Address is a statement of policy of the Government and, as such, is drafted by the Government
- **Constitutional Provisions:** The Constitution gives the President (Article 87) and the Governor (Article 176) the power to address a sitting of the legislature
- **This address happens on two occasions**
 - Opening session of a new legislature after a general election.
 - First sitting of the legislature each year
- The **Motion of Thanks** is a parliamentary procedure in which a formal motion is presented to express gratitude or appreciation for the President's Address to both Houses of Parliament or Governors address to state assembly
 - The Motion of Thanks must be passed in the House. Otherwise, it amounts to the defeat of the government
 - No Central government in India has been defeated solely by the failure to pass this motion



2. Priority Sector lending (PSL)

- **What is it?:** PSL is an RBI-mandated requirement for banks to allocate a set portion of their loans to key priority sectors that face credit shortages but are crucial for inclusive economic growth.



- **Applicability**
 - Scheduled commercial banks (both Public and private sector banks): 40% of ANBC
 - Regional Rural Bank: 75% of ANBC
 - Small finance bank and urban cooperative bank: 60%
 - Foreign Banks with less than 20 branches: 40% of ANBC



3. Copper

- **Application:** Copper is essential for electrification, construction, transportation, water purification and healthcare due to its superior conductivity, durability, and antimicrobial properties. It's also critical for the green energy transition.
- **Distribution:** This can be asked as match the following option
 - Madhya Pradesh is India's leading copper producer followed by Rajasthan and Jharkhand.
 - Major Mining Areas:
 - ★ Malanjkhand (MP): The largest open-pit copper mine in India.
 - ★ Khetri (Rajasthan): A well-known belt for copper mining.
 - ★ Singhbhum (Jharkhand): A long-established area with key operations like Rakha.
- **Fact:** Chile is the world's largest copper-producing and exporting country