

## Prelims Refresher Programme: Day 43 (Test-13)

### QUESTION 1:

Consider the following statements with reference to ganas (republic mahajanapadas):

1. They were oligarchies where power was shared by a number of men, often collectively called rajas.
2. Both Mahavira and the Buddha belonged to such ganas.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

### Explanation

- Most of the mahajanapadas in ancient period were ruled by kings, some, known as ganas or sanghas, were oligarchies where power was shared by a number of men, often collectively called rajas. **Hence, statement 1 is correct.**
- Both Mahavira and the Buddha belonged to such ganas. The Buddha belonged to a small gana known as the Sakya gana and Lord Mahavira belonged to Vajji which corresponds to modern-day Vaishali. **Hence, statement 2 is correct.**
- In some instances, as in the case of the Vajji sangha, the rajas probably controlled resources such as land collectively. Although their histories are often difficult to reconstruct due to the lack of sources, some of these states lasted for nearly a thousand years.

### QUESTION 2:

Consider the following statements regarding Swachh Survekshan 2020:

1. The Ministry of State for Housing & Urban Affairs has launched the Swachh Survekshan 2020.
2. Swachh Survekshan 2020 has a quarterly evaluation mechanism.
3. Swachh Survekshan is the largest cleanliness survey in the world.

Which of the statements given above are correct?

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

**Answer:** (d)

### Explanation

- The Minister of State for Housing & Urban Affairs has launched the Swachh Survekshan 2020 (SS 2020), a quarterly cleanliness assessment of cities and towns in India. **Hence, statement 1 is correct.**
- **Swachh Manch web portal:** The Swachh Manch is a web-based platform, which aims to bring together every stakeholder contributing to the Swachh Bharat Mission under a common platform.
- The platform will allow stakeholders to create/invite/ participate in volunteering opportunities around neighbourhoods.
  - The Swachh Manch will also be integrated with the existing Swachhata App to act as a citizens' grievance redressal platform.
- The central government's cleanliness survey declared Indore as India's 'Cleanest City' for the third year in a row.

- Swachh Survekshan that covered all urban local bodies in the country is the largest such cleanliness survey in the world. **Hence, statement 3 is correct.**
- Swachh Survekshan 2020 will be a quarterly cleanliness assessment of cities and towns in India and will be integrated with Swachh Survekshan 2020. **Hence, statement 2 is correct.**

### QUESTION 3:

In the context of Buddha's teaching, which of the following statements is correct about 'Samudaya'?

- (a) It propagates to accept that there is 'suffering' in the world.
- (b) It explains the types of 'suffering'.
- (c) It deals with the origin of 'suffering'.
- (d) It explains the cessation of 'suffering'.

**Answer:** (c)

### Explanation

- The four Noble Truths are the essence of the Buddha's teachings, which he explained in his first sermon to his old colleagues at Isipathana:
  1. Dukkha: there is 'suffering' in the world.
  2. Samudaya: the arising or origin of 'suffering'.
  3. Nirodha: the cessation of 'Suffering'.
  4. Magga: there is a path leading to the end of 'suffering'.
- Hence, option (c) is correct.
- The Second Noble Truth 'Samudaya' (The Arising Of Dukkha): The explanation of the second noble truth is: 'It is 'thirst' which produces the desire for re-existence and re-becoming, and is bound with passionate greed.
- The 'thirst', desire, or craving manifested in different forms in human life gives rise to suffering and continuity of life. But desire, though the immediate and all-pervading cause, cannot be considered as the first cause, because everything is relative and interdependent. 'Thirst' (tanha) depends on sensation, and sensation depends on contact for its origination; hence it is a circle that goes on and on, which is known as 'dependent origination' (paticca-samuppada).

### QUESTION 4:

With reference to the Gandhara School of Art, consider the following statements:

1. The seated Buddha is always shown in lotus feet posture and a meditative gaze.
2. Buddha images are mostly portrayed with a halo around his head.
3. The dress of the Buddha is realistic with many folds.

Which of the statements given above is/are correct?:

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

**Answer:** (a)

### Explanation

- Stylistically, the Gandhara school of sculpture represents Greco-Roman Buddhist art. The important features of this art form are that the sculptors are extremely fine and realistic. The Buddha and Bodhisattva sculptures display quite a sophisticated iconography in an advanced style.

- The Gandhara sculptures suggest the earliest representations of the Buddha. Many plaques which were the parts of stupa earlier show the scenes of the birth of Buddha, his enlightenment, sermon at the deer park, his death and others.
- In Gandhara School of Art, the seated Buddha is shown cross-legged in the traditional Indian way (realistic). However, the Mathura School of Art depicts the ideal yogi posture, namely the lotus feet and the meditative gaze. Mathura artists rejected the Greco-Roman realistic features and chose naturalistic features to create the sculptures. **Hence, statement 1 is NOT correct.**
- Another typical feature of the Gandhara Art is the rich carving, elaborate ornamentation and complex symbolism. The aesthetic quality of the Gandhara Buddhas is different from that of the Mathura Buddhas. The Buddha and Bodhisattva figures resemble the Greek God Apollo with broad shoulders, a halo around the head and these resemble a powerful hero rather than a yogi. **Hence, statement 2 is correct.**
- The dress of the Buddha is depicted as realistic with many folds. The physical features such as muscles, nails, hair have been done with great detail. The drapery, heavy ornamentation and moustaches featured on the images of Buddha and Bodhisattva were far from the India idealism. **Hence, statement 3 is correct.**

#### QUESTION 5:

Consider the following statements:

1. The GST Council recently extended the tenure of National Anti-profiteering Authority (NAA).
2. The National Anti-profiteering Authority was constituted under the Goods and Services Act, 2019.
3. The orders of the NAA can be appealed against only in the Supreme Court.

Which of the above statements are NOT correct?

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

**Answer:** (c)

#### Explanation

- The GST Council in its recent meeting has discussed the proposal of extending the tenure of the National Anti-profiteering Authority (NAA) to one more year (till 30 November 2021). **Hence statement 1 is correct.**
- National Anti-profiteering Authority (NAA) came into existence ( just after the rollout of GST) for two years to deal with complaints by consumers against companies for not passing on GST rate cut benefits. Extension for NAA, (before its two-year sunset clause) is being seen as necessary as there are many pending cases that need to be resolved before its dissolution.
- The National Anti-Profiteering Authority (NAA) was constituted under Section 171 of the Central Goods and Services Tax Act, 2017. **Hence, statement 2 is NOT correct.**
- The Authority's main function is to ensure that traders are not realizing an unfair profit by charging high prices from consumers in the name of GST and to examine and check such profiteering activities and recommend punitive actions including the cancellation of Registration.
- NAA comprises Chairman, four Technical members, a Standing Committee, Screening Committees in every State and the Directorate General of Safeguards in the Central Board of Excise & Customs (CBEC). The orders of the NAA can be appealed against only in the high court. **Hence, statement 3 is NOT correct.**

### QUESTION 6:

Consider the following statements regarding Employee State Insurance:

1. The reduced rate of contribution helps in bringing more workers into the formal sector.
2. The respective State Governments decide the rate of contribution under the ESI Act.
3. The Employees' State Insurance Act 1948 (the ESI Act) provides for medical insurance only.

Which of the statements given above is/are correct

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

**Answer:** (a)

### Explanation

- The Government of India has taken the decision to reduce the rate of contribution under the ESI Act from 6.5% to 4% (employers' contribution being reduced from 4.75% to 3.25% and employees' contribution being reduced from 1.75% to 0.75%).
- The reduced rate of contribution will bring about substantial relief to workers and it will facilitate further enrollment of workers under the ESI scheme and bring more and more workforce into the formal sector. **Hence statement 1 is correct.**
- Similarly, reduction in the share of contribution of employers will reduce the financial liability of the establishments leading to improved viability of these establishments. This shall also lead to enhanced Ease of Doing Business.
- The Employees' State Insurance Act 1948 (the ESI Act) provides for medical, cash, maternity, disability and dependent benefits to the Insured Persons under the Act. The ESI Act is administered by the Employees' State Insurance Corporation (ESIC). Benefits provided under the ESI Act are funded by the contributions made by the employers and the employees. **Hence, statement 3 is NOT correct.**
- The Government of India through the Ministry of Labour and Employment decides the rate of contribution under the ESI Act. **Hence, statement 2 is NOT correct.**

### QUESTION 7:

With reference to Gupta administration, consider the following statements:

1. Provinces were known as Vishayas which were subdivided into districts.
2. Provincial governors, called uparikas, were mostly chosen from among the princes

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

### Explanation

- In the Gupta empire, the king maintained close contact with the provincial administration through a class of officials called Kumaramatyas and Ayuktas. Provinces in the Gupta Empire were known as Bhuktis. Hence, statement 1 is NOT correct.
- Provincial governors were called Uparikas and were mostly chosen from among the princes. Bhuktis were subdivided into Visayas or districts. They were governed by Vishyapatis. Nagara Sreshtis were the officers looking after the city administration. The villages in the district were under the control of Gramikas. Hence, statement 2 is correct.

- Fahien's account on the Gupta administration provides useful information. He characterises the Gupta administration as mild and benevolent. There were no restrictions on people's movements and they enjoyed a large degree of personal freedom.
- There was no state interference in the individual's life. Punishments were not severe. Imposing a fine was a common punishment. There was no spy system. The administration was so efficient that the roads were kept safe for travellers, and there was no fear of thieves. He mentioned that people were generally prosperous and the crimes were negligible

### QUESTION 8:

Which of the following principles of paintings mentioned in Vatsyayana's Kamasutra is/are matched correctly?

#### Principles

#### Meaning

- |                     |  |
|---------------------|--|
| 1. Rupabheda:       | Proportion of the object or subject.           |
| 2. Bhava:           | Creation of lustre and gleam with the colours. |
| 3. Lavanya Yojanam: | Immersion of emotions                          |

Select the correct answer using the code given below:

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

**Answer:** (b)

### Explanation

In the third century AD, Vatsyayana in his book Kamasutra mentioned about 6 main principles/limbs or shadanga of paintings are:

- Rupabheda-Variety of form;
- Sadrisyan-Portrayal of likeliness of the subject;
- Bhava-Creation of lustre and gleam with the colours
- Varnika Bhang-Mixing of colours to resemble the effects of modelling
- Pramanam-Proportion of the object or subject
- Lavanya Yojanam-Immersion of emotions

Hence option (b) is correct.

- There are numerous references to the art of painting in the Brahmanical and Buddhist literature, for example, the representation of the myths and lore on textiles is known as Lepya Chitra.
- We also find references to the art of Lekhya Chitra, which has line drawings and sketches. Other types are Dhuli Chitra, Pata Chitra, etc.
- The play, Mudrarakshasa by Vishakhadutta, also facilitated the reader by mentioning the name of various paintings or patas, which are important to understand the different style of paintings and to observe all the principles of paintings.

#### Styles of Painting

#### Major Feature

- |                 |                           |
|-----------------|---------------------------|
| Cauka Pitaka:   | Isolated framed drawings  |
| Dighala Pitaka: | Long scrolls of paintings |
| Yama Pitaka:    | Isolated paintings        |

### QUESTION 9:

Regarding the Nilekani Recommendations on Digital Payments, consider the following statements:

- 1. No transaction charge on payments made to both government and private entities.

2. Removal of import duty on point of sale machine.
3. A new digital financial inclusion index for monitoring reach of digital payments.

Which of the statements given above are correct?

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

**Answer:** (b)

### Explanation

The RBI appointed committee on digital payments, headed by Nandan Nilekani, has made recommendations for strengthening the digital payments ecosystem in India.

#### Recommendations:

- Removal of transaction charges: on digital payments made to the government, there should be no convenience fee on consumers for digital payments made to state-run entities and central departments. **Hence, statement 1 is NOT correct.**
- Merchant Discount Rates (MDR) pricing structure: 15 basis points (100 bps = 1% point) cut on the interchange rate on card payments which is borne by the merchants.
- Removal of existing 18% import duty on POS (point of sale) machines for a period of three years. **Hence, statement 2 is correct.**
- Reduce the goods and services tax (GST) on digital transactions so that the acceptance of digital payments can be improved among the customers.
- Mechanism to monitor the digital payment systems:
- Digital financial inclusion index so that progress in an area can be measured along a common scale, indicating the evolution of the users and steps taken for correcting the imbalance. **Hence, statement 3 is correct.**
- Aggregated information based on blocks and PIN codes, must be available to all players on a monthly basis.
- Reduce the overall cost to the consumers such as KYC (Know your customer) process at multiple stages of the transaction and service charges for digital payments.
- Setting up an Acceptance development fund: which will be used for developing new merchants in poorly served areas.

### QUESTION 10:

Which of the following statements is/are correct regarding Sittanavasal Cave Paintings?

1. These cave paintings are located in Andhra Pradesh.
2. These caves are known for Buddhist Paintings.
3. They were constructed by the Mauryans.

Select the correct answer using the code given below:

- (a) 2 and 3 only
- (b) 1, 2 and 3
- (c) 1 only
- (d) None of the above

**Answer:** (d)

### Explanation

- Sittanavasal Cave (Arivar Koil) Paintings are located in Tamil Nadu. **Hence statement 1 is NOT correct.**
- These famous rock-cut caves are known for the paintings in the Jain temples. These murals have close resemblance to Bagh and Ajanta paintings.
- The paintings are not only on the walls but also on the ceiling and pillars.
- The paintings are with the theme of Jain Samavasarana (Preaching hall). **Hence statement 2 is NOT correct.**
- Some scholars believe that these caves belong to the Pallava period, when king Mahendravarman I excavated the temple, while the others attribute them to when Pandya ruler renovated the shrine in the 7<sup>th</sup> century. **Hence statement 3 is NOT correct.**
- The central element of the paintings in Sittanavasal is a pond with lotuses. This scene shows Samava-Sarana – important scene in Jain religion. Samava-Sarana is a special, beautiful audience hall where Tirthankaras delivered sermons after they reached realisation (kevala-gnana).

### QUESTION 11:

Which of the following are the legal instruments designed to raise the fund in the organised money market sector in India?

1. Certificate of deposits
2. Hundis
3. Money market mutual funds
4. Treasury bills
5. Commercial papers

Select the correct answer using the code given below:

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

**Answer:** (b)

### Explanation

- Financial markets in every economy have two separate segments, i.e., one is to cater the requirements of short-term funds and the other is the long-term funds.
- Money market is the short-term financial market of an economy. In this market, money is traded between individuals or groups (i.e., financial institutions, banks, government, companies, etc.), who are either cash-surplus or cash-scarce. The short term period is defined as upto 364 days.
- Money market in India is not an integrated unit and has two segments – Unorganised Money Market and Organised Money Market.
- **Instruments of organised money market:**
- **Treasury Bills:** They are used by the Central Government to fulfill its short-term liquidity requirement upto the period of 364 days.
  - Call Money Market: Borrowing and lending of funds for overnight basis.
  - **Certificate of Deposit:** They are used by the banks and issued to the depositors for a specified period ranging less than one year. They are negotiable and tradable in the money market.
  - Commercial Bills
  - **Commercial Papers:** It is used by the corporate houses in India.
  - **Money Market Mutual Funds:** It is a type of mutual fund that invests in high quality, short-term debt instruments cash and cash equivalents.



- Repo and Reverse Repo Markets Cash Management Bill

Hence, option (b) is correct.

- **Instruments of unorganised money market:**

- Unregulated Non-Bank Financial Intermediaries

- ◆ Indigenous Bankers

- ◆ Money Lenders

- ◆ **Hundi** is an unconditional order in writing made by a person directly to another to pay a certain sum of money to a person named in order. It has no legal status in India. They were used as remittance instruments, credit instruments and bills of exchange.

### QUESTION 12:

With reference to Open Market Operations(OMOs), consider the following statements:

1. They are used to regulate the money supply in the economy.
2. Only the government securities can be used as an Open Market Operation tool by the Reserve Bank of India.
3. They are carried out by the Reserve Bank of India through commercial banks.

Which of the statements given above are correct?

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

**Answer:** (d)

### Explanation

- Open Market Operations (OMOs) are the sale and purchase of Government Securities (G-Sec) by RBI or the central bank of the country. **Hence, statement 2 is correct.**
- When the RBI wants to increase the money supply in the economy, it purchases the government securities from the market and it sells government securities to suck out liquidity from the system.
- The objective of OMO is to regulate the money supply in the economy. OMO is one of the tools that RBI uses to smoothen the liquidity conditions through the year and minimise its impact on the interest rate and inflation rate levels. **Hence, statement 1 is correct.**
- RBI carries out the OMO through commercial banks and does not directly deal with the public. **Hence, statement 3 is correct.**

### QUESTION 13:

Consider the following statements:

1. By 2020, India will be independent from any type of crude oil import for its domestic consumption.
2. In India, the rise in crude oil prices usually leads to a rise in under-recoveries.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)



### Explanation

- The Ministry of Petroleum and Natural Gas is concerned with the exploration and production of Oil and Natural Gas, refining, distribution and marketing, import and export, and conservation of petroleum products.
- India, Asia's second biggest crude importers behind China, brought in nearly 4 million barrels per day (July, 2019). Seeing the demand of crude oil in Indian economy, it is impossible that India will be independent from crude oil imports in near future.
- The rise in crude oil prices usually also leads to a rise in under-recoveries. **Hence, statement 2 is correct.**
- Under-recovery refers to the difference in the cost of producing petroleum products, and the price at which they are delivered to consumers. It indicates the loss incurred by oil marketing companies while supplying these products.
- Central government compensates the oil marketing companies by sharing some of this incurred loss through a burden sharing mechanism.

### QUESTION 14:

With reference to Foreign Portfolio Investment (FPI), consider the following statements:

1. An Individual Investor Interested In Opportunities outside their own country is most likely to invest through an FPI.
2. It provides the investor with direct ownership of a company's assets and is relatively liquid depending on the volatility of the market.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- Foreign portfolio investment (FPI) consists of securities and other financial assets held by investors in another country.
- Portfolio investment involves the making and holding of a hands-off – or passive – investment of securities, done with the expectation of earning a return.
- Holding includes bonds or other debt issued by these companies or foreign governments, mutual funds, or exchange-traded funds (ETFs) that invest in assets abroad or overseas.
- An individual investor interested in opportunities outside their own country is most likely to invest through an FPI. **Hence, statement 1 is correct.**
- It does not provide the investor with direct ownership of a company's assets and is relatively liquid depending on the volatility of the market. **Hence, statement 2 is NOT correct.**

### QUESTION 15:

With reference to Zero Budget Natural Farming (ZBNF), consider the following statements:

1. It is a set of farming methods that involve zero credit for agriculture and the use of only chemical fertilisers.
2. It evolved as a farming movement firstly in India in Karnataka state.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

### Explanation

- Zero Budget Natural Farming is a set of farming methods that involve zero credit for agriculture and no use of chemical fertilisers. **Hence, statement 1 is NOT correct.**
- This evolved as a farming movement in Karnataka (where it first evolved) as a result of a collaboration between agriculturist Subhash Palekar and state farmers association Karnataka Rajya Raitha Sangha (KRRS). As it attained considerable success in Karnataka, the model was replicated in many other states, particularly in South India. **Hence, statement 2 is correct.**
- The zero budget farming aims at pulling the farmers out of the debt trap that they found themselves in with the liberalisation of the Indian economy. This is also an attempt to make small scale farming a viable vocation.

### QUESTION 16:

Regarding the Non-Banking Financial Company (NBFC), consider the following statements:

1. A NBFC is a company registered under the Companies Act, 1956.
2. It does not include any institution whose principal business is agriculture activities.
3. Demand Deposits are not accepted by NBFCs.

Which of the statements given above are correct?

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

**Answer:** (d)

### Explanation

- Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business. **Hence, statement 1 is correct.**
- NBFCs don't include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of the immovable property. **Hence, statement 2 is correct.**
- NBFCs lend and make investments and hence their activities are akin to that of banks; however, there are a few differences as given below:
  - NBFCs cannot accept demand deposits. **Hence, statement 3 is correct.**
  - NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
  - Deposit insurance facility of Deposit Insurance and Credit Guarantee
  - Corporation is not available to depositors of NBFCs, unlike in the case of banks.

### QUESTION 17:

Which of the following best describes Extended Fund Facility (EFF)?

- (a) It is an IMF's assistance to a country in case of structural weaknesses.
- (b) It is an international reserve asset, created by the IMF to supplement its member countries' official reserves.
- (c) It is a loan facility extended by the World bank.
- (d) None of these

**Answer:** (a)

### Explanation

- When a country faces serious medium-term balance of payments problems because of structural weaknesses that require time to address, the IMF can assist with the adjustment process under an Extended Fund Facility (EFF). The EFF was established to provide assistance to countries:
  - (i) Experiencing serious payments imbalances because of structural impediments;
  - (ii) Characterized by slow growth and an inherently weak balance of payments position.
- The EFF provides assistance in support of comprehensive programs that include policies of the scope and character required to correct structural imbalances over an extended period.
- The Special Drawing Right (SDR) is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves.
- The value of the SDR is based on a basket of five currencies – the U.S. dollar, the euro, the Chinese renminbi, the Japanese yen, and the British pound sterling.

### QUESTION 18:

With reference to Priority Sector Lending, consider the following statements:

1. Agriculture, Housing and Renewable energy sectors are considered to be the part of Priority Sector Lending.
2. Under the category weaker sections for Priority Sector Lending, minority communities may be notified by the Government of India as eligible for loans.
3. Department of Banking Regulation of RBI is the nodal agency which decides the rate of interest under the priority sector lending.

Which of the statements given above are correct?

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

**Answer:** (d)

### Explanation

- The priority sector lending is an important role given by the RBI to the banks for providing a specified portion of the bank lends to few specific sectors. It includes the following categories:
  - Agriculture
  - Micro, Small and Medium Enterprises (MSMEs)
  - Export Credit
  - Education
  - Housing
  - Social Infrastructure
  - Renewable Energy

**Hence, statement 1 is correct.**

- Priority sector loans to the following borrowers are eligible to be considered under Weaker Sections category—
- Small and Marginal Farmers
  - Artisans, village and cottage industries where individual credit limits do not exceed ₹0.1 million
  - Beneficiaries under Government Sponsored Schemes such as National Rural Livelihoods Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
  - Scheduled Castes and Scheduled Tribes
  - Beneficiaries of Differential Rate of Interest (DRI) scheme
  - Self Help Groups
  - Distressed farmers indebted to non-institutional lenders
  - Distressed persons other than farmers, with loan amount not exceeding ₹0.1 million per borrower to prepay their debt to non-institutional lenders
  - Individual women beneficiaries up to ₹0.1 million per borrower
  - Persons with disabilities
  - Overdraft limit to PMJDY account holders upto 10,000/-with an age limit of 18-65 years.
  - Minority communities may be notified by the Government of India from time to time. **Hence, statement 2 is correct.**
- The rate of interest on bank loans will be as per the directives issued by the Department of Banking Regulation of RBI, from time to time. Priority sector guidelines do not lay down any preferential rate of interest for priority sector loans. **Hence, statement 3 is correct.**

#### QUESTION 19:

Consider the following statements:

1. Money received by the government from both revenue and non-revenue sources constitutes the part of Receipts.
2. Dividends earned from the Public Sector Undertakings (PSUs) constitute the Non-Tax Revenue receipts.
3. Interests received by the government out of all loans forwarded by it is not a part of Non-Tax Revenue receipts of the government.

Which of the statements given above are correct?

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

**Answer:** (a)

#### Explanation

- **Revenue:** Every form of money generation in the nature of income, earnings are revenue for a firm or a government which does not increase financial liabilities of the government, i.e., the tax incomes, non-tax incomes along with foreign grants.
- **Non-revenue:** Every form of money generation which is not income or earnings for a firm or a government (i.e., money raised via borrowings) is considered a non-revenue source if they increase financial liabilities.
- **Receipts:** Every receiving or accrual of money to a government by revenue and non-revenue sources is a receipt. Their sum is called total receipts. It includes all incomes as well as non-income accruals of a government. **Hence, statement 1 is correct.**

- **Non-Tax Revenue receipts:** This includes all money earned by the government from sources other than taxes. In India they are –
  - Profits and dividends which the government gets from its Public Sector Undertakings (PSUs). **Hence, statement 2 is correct.**
  - Interests received by the government out of all loans forwarded by it, be it inside the country (i.e., internal lending) or outside the country (i.e., external lending).
  - It means this income might be in both domestic and foreign currencies. **Hence, statement 3 is NOT correct.**
  - Fiscal services also generate income for the government, i.e., currency printing, stamp printing, coinage and medals minting, etc.
  - General Services also earn money for the government as the power distribution, irrigation, banking, insurance, community services, etc.
  - Fees, Penalties and Fines received by the government.
  - Grants which the governments receive – it is always external in the case of the Central Government and internal in the case of state governments.

#### QUESTION 20:

Consider the following statements:

1. Loans given to the International Monetary Fund and the World Bank by the Indian government are of capital expenditure in nature.
2. Expenditure to maintain the defence forces is a Plan Expenditure.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

#### Explanation

- **Capital expenditure:** All the areas which get capital from the government are part of the capital expenditure. It includes so many heads in India –
- **Loan Disbursals by the Government:** The loans forwarded by the government might be internal (i.e., to the states, UTs, PSUs, FIs, etc.) or external (i.e., to foreign countries, foreign banks, purchase of foreign bonds, loans to IMF and WB, etc.). **Hence, statement 1 is correct.**
- **Loan Repayments by the Government:** Loan payments might be internal as well as external. This consists of only the capital part of the loan repayment as the element of interest on loans are shown as a part of the revenue expenditure.
- **Plan Expenditure of the Government:** This consists of all the expenditures incurred by the government to finance the planned development of India as well as the central government financial support to the states for their plan requirements.
- **Capital Expenditures on Defence by the Government:** This consists of all kinds of capital expenses to maintain the defence forces, the equipment purchased for them as well as the modernisation expenditures.
- It should be kept in mind that defence is a Non-Plan expenditure which has capital as well as revenue expenditures in its maintenance. The revenue part of expenditure in the defence is counted in the revenue expenditures by the government. **Hence, statement 2 is NOT correct.**
- **General Services:** These also need huge capital expenditure by the government – the railways, postal department, water supply, education, rural extension, etc

### QUESTION 21:

With reference to Namami Gange Mission, consider the following statements:

1. The Central Pollution Control Board (CPCB) is responsible for monitoring the water quality.
2. Activities undertaken under the mission include afforestation, riverfront development, public awareness campaigns, river surface cleaning etc.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

### Explanation

- Namami Gange Programme is an umbrella programme which integrates previous and currently ongoing initiatives by enhancing efficiency, extracting synergies and supplementing them with more comprehensive and better coordinated interventions.
- Under the Namami Gange programme, Central Pollution Control Board (CPCB) is carrying out the water quality monitoring of river Ganga. **Hence, statement 1 is correct.**
- Forestry interventions for Ganga through Wildlife Institute of India; Central Inland Fisheries Research Institute and the Centre for Environment Education has been initiated. Other initiatives taken under this are riverfront development, public awareness campaigns, river surface cleaning, etc. **Hence, statement 2 is correct.**
- This programme has twin objectives of effective abatement of pollution, conservation and rejuvenation of National River Ganga.

### QUESTION 22:

With reference to Central Council of Health and Family Welfare, consider the following statements:

1. It is a constitutional body established under Article 263 of the Constitution of India.
2. It is an advisory body of the Ministry of Health and family welfare on matters concerning health.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

### Explanation

#### Central Council of Health and Family Welfare (CCHFW)

- It is an apex advisory body set up under Article 263 of the Constitution. **Hence, statement 1 is correct.**
- Its objective is to provide support and advice to the Department of Health, Ministry of Health and Family Welfare on policy formulation and to consider and recommend broad lines of policy in regard to matters concerning health. **Hence, statement 2 is correct.**
- The first meeting of the CCHFW was held in 1988.
- Organizational Structure of Council: Chairperson: Union Minister for Health & Family.
- Welfare Vice-Chairperson: Minister of State for Health & Family Welfare. Recently, the 13<sup>th</sup> Conference of the Central Council of Health and Family Welfare (CCHFW) was held in New Delhi.

- The purpose of the meeting was to build a consensus on the national health priorities.
- It focused on two priority areas for the public health sector:
  - Increasing health budget by the Centre and the States/UTs. According to the National Health Policy (NHP), 2017, it is necessary to collectively increase healthcare spending by the Centre & States/UTs to meet the goals of healthcare spending of 2.5% of GDP by 2025.
  - Strengthening of medical infrastructure. This aims to target the Universal Health Coverage (UHC) through Ayushman Bharat, eliminating TB and other communicable diseases, National Health Mission, and other priority agendas.

#### QUESTION 23:

Which of the following are Ecotones?

1. Mangrove
2. Grassland
3. Forest
4. Estuary
5. Coral reef

Select the correct answer using the code given below:

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

**Answer:** (b)

#### Explanation

- Ecotone is a transition zone of vegetation between different plant communities where two communities meet and integrate.
- Mangroves represent ecotone between marine and terrestrial ecosystems.
- Grasslands are between forest and desert.
- Estuaries are formed between fresh water and salty water
- Forest and Coral Reefs do not represent ecotone zones.

Hence, option (b) is correct.

#### QUESTION 24:

Global Competitiveness Report is published by Which of the following organizations?

- (a) World Economic Forum
- (b) World Bank
- (c) International Monetary Fund
- (d) International Finance Corporation

**Answer:** (a)

#### Explanation

**World Economic Forum:** It publishes a Global Competitiveness Report. **Hence,** option (a) is correct.

#### What is economic competitiveness?

- The World Economic Forum, which has been measuring countries' competitiveness since 1979, defines it as: "the set of institutions, policies and factors that determine the level of productivity of a country."



- The Global Competitiveness Report is a tool to help governments, the private sector, and civil society work together to boost productivity and generate prosperity.
- The Global Competitive Index forms the basis of the report. It measures performance according to 114 indicators that influence a nation's productivity.
- The latest edition of 2019 covers 141 economies, accounting for over 98% of the world's GDP.
- India's rank has dropped 10 places from 58 to 68 in 2019.
- Singapore has replaced the USA as the world's most competitive economy.

#### QUESTION 25:

Which of the following measures are adopted under geo-engineering to tackle climate change?

1. Artificial trees
2. Addition of lime into the water
3. Painting the roofs white
4. Adding sulphate aerosols to the stratosphere

Select the correct answer using the code given below:

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

**Answer:** (d)

#### Explanation

- Geoengineering aims to tackle climate change by removing CO<sub>2</sub> from the air or limiting the sunlight reaching the planet.
- Large-scale geoengineering is still at the conceptual stage, and advocates the claim that it may eventually become essential if the world wants to avoid the worst effects of climate change.
- Measure to remove CO<sub>2</sub> from air:
  - Artificial trees that pull the gas from the atmosphere using plastic polymers.
  - Adding large quantities of lime to the water.
  - It increases water's capability to absorb more CO<sub>2</sub> from the air.
- Schemes designed to reduce the amount of sunlight reaching Earth:
  - Firing sulphate aerosols into the stratosphere to reflect sunlight back to space.
  - Using unmanned ships to increase above-ocean cloud cover by spraying sea water into the air.
  - Painting the world's roofs white to increase reflectivity.
  - Floating thousands of tiny mirrors in space between Earth and the sun.Hence, option (d) is correct.
- Other schemes – sometimes but not always described as geo-engineering:
  - Making and burying large amounts of charcoal to lock carbon into the soils.
  - Grazing cattle in a way designed to turn grasslands into giant carbon sinks.

#### QUESTION 26:

With reference to the Marine Protected Areas (MPAs), consider the following statements:

1. These are the zones where no human activities are permitted.
2. The International Union for Conservation of Nature engages in the policy making to promote the expansion of Marine Protected Areas (MPAs).

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

### Explanation

- The term Marine Protected Areas include marine reserves, fully protected marine areas, no-take zones, marine sanctuaries, ocean sanctuaries, marine parks, locally managed marine areas, to name a few.
- Many of these have different levels of protection, and the range of activities allowed or prohibited within their boundaries varies considerably too.
- Marine Protected Areas (MPAs) are conserved for a number of reasons including economic resources, biodiversity conservation, and species protection.
- They are created by delineating zones with permitted and non-permitted uses within that zone. Hence, statement 1 is NOT correct.
- The IUCN engages in advocating for the expansion of the MPA network through reliable science and by engaging with local stakeholders. Hence, statement 2 is correct.
- Benefits of Marine Protected Areas:
  - Maintaining biodiversity and providing refuges for endangered and commercial species.
  - Protecting critical habitats from damage by destructive fishing practices and other human activities and allowing them to recover.
  - Providing areas where fish are able to reproduce, spawn and grow to their adult size.
  - Increasing fish catches (both size and quantity) in surrounding fishing grounds.
  - Building resilience to protect against damaging external impacts, such as climate change.
  - Helping to maintain local cultures, economies, and livelihoods which are intricately linked to the marine environment.

### QUESTION 27:

School Education Quality Index (SEQI) is published by which of the following organizations?

- (a) National Development Council
- (b) NITI Aayog
- (c) PRATHAM
- (d) UNICEF

**Answer:** (b)

### Explanation

- School Education Quality Index (SEQI) is developed by NITI Aayog to evaluate the performance of States and Union Territories (UTs) in the school education sector. Hence, option (b) is correct.
- The index aims to bring an 'outcome' focus to education policy by providing States and UTs with a platform to identify their strengths and weaknesses and undertake requisite course corrections or policy interventions.
- To facilitate better comparison States and UT's were grouped as:
  - Large States (Kerala first and UP last)
  - Small States (Manipur was best performer)
  - Union Territories (Chandigarh was best performer)

- This index is developed through a collaborative process, including key stakeholders such as the Ministry of Human Resource and Development (MHRD), the World Bank and sector experts, the index consists of 30 critical indicators that assess the delivery of quality education.

#### QUESTION 28:

With reference to Carbon Offsetting, which one of the following is correct?

- (a) It is a scheme whereby individuals and companies invest in environmental projects to balance out their own carbon footprints.
- (b) It is the difference between Intended Nationally defined contributions and the actual targets achieved.
- (c) It is a policy framework which is signed bilaterally or multilaterally between governments of concerned countries to facilitate carbon sequestration techniques.
- (d) It is a scheme to soak excess amounts of CO<sub>2</sub> from oceans.

**Answer:** (a)

#### Explanation

- Carbon offset schemes allow individuals and companies to invest in environmental projects around the world in order to balance out their own carbon footprints. Hence, option (a) is correct.
- The projects are usually based in developing countries and most commonly are designed to reduce future emissions.
- Other schemes work by soaking up CO<sub>2</sub> directly from the air through the planting of trees.

Q.29 Which of the following organizations publishes the report 'Safeguarding the Global Commons'?

- (a) Green Climate Fund
- (b) International Union for Conservation of Nature
- (c) Global Environment Facility
- (d) Intergovernmental Panel on Climate Change

**Answer:** (c)

#### Explanation

- Safeguarding the Global Commons is published by Global Environment Facility. Hence, option (c) is correct.
- The Global Environment Facility was established on the eve of the 1992 Rio Earth Summit to help tackle our planet's most pressing environmental problems.
- Safeguarding the Global Commons mainly highlights the need to transform food, urban, and energy systems, and move to a circular economy. Business as usual will guarantee disaster; incremental change will not suffice. The only solution is transformational change.

#### QUESTION 30:

With reference to 'The Gandhian Challenge', which of the following is correct?

- (a) It aims to promote cleanliness in the country.
- (b) It aims to adopt Gandhian principles in government policies for decreasing social inequalities.
- (c) It aims to promote the spirit of innovation in children.
- (d) It aims to promote village economy based on Gandhian principles with the use of modern Technology.

**Answer:** (c)

### Explanation

- On the 150<sup>th</sup> birth Anniversary of Mahatma Gandhi, Atal Innovation Mission (AIM), NITI Aayog's Atal Tinkering Labs (ATL) and UNICEF India, including Generation Unlimited, launched 'The Gandhian Challenge'.
- Through this partnership, AIM and UNICEF recognize every child's ability and right to voice their dreams for a world of their choice, following Gandhi's principles.
- This aims to support children to thrive as young innovators. Hence, option (c) is correct.
- The problem statement for the Gandhian Challenge is: "Share your innovative solutions/ideas to create a futuristic and sustainable world of your dreams, following Gandhi's principles."

### QUESTION 31:

With reference to amendment of the Constitution, consider the following statement:

1. Article 368 in Part XX of the constitution deals with the powers of Parliament to amend the Constitution and the procedure to be followed.
2. Amendment bill of the constitution can be introduced either in the lower or upper house of Parliament or in a state legislature.
3. Amendment bill can be introduced only by a minister with the prior permission of the President.
4. The President can neither withhold his assent nor return the constitutional amendment bill to the Parliament.

Which of the statements given above is/are correct?

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

**Answer:** (d)

### Explanation

- Article 368 in part XX of the constitution deals with the powers of Parliament to amend the Constitution and the procedure to be followed. **Hence, statement 1 is correct.**
- An amendment of the Constitution can be initiated only by the introduction of a bill for the purpose in either House of Parliament and not in the state legislatures. **Hence, statement 2 is NOT correct.**
- The bill can be introduced either by a minister or by a private member and does not require prior permission of the President. **Hence, statement 3 is NOT correct.**
- The President must give his assent to the Constitution Amendment Bill. He can neither withhold his assent to the bill nor return the bill for reconsideration of the Parliament. **Hence, statement 4 is correct.**

### QUESTION 32:

Which of the following statements is/are correct?

1. Limited amending power of parliament is one of the basic features of the Constitution.
2. Parliament can expand its amending power so as to acquire for itself the right to repeal or abrogate the Constitution or to destroy its basic features.
3. Separation of powers between the legislature, the executive and the judiciary is one of the basic structures of the Constitution.

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 1 and 2 only

- (c) 1 and 3 only  
(d) 1, 2, and 3

**Answer: (c)**

### Explanation

- According to the Supreme Court, limited amending power of parliament is one of the basic features of the Constitution and therefore, the limitations on that power cannot be destroyed. **Hence, statement 1 is correct.**
- Parliament cannot, under Article 368, expand its amending power so as to acquire for itself the right to repeal or abrogate the Constitution or to destroy its basic features. **Hence, statement 2 is NOT correct.**
- Elements of the Basic Structure:
  1. Supremacy of the Constitution.
  2. Sovereign, democratic and republican nature of the Indian polity.
  3. Secular character of the Constitution
  4. Separation of powers between the legislature, the executive and the judiciary. Hence, statement 3 is correct.
  5. Federal character of the Constitution
  6. Unity and integrity of the nation
  7. Welfare state (socio-economic justice)
  8. Judicial review
  9. Freedom and dignity of the individual
  10. Parliamentary system
  11. Rule of law
  12. Harmony and balance between Fundamental Rights and Directive Principle
  13. Principle of equality
  14. Free and fair elections
  15. Independence of Judiciary
  16. Limited power of Parliament to amend the Constitution
  17. Effective access to justice
  18. Principles (or essence) underlying fundamental rights.
  19. Powers of the Supreme Court under Articles 32, 136, 141 and 142
  20. Powers of the High Courts under Articles 226 and 227

### QUESTION 33:

Regarding the Parliamentary form of government, which of the following statements is/are correct?

1. This executive is responsible to the legislature for its policies and acts.
2. It is also known as 'Westminster model of government'.
3. Russia, Brazil, USA and Sri Lanka have this kind of government.

Select the correct answer using the codes given below:

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

**Answer: (b)**

### Explanation

- The Parliamentary system of government is the one in which the executive is responsible to the legislature for its policies and acts. **Hence, statement 1 is correct.**
- The Parliamentary government is also known as cabinet government or responsible government or Westminster model of government. Hence, statement 2 is correct.
- It is prevalent in Britain, Japan, Canada, India. While the presidential government is prevalent in the USA, Brazil, Russia, Sri Lanka, etc. **Hence, statement 3 is NOT correct.**

### QUESTION 34:

With reference to Shanghai Cooperation Organisation (SCO), which of the following statements is/are correct?

1. It is a permanent intergovernmental international organisation.
2. The 2019 SCO annual summit was held in Qingdao, China.
3. India is not a permanent member of SCO.

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 only
- (c) 3 only
- (d) All of the above

**Answer: (a)**

### Explanation

- SCO is a permanent intergovernmental international organisation. Hence, statement 1 is correct.
- It is a Eurasian political, economic and military organisation aiming to maintain peace, security and stability in the region.
- It was created in 2001.
- The SCO Charter was signed in 2002, and entered into force in 2003.
- It is a statutory document which outlines the organisation's goals and principles, as well as its structure and core activities.
- The SCO's official languages are Russian and Chinese.
- The 19<sup>th</sup> annual Shanghai Cooperation Organisation (SCO) summit was held on 13-14 June 2019 in Bishkek, Kyrgyz Republic (Kyrgyzstan). **Hence, statement 2 is NOT correct.**
- The declaration this year also pressed for consensus regarding the adoption of the Comprehensive Convention on International Terrorism.
- Permanent Members:
  1. Kazakhstan
  2. China
  3. Kyrgyzstan
  4. Russia
  5. Tajikistan
  6. Uzbekistan
  7. India
  8. Pakistan

**Hence, statement 3 is NOT correct.**

**Observer states:**

Afghanistan

Belarus

Iran

Mongolia

**Dialogue Partner:**

Azerbaijan

Armenia

Cambodia

Nepal

Turkey

Sri Lanka

### QUESTION 35:

Kimberley Process is related to:

- (a) Removal of conflict diamonds from the global supply chain.
- (b) Eradication of chikungunya fever from Africa.
- (c) Conserve water.
- (d) Curbing terrorism in northern states of Africa.

**Answer:** (a)

### Explanation

- The Kimberley Process (KP) is a commitment to remove conflict diamonds from the global supply chain. Hence, option (a) is correct.
- Conflict diamonds, also known as 'blood' diamonds, are rough diamonds used by rebel movements or their allies to finance armed conflicts aimed at undermining legitimate governments.
- The Kimberley Process is also described in the United Nation Security Council (UNSC) Resolutions.
- KP Certification Scheme (KPCS) Intersessional Meeting is an annual mid-year event of KPCS, which unites administrations, civil societies and diamond industry to reduce the flow of conflict diamonds used to finance wars against governments around the world, mostly in African countries.
- India is the KP chair for 2019.
- Every rough diamond is accompanied by a certificate confirming its non-conflict origin, and export-import procedures in most of the countries are now subject to rigorous control.

### QUESTION 36:

India recently signed the Christchurch call to action, this declaration is related to which of the following?

- (a) Illegal Migration
- (b) Online extremist content
- (c) Global Warming
- (d) Marine plastic pollution

**Answer:** (b)

### Explanation

- India in May 2019 signed the 'Christchurch Call to Action'. The agreement is aimed at stopping abuse of the Internet by extremists.
- The dissemination of extremist content online has adverse impacts on the human rights of the victims, on our collective security and on people all over the world – declared a statement issued by the 17 signatory countries.



- The meeting held in Paris was also attended by representatives of online giants like Microsoft, Google, Twitter, Facebook and Amazon.

Hence, option (b) is correct.

### QUESTION 37:

Consider the following difference between Federal system and Unitary system:

1. Federal system has a written constitution while Unitary system has a written or unwritten constitution.
2. Federal system has a rigid Constitution while Unitary system has a rigid or a flexible Constitution.
3. Federal system has a bicameral legislature while Unitary system has a unicameral legislature.
4. Federal system has supremacy of constitution while Unitary system has no supremacy of constitution.

Which of the statements given above are NOT correct?

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

**Answer: (d)**

### Explanation

Federal Government	Unitary Government
1. Dual Government	1. single Government
2. Written Constitution	2. Constitution may be written or unwritten
3. Division of powers between the national and regional Govt.	3. No division of power. All powers are vested in the national government
4. Supremacy of the Constitution	4. Constitution may be supreme(Japan) or may not be supreme(Britain)
5. Rigid Constitution	5. Constitution may be rigid or flexible
6. Independent Judiciary	6. Judiciary may or may not be independent
7. Bicameral Legislation	7. Legislature may be Bicameral or Unicameral

Hence, option (d) is correct.

### QUESTION 38:

Carbon Capture and storage has become an essential tool to fight against the rising level of Carbon dioxide in the atmosphere. Which of the following are considered to be suitable options for captured Carbon storage?

1. Depleted oil fields
2. Depleted gas fields
3. Deep saline formations
4. Depleting oil fields

Select the correct answer using the codes given below:

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

**Answer: (d)**

### Explanation

- Carbon Capture and Storage (CCS) is a technology that can capture up to 90% of the carbon dioxide (CO<sub>2</sub>) emissions produced from the use of fossil fuels in electricity generation and industrial processes, preventing the carbon dioxide from entering the atmosphere.
- Furthermore, the use of CCS with renewable biomass is one of the few carbon abatement technologies that can be used in a 'carbon-negative' mode – actually taking carbon dioxide out of the atmosphere.
- The CCS chain consists of three parts; capturing the carbon dioxide, transporting the carbon dioxide, and securely storing the carbon dioxide emissions.
- First, capture technologies allow the separation of carbon dioxide from gases produced in electricity generation and industrial processes by one of three methods: pre-combustion capture, post-combustion capture and oxyfuel combustion.
- Carbon dioxide is then transported by pipeline or by ship for safe storage.
- Once the carbon dioxide (CO<sub>2</sub>) has been transported, it is stored in porous geological formations that are typically located several kilometres under the earth's surface, with pressure and temperatures such that carbon dioxide will be in the liquid or 'supercritical phase'.
  - Suitable storage sites include former gas and oil fields, deep saline formations (porous rocks filled with very salty water), or depleting oil fields where the injected carbon dioxide may increase the amount of oil recovered. Hence, option (d) is correct.
  - Depleted oil and gas reservoirs are more likely to be used for early projects as extensive information from geological and hydrodynamic assessments is already available.
  - Deep saline aquifers represent the largest potential carbon dioxide storage capacity in the long term, but are currently less well understood.

### QUESTION 39:

If the Leverage Ratio of banks is relaxed by the Reserve Bank of India, what would be the immediate consequence of such a move?

- (a) It decreases the lending capacity of the banks
- (b) It increases the lending capacity of the banks
- (c) Interest rate on bank loans increases
- (d) Interest rate on bank loans decreases

**Answer: (b)**

### Explanation

- If the Reserve Bank of India relaxes leverage ratio, it increases the lending capacity of banks because now banks have more money which they can lend. Hence, option (b) is correct.
- The Basel Committee on Banking Supervision (BCBS) introduced a leverage ratio in the 2010 Basel III package of reforms.
- The leverage ratio is defined as the capital measure divided by the exposure measure, expressed as a percentage. The capital measure is tier 1 capital and the exposure measure includes both on-balance sheet exposure and off-balance sheet items.
- The leverage ratio measures a bank's core capital to its total assets. The ratio uses tier 1 capital to judge how leveraged a bank is in relation to its consolidated assets.
- Tier 1 assets are ones that can be easily liquidated if a bank needs capital in the event of a financial crisis. So, it is basically a ratio to measure a bank's financial health.
- The leverage ratio is used as a tool by central monetary authorities to ensure the capital adequacy of banks and place constraints on the degree to which a financial company can leverage its capital base.

#### QUESTION 40:

Which of the following is/are the Unitary features of the Constitution?

1. The Rajya Sabha represents the States of Indian Federation, while the Lok Sabha represents the people of India as a whole.
2. The Union List contains more subjects than the State List.
3. The bulk of the Constitution can be amended by the Parliament, either by simple majority or by special majority.

Select the correct answer using the codes given below:

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

**Answer:** (b)

#### Explanation

- “The Rajya Sabha represents the states of Indian Federation, while the Lok Sabha represents the people of India as a whole.” is the federal feature of the constitution. **Hence, statement 1 is NOT correct.**
- Strong Centre: The Union List contains more subjects than the State List. Secondly, the more important subjects have been included in the Union List. Thirdly, the Centre has overriding authority over the Concurrent List. **Hence, statement 2 is correct.**
- Flexibility of the Constitution: The bulk of the Constitution can be amended by the unilateral action of the Parliament, either by simple majority or by special majority. Further, the power to initiate an amendment to the Constitution lies only with the Centre. **Hence, statement 3 is correct.**

#### QUESTION 41:

The ‘New Horizons Mission’ of NASA will study which of the following?

1. Pluto and its moons
2. Objects in the Kuiper belt
3. Saturn and its moons

Select the correct answer using the code given below:

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

**Answer:** (a)

#### Explanation

##### New Horizon

- Launched: January 19, 2006
- Pluto Flyby: July 14, 2015
- Ultima Thule Flyby: January 1, 2019
- Goal: Study Pluto, its moons, and Kuiper Belt objects. Hence, option (a) is correct.

### Kuiper Belt

- The Kuiper Belt (also known as the Edgeworth–Kuiper belt) is a region of the Solar System that exists beyond the eight major planets, extending from the orbit of Neptune (at 30 AU) to approximately 50 AU from the Sun. (1 Astronomical Unit (AU) = distance between the Earth and the Sun)
- It is similar to the asteroid belt, in that it contains many small bodies, all remnants from the Solar System's formation.

### QUESTION 42:

The Armed Forces (Special Powers) Act, 1958 applies to which of the following states?

1. Assam
2. Arunachal Pradesh
3. Jammu and Kashmir
4. Nagaland

Select the correct answer using the code given below:

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

**Answer:** (c)

### Explanation

The Armed Forces (Special Powers) ACT, 1958 enables certain special powers to be conferred upon members of the armed forces in disturbed areas in the States of:

- Arunachal Pradesh
- Assam
- Manipur (excluding seven assembly constituencies of Imphal)
- Meghalaya (The Centre revoked it in Meghalaya on April 1, 2018)
- Mizoram
- Nagaland
- Tripura

Jammu & Kashmir has a similar but separate act Armed Forces (Jammu & Kashmir) Special Powers Act, 1990. Hence, option (c) is correct.

### QUESTION 43:

The Financial Stability Report is released by which of the following organisations?

- (a) Reserve Bank of India
- (b) Financial Stability and Development Council
- (c) Securities and Exchange Board of India
- (d) Niti Aayog

**Answer:** (a)

### Explanation

- The Reserve Bank of India releases the Financial Stability Report (FSR). FSR is a biannual publication.
- The FSRs are periodic exercises for reviewing the nature, magnitude and implications of risks that may have a bearing on the macroeconomic environment, financial institutions, markets and infrastructure.

- These reports also assess the resilience of the financial sector through stress tests.
- Stress tests are used to gauge how certain unfavorable economic scenarios, such as a deep recession or financial crisis will affect a company, industry or specific portfolio.
- Stress tests are usually computer-generated simulation models that test hypothetical scenarios.

#### Findings of the 18<sup>th</sup> FSR

- India's financial system remains stable, and the banking
- sector shows signs of improvement, even though the
- global economic environment and the emerging trends in
- the financial sector poses challenges.
  - The reasons for these positive signs include credit growth of banks coupled with improvement in the asset quality of the banks.
  - Credit growth of scheduled commercial banks (SCBs) has improved between March 2018 and September 2018, driven largely by private sector banks (PVBs).
- The global growth outlook for 2018 and 2019 remains steady although the spillover risk to emerging economies because of tightening of financial conditions in advanced economies, protectionist trade policies and global geopolitical tension has significantly increased.
- On the domestic front, growth of gross domestic product (GDP) showed slight moderation in Q2:2018-19 while inflation remains contained. At present, Inflation is at 2% which falls in a comfortable range of 2% to 6%.
- Slowdown in GDP growth to 7.1%, but there is growth in Gross Fixed Capital Formation along with the dip in crude oil prices which are positive for sustained growth going forward.

#### QUESTION 44:

The 'Parivesh Portal' which was in the news recently is related to which of the following?

- (a) Environmental Clearances
- (b) Foreign Direct Investment
- (c) Visa on arrival
- (d) Online ticket booking

**Answer:** (a)

#### Explanation

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##### Parivesh Portal

- 'Parivesh' (Proactive and Responsive Facilitation by Interactive, Virtuous and Environmental Single-window Hub).
- PARIVESH is a web-based application which has been developed for online submission and monitoring of the proposals submitted by the proponents for seeking Environment, Forest, Wildlife and Coastal Regulation Zones (CRZ) Clearances from Central, State and district level authorities.
- It automates the entire tracking of proposals which includes online submission of a new proposal, editing/ updating the details of proposals and displays the status of the proposals at each stage of the workflow.
- This portal is developed under 'Digital India' initiative by the Ministry of Environment, Forest and Climate Change (MoEFCC). Hence, option (a) is correct.

#### QUESTION 45:

RBI recently constituted the U.K. Sinha committee, it is related to which of the following?

- (a) Demonetisation
- (b) Non-Performing Assets of Public Sector Banks

- (c) Money Laundering
- (d) Micro, Small and Medium Enterprises

**Answer:** (d)

### Explanation

- The Reserve Bank of India (RBI) has set up an eight-member expert committee under former SEBI chairman U.K. Sinha to understand the structural bottlenecks and factors affecting the performance of the Micro, Small and Medium Enterprises (MSME).
- The panel will suggest long-term solutions for the economic and financial sustainability of the MSME sector.
- Recently, RBI has also allowed a one-time restructuring of existing debt up to ₹25 crore for the MSMEs.
- The government has also established an Export Promotion Cell (EPC) for MSME with an aim to create a sustainable ecosystem for entire MSME development.
- The Terms of Reference (TOR) of the Committee
- **The TOR of the Committee are:**
  - To review the current institutional framework in place to support the MSME sector;
  - To study the impact of the recent economic reforms on the sector and identify the structural problems affecting its growth;
  - To examine the factors affecting the timely and adequate availability of finance to the sector;
  - To study the global best practices with respect to MSMEs and recommend its adoption in India, wherever appropriate;
  - To review the existing MSME focused policies and its impact on the sector;
  - To propose measures for leveraging technology in accelerating the growth of the sector;
  - To suggest long-term solutions for the economic and financial sustainability of the MSME sector;
- The Expert Committee will submit its report by the end of June 2019.

Hence, option (d) is correct.

### QUESTION 46:

The Climate Change Performance Index is released by which of the following?

- (a) United Nations Environment Programme
- (b) World Wide Fund for Nature
- (c) The Energy and Resource Institute
- (d) None of these

**Answer:** (d)

### Explanation

#### Climate Change Performance Index (CCPI)

- The Climate Change Performance Index is published by German watch, CAN International and the New Climate Institute.
- In the 2019 index, no country performed well enough to reach the ranking very good, meaning that no country has yet made it to one of the top three places in the rankings. However, Sweden leads the ranking, followed by Morocco and Lithuania.
- On the basis of standardized criteria, the index evaluates and compares the climate protection performance of 56 countries and the EU
- The ranking results are defined by a country's aggregated performance regarding 14 indicators within the four categories
  - GHG Emissions

- Renewable Energy
- Energy Use
- Climate Policy
- The CCPI is an instrument designed to enhance transparency in international climate politics.
- India Score is 62.93 and ranked 11<sup>th</sup> in overall Index.
- India improved its performance by 3 places compared to last year in the Renewable Energy category, joining the group of medium performers.

Hence, option (d) is correct.

#### QUESTION 47:

With reference to the Financial Action Task Force, consider the following statements:

1. It has been set up by the World Bank Group.
2. Its mandate is to curb terrorist financing and money laundering.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (b)

#### Explanation

##### Financial Action Task Force

- The Financial Action Task Force (FATF) was established in July 1989 by a Group of Seven (G-7) Summit in Paris, initially to examine and develop measures to combat money laundering. **Hence, statement 1 is NOT correct.**
- In October 2001, the FATF expanded its mandate to incorporate efforts to combat terrorist financing, in addition to money laundering.
- Its objectives are to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system. **Hence, statement 2 is correct.**
- The Financial Action Task Force has developed a series of recommendations that are recognized as the international standard for combating money laundering and the financing of terrorism and proliferation of weapons of mass destruction.
- FATF monitors the progress of its members in implementing necessary measures, reviews money laundering and terrorist financing techniques and counter-measures, and promotes the adoption and implementation of appropriate measures globally.
- The Financial Action Task Force's decision-making body, the Financial Action Task Force Plenary, meets three times per year.
- FATF has 38 members. India is a member along with 35 other countries and 2 regional organizations (European Commission and Gulf Cooperation Council).

#### QUESTION 48:

Recently, the Constitution 124 Amendment Act was passed to provide reservations in admission to educational institutions and employment to the economically weaker sections. This Act amended which of the following articles of the constitution?

1. Article 14
2. Article 15



3. Article 16

4. Article 19

Select the correct answer using the code given below:

(a) 1 and 2 only

(b) 2 and 3 only

(c) 3 and 4 only

(d) 1, 2, 3 and 4

**Answer:** (b)

### Explanation

- The Constitution 124<sup>th</sup> Amendment Act aims to provide reservation in public employment and higher education for economically weaker sections (EWS).
- Economic reservation in jobs and education is proposed to be provided by inserting clause (6) in Articles 15 and 16 of the Constitution. Provisions of Amendment Bill
- Amendment to Article 15: This clause enables the State to make special provisions for the advancement of any economically weaker section of citizens, including reservations in educational institutions.
  - It states that such reservations can be made in any educational institution, including private institutions, whether aided or unaided, except minority educational institutions covered under Article 30 (1).
  - It further states that the upper limit of the EWS reservation will be 10%, which will be in addition to the existing reservations.
- Amendment to Article 16: The proposed Article 16 (6) enables the State to make provision for reservation in appointments for EWS, in addition to the existing reservations, subject to a maximum of 10%.
- Definition of 'Economically weaker sections': For the purposes of Articles 15 and 16 EWS means such sections as notified by the State from time to time on the basis of family income and other indicators of economic disadvantage. This will be a class distinct from the already specified classes of SCs, STs, and socially and educationally backward classes. **Hence, option (b) is correct.**

### QUESTION 49:

With reference to the Genetic Engineering Appraisal Committee (GEAC), consider the following statements:

1. It is a statutory body under the Biological Diversity Act, 2002.
2. It regulates the manufacturing, use, import, export and storage of hazardous micro-organisms or genetically engineered organisms and cells in the country.

Which of the statements given above is/are correct?

(a) 1 only

(b) 2 only

(c) Both 1 and 2

(d) Neither 1 nor 2

**Answer:** (b)

### Explanation

#### Genetic Engineering Appraisal Committee (GEAC)

- Genetic Engineering Appraisal Committee (GEAC) is the apex biotech regulator in India. The committee functions as a statutory body under the Environment Protection Act 1986 of the Ministry of Environment & Forests (MoEF). **Hence, statement 1 is NOT correct.**

- GEAC, regulates the manufacturing, use, import, export and storage of hazardous micro-organisms or genetically engineered organisms and cells in the country. **Hence, statement 2 is correct.**
- GEAC is chaired by the Special Secretary/Additional Secretary of MoEF&CC and co-chaired by a representative from the Department of Biotechnology (DBT). Presently, it has 24 members and meets every month to review the applications in the areas indicated above.

#### Other Regulatory Agencies for GMO

- As per Environment (Protection) Act, 1986. six Competent Authorities and their composition have been notified under the Rules that include:
  - rDNA Advisory Committee (RDAC)
  - Institutional Biosafety Committee (IBSC)
  - Review Committee on Genetic Manipulation (RCGM)
  - Genetic Engineering Appraisal Committee (GEAC)
  - State Biotechnology Coordination Committee (SBCC)
  - District Level Committee (DLC)
- While the RDAC is advisory in function, the IBSC, RCGM, and GEAC are responsible for regulating function. SBCC and DLC are for monitoring purposes.

#### QUESTION 50:

With reference to Fugitive Economic Offenders Act, consider the following statements:

1. A person against whom proceedings have been initiated is given six months' time to appear before the relevant court.
2. It covers cases where the minimum amount involved is `50 Crores.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

##### Fugitive Economic Offender (FEO) Act

- A fugitive economic offender has been defined as a person against whom an arrest warrant has been issued for committing any offense listed in the schedule of the Act.
- Further, the person has:
  - Left the country to avoid facing prosecution.
  - Refuses to return to face prosecution.
- The Fugitive Economic Offenders Act, 2018 seeks to confiscate properties of economic offenders who have left the country to avoid facing criminal prosecution.
- Offenses involving amounts of `100 crore or more fall under the purview of this law. **Hence, statement 2 is NOT correct.**

##### Salient features of the Act

- To declare a person an FEO, an application needs to be filed in a Special Court (designated under the Prevention of Money-Laundering Act, 2002) containing details of the properties to be confiscated, and any information about the person's whereabouts.
- The Special Court will require the person to appear at a specified place at least six weeks from the issue of notice. Proceedings will be terminated if the person appears. **Hence, statement 1 is NOT correct.**

- Attachment of the property of a fugitive economic offender.
- Confiscation of the property of an individual declared as a fugitive economic offender resulting from the proceeds of crime.
- Confiscation of other property belonging to such offenders in India and abroad including Benami property.
- Disentitlement of the fugitive economic offender from defending any civil claim.
- All cases under the Act will be tried under the Prevention of Money Laundering (PMLA) Act and the administrator will sell the fugitive's properties to pay off the lenders.

#### QUESTION 51:

With reference to India Ranking 2020 under National Institutional Ranking Framework (NIRF), consider the following statements:

1. India Ranking 2020 under National Institutional Ranking Framework (NIRF) was recently launched by the NITI ayog.
2. The NIRF aims to encourage institutes to compete against each other and simultaneously work towards their growth.

Which of the following statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (b)

#### Explanation

- India Ranking 2020 under National Institutional Ranking Framework (NIRF) was recently launched by the **Ministry of Human Resource Development (MHRD)**. Hence, statement 1 is not correct.
- The NIRF aims to encourage institutes to compete against each other and simultaneously work towards their growth. Hence, statement 2 is correct.
  - In addition, these rankings also attract foreign students, providing a solid base for the 'Study in India' programme for the growth of higher education in India.

#### QUESTION 52:

Which of the following statements is/are correct with reference to Lonar lake:

1. It is located in the Himalayas.
2. It is an aeolian lake in terms of origin.
3. It is a notified National Geo-heritage Monument.

Select the correct answer using the code given below:

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

Answer: (a)

#### Explanation

- Lonar Crater Lake is located in Buldana district, Maharashtra. Hence, statement 1 is NOT correct.
- Lakes produced as a result of the action of winds are called aeolian lakes. Such lakes are usually formed in arid environments where layers of wind-blown sand act as a natural dam in a lake basin, giving birth to an aeolian lake.

- But the **Lunar Crater Lake** is an example of a **meteorite lake** formed in the depressions made on land by the impact of a meteor or asteroid crashing on to the Earth's surface. **Hence, statement 2 is NOT correct.**
- The Lunar Crater Lake is a **notified National Geo-heritage Monument** by Geological Survey of India. **Hence, statement 3 is correct.**

### QUESTION 53:

With reference to Indian Gaur, consider the following statements:

1. It is an endemic species belonging to the Nilgiris biosphere reserve.
2. Being endangered species under IUCN Red List, Indian gaur is placed under Schedule I of Wildlife protection act.

Which of the following statements given above is/are correct?

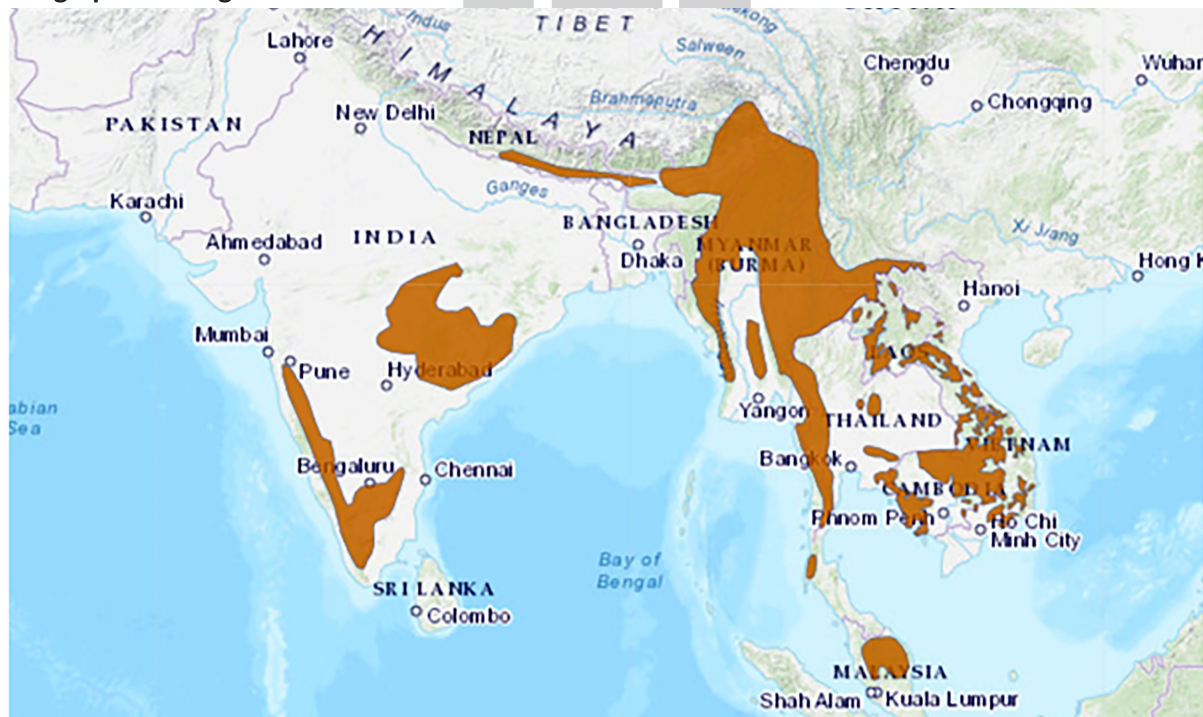
- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer: (d)**

### Explanation

- Indian Gaur is the largest and the tallest in the family of wild cattle or extant bovines. It is native to South and Southeast Asia. Therefore, It is not an endemic species. **Hence, statement 1 is NOT correct.**

### Geographical Range of Indian Gaur



- Though Indian gaur is placed under Schedule I of Wildlife Protection Act 1972, the IUCN has listed the Indian Bison as vulnerable. **Hence, statement 2 is NOT correct.**

### QUESTION 54:

Consider the following statements:

1. The writ petition under Article 32 of the Constitution can be filed only in case of violation of fundamental rights.

2. The right to reservation is a fundamental right under Article 15 and 16 of the Constitution.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- The Supreme Court under **Article 32** and the High courts under **Article 226** of the Constitution can issue the writs of **habeas corpus, mandamus, prohibition, certiorari and quo-warranto**.
  - The Supreme Court can issue **writs only for the enforcement of fundamental rights** whereas a High court can issue writs for the enforcement of Fundamental Rights and also for an ordinary legal right. **Hence, statement 1 is correct.**
- The Supreme Court has observed that the Right to Reservation is not a fundamental right. Earlier, the Court has also ruled that reservation in promotion is not a fundamental right.
  - The fundamental rights have been classified under the six categories-**Right to Freedom, Right to Equality, Right against Exploitation, Right to Freedom of Religion, Cultural and Educational rights and Right to constitutional remedies.**
  - They are mentioned in Part III (Articles 12 to 35) of the Indian Constitution. **Hence, statement 2 is not correct.**

### QUESTION 55:

‘IFLOWS-Mumbai’ recently seen in the news is related to?

- (a) An App to trace covid patients
- (b) Aviation guidelines for drones
- (c) Mechanism to recharge groundwater
- (d) Flood warning system

**Answer:** d

### Explanation

- An integrated **flood warning system** – known as **IFLOWS-Mumbai** was launched making Mumbai the second city in India after Chennai to have such a system.
- It is developed by the **Ministry of Earth Sciences (MoES)**, in coordination with the Municipal Corporation of Greater Mumbai (MCGM). **Hence, option D is correct.**
- The IFLOWS-Mumbai comprises seven modules, namely data assimilation, flood, inundation, vulnerability, risk, dissemination and decision support system.

### QUESTION 56:

Consider the following statements:

1. Stockholm International Peace Research Institute (SIPRI) is dedicated to research into conflict, armaments, arms control and disarmament.
2. India has larger military expenditure than the US and China.

Which of the statements given above is/are correct ?

- (a) 1 only
- (b) 2 only

- (c) Both 1 and 2  
(d) Neither 1 nor 2

**Answer: (a)**

### Explanation

- Swedish think tank **Stockholm International Peace Research Institute (SIPRI)** is an **independent international institute dedicated to research into conflict**, armaments, arms control and disarmament. **Hence, statement 1 is correct.**
- SIPRI releases the annual report '**Trends in World Military Expenditure**' and in **2019**, India was among the top three largest military spenders.
  - In 2019, the top five largest spenders – **U.S., China, India, Russia and Saudi Arabia** – accounted for 62% of the global expenditure. **Hence, statement 2 is not correct.**

### QUESTION 57:

With reference to the International Criminal Court, consider the following statements:

1. The International Criminal Court is among the 6 principal organs of the UN which mainly hears disputes between sovereign states.
2. It serves as a court of last resort to prosecute offences that would otherwise go unpunished such as genocide, war crimes etc.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

**Answer: (b)**

### Explanation

- The International Criminal Court is a permanent judicial body created by the 1998 Rome Statute of the International Criminal Court (it's founding and governing document) and began functioning on 1<sup>st</sup> July 2002 when the Statute came into force.
- The International Court of Justice, not the International Criminal Court is one of the main organs of the UN. **Hence, statement 1 is NOT correct.**
- The forum was established as a court of last resort to prosecute offences that would otherwise go unpunished and has jurisdiction over four main crimes: genocide, crimes against humanity, war crimes, and the crime of aggression. **Hence, statement 2 is correct.**

### QUESTION 58:

Talamaddale is a variant of which of the following traditional arts?

- (a) Jatra  
(b) Ottan Thullal  
(c) Yakshagana  
(d) Terukkuttu

**Answer: (c)**

### Explanation

- The traditional art of talamaddale, is a variant of Yakshagana theatre. Hence, option (c) is correct.
- In the conventional 'talamaddale,' the artists sit across in a place without any costumes and engage in testing their oratory skills based on the episode chosen.





- It has only spoken words without any dance or costumes. Hence, it is **Yakshagana minus dance, costumes and stage conventions**.

#### QUESTION 59:

With reference to the Indian Gas Exchange (IGX), consider the following statements:

1. It is a digital trading platform to facilitate buyers and sellers of natural gas to trade both in the spot market and in the forward market.
2. The domestically produced natural gas will be sold on this gas exchange.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

#### Explanation

- India has launched its first gas exchange which has been named as the **Indian Gas Exchange (IGX)**.
  - The IGX is a **digital trading platform** that will allow buyers and sellers of natural gas to trade both in the **spot market and in the forward market** for **imported natural gas across three hubs** – Dahej and Hazira in Gujarat, and Kakinada in Andhra Pradesh. **Hence, statement 1 is correct.**
- However, **domestically produced natural gas** will not be sold on the exchange. The price of domestically produced natural gas is decided by the government. **Hence, statement 2 is not correct.**

#### QUESTION 60:

Regarding the 'Gateway Lunar Orbit Outpost', consider the following statements:

1. It is a spaceship that is going to replace the International Space Station (ISS) in 2026.
2. The project is led by NASA in collaboration with ISRO.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

- **Gateway Lunar Orbit Outpost** is a small spaceship that will **orbit the Moon**, meant for astronaut missions to the Moon and later, for expeditions to Mars.
  - It will act as a temporary office for astronauts, distanced at about **250,000 miles from Earth**. It will not replace the International Space Station (ISS). **Hence, statement 1 is not correct.**
  - The spaceship will have living quarters, laboratories for science and research and docking ports for visiting spacecraft.
- One of the most unique features of the Gateway is that it can be moved to other **orbits around the Moon** to conduct more research.
- It is expected to play a major role in NASA's Artemis program.
- While the project is **led by NASA**, the Gateway is meant to be developed, serviced, and utilized in collaboration with commercial and international partners: **Canada** (Canadian Space Agency), **Europe** (European Space Agency), and **Japan** (JAXA). **Hence, statement 2 is not correct.**



**QUESTION 61:**

Axone, a popular condiment of Nagaland is made from which of the following?

- (a) Rice
- (b) Wheat
- (c) Corn
- (d) Soya bean

**Answer:** (d)

**Explanation**

- Recently, Axone or fermented Soya bean has become popular, which is eaten by many tribal communities in different parts of Northeast India especially in Nagaland.
- Axone is also called Akhuni. It is **made from fermented Soya bean**. It is known for its distinctive flavour and smell. **Hence, option D is correct.**
- It is a **condiment** (a spice, sauce, or preparation that is added to food) used to make pickles, chutney or curries.
- It is prepared and eaten across Nagaland mainly by the **Sumi (also Sema) tribe**.
- It belongs to the broader phenomena of fermentation necessary for food preservation in certain ecological contexts.

**QUESTION 62:**

Consider the following statements:

1. The oxygen in the atmosphere of earth was generated by cyanobacteria during the archaean and proterozoic eras.
2. Stromatolites are structures in shallow seawater where communities of cyanobacteria lived.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** c

**Explanation**

- Cyanobacteria are **aquatic and photosynthetic**, that is, they live in the water, and can manufacture their own food. Because they are bacteria, they are **quite small and usually unicellular**, though they often grow in colonies large enough to see.
  - They have the distinction of being the oldest known fossils, more than 3.5 billion years old.
  - The oxygen atmosphere that we depend on was generated by numerous cyanobacteria during the Archaean and Proterozoic Eras (4.6 billion to 541 million years ago). **Hence, statement 1 is correct.**
- The atmosphere of the early Earth lacked oxygen. This began to change during what is known as the **Great Oxidation Event (GOE)**.
  - It refers to a series of chemical changes that geologists and geochemists have observed in rocks that are between 2.5 and 2.3 billion years old.
  - These changes were the result of oxygen given off by ancient cyanobacteria (blue-green algae). **Communities of this bacteria lived in shallow seawater** and were preserved in rocks as structures called **stromatolites**. **Hence, statement 2 is correct.**

### QUESTION 63:

Consider the following statements:

1. The Gharials are only found in fresh waters of the himalayan river system.
2. The population of Gharials are a good indicator of clean river water.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer: (b)**

### Explanation

- Gharials, sometimes called gavials, are a type of Asian crocodilian distinguished by their long, thin snouts which resembles a pot (ghara in Hindi).
- The gharials are **mostly found in fresh waters of the himalayan rivers**.
  - The **chambal river** in the northern slopes of the **Vindhya mountains ( Madhya Pradesh)** is known as the primary habitat of gharials.
  - Other himalayan rivers like Ghagra, Gandak, Girwa, Ramganga and **Sone are secondary habitats for gharials. Hence, statement 1 is not correct.**
- The population of Gharials is a good indicator of clean river water. Increased habitat destruction, pollution and poaching is threatening the river's freshwater species. The gharial is known to be a relatively harmless, **fish-eating species**.
  - India's **Chambal and Ghaghra rivers** are ranked as two of the cleanest rivers in the country. **Hence, statement 2 is correct.**

### QUESTION 64:

With reference to Asian Infrastructure Investment Bank (AIIB), consider the following statements:

1. It is a multilateral development bank that funds projects in Asian countries only.
2. India is the third largest shareholder in AIIB after China and Japan.

Which of the statements given above is/are correct ?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer: (d)**

### Explanation

- **The Asian Infrastructure Investment Bank (AIIB)** is a multilateral development bank with a mission to **improve social and economic outcomes in Asia**.
  - However, it has funded some of the projects outside Asia, e.g. it has funded projects in Egypt (African country) in 2017 and 2018. **Hence, statement 1 is not correct.**
- **China is the largest shareholder** with 26.61 % voting shares in the bank followed by **India (7.6%)**, Russia (6.01%) and Germany (4.2 %).
  - The regional members (mainly the Asian countries) hold 75% of the total voting share in the Bank. **Hence, statement 2 is not correct.**

**QUESTION 65:**

With reference to Olms, consider the following statements:

1. The Olms are known as the “baby dragon” and “human fish”.
2. They are found in large subterranean aquatic karst systems.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

**Explanation**

- The Olms are eyeless pink salamanders (lizard-like Amphibians) also known as the “baby dragon” and “human fish” for their pale skin-like colour. **Hence, statement 1 is correct.**
- Olms are found in large subterranean aquatic karst systems formed in limestone and dolomite rocks and may be found in cave entrances. They are generally found in Bosnia and Herzegovina, Croatia, Italy, Slovenia and France. **Hence, statement 2 is correct.**

**QUESTION 66:**

Consider the following statements regarding seismicity in India:

1. India has five seismic zones based on scientific inputs relating to seismicity and tectonic setup of the region.
2. The Richter scale measures the visible damage caused by the event.

Which of the statements given above is/are correct ?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

**Explanation**

- India has **four seismic zones (II, III, IV, and V)** based on scientific inputs relating to seismicity, earthquakes occurred in the past and tectonic setup of the region. **Hence, statement 1 is not correct.**
- The earthquake events are scaled either according to the magnitude or intensity of the shock.
  - The **magnitude scale is known as the Richter scale**. The magnitude relates to the energy released during the earthquake which is expressed in absolute numbers, 0-10.
  - The intensity scale or **Mercalli scale takes into account the visible damage caused by the event**. The range of intensity scale is from 1-12. **Hence, statement 2 is not correct.**

**QUESTION 67:**

Which of the following type of Solar eclipse is also nicknamed as “ring of fire” eclipse:

- (a) Partial Solar eclipse
- (b) Total Solar eclipse
- (c) Annular Solar eclipse
- (d) Hybrid Solar eclipse

**Answer:** (c)

### Explanation

- In an **Annular Solar eclipse** the **moon does not completely cover the sun** as it passes between the Sun and Earth as seen from our planet. Instead, a ring of sunlight shines around the outer edge, hence **its nickname: a “ring of fire” eclipse**.
- It occurs when the sun, moon and earth are not only in a straight line but also in the same plane.
  - The moon also must be farther away from the earth, which will allow it to not cover the disc of the sun completely, resulting in a narrow band of light around the dark colour of the moon causing the ring of fire to be visible. **Hence, option C is correct.**

### QUESTION 68:

Which among the following ministries launched SATYABHAMA Portal recently?

- (a) Ministry of Mines
- (b) Ministry of Civil Aviation
- (c) Ministry of Coal
- (d) Ministry of Agriculture

**Answer:** (a)

### Explanation

- The **Ministry of Mines** has launched a portal “**SATYABHAMA (Science and Technology Yojana for Atmanirbhar Bharat in Mining Advancement)**” with an aim to promote research and development in the mining and minerals sector. **Hence, option A is correct.**
- The Portal has been launched to increase efficiency and effectiveness of the Science and Technology Programme Scheme.
- This portal will **allow online submission** of project proposals along with monitoring of the same and utilisation of funds.
- The portal has been designed, developed and implemented by the National Informatics Centre (NIC).
- The portal is also integrated with NGO Darpan Portal of NITI Aayog.

### QUESTION 69:

With reference to Horseshoe crab, consider the following statements:

1. It is regarded as a marine living fossil.
2. It is an endemic species to coastal waters of eastern India.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- The horseshoe crab is regarded as a marine ‘living fossil’, as they have existed since the time of the dinosaurs and are important ecosystem engineers and predators of small organisms. **Hence, statement 1 is correct.**
- There are four horseshoe crab species viz. American horseshoe crab, Tri-spine horseshoe crab, Coastal horseshoe crab, Mangrove horseshoe crab.
  - The last three are Indo-pacific species found in the coastal waters of India, Southeast Asia, China and Japan. **Hence, statement 2 is NOT correct.**

### QUESTION 70:

With reference to the Asia Pacific Trade Agreement, consider the following statements:

1. It is the free trade agreement between all the least developed countries of the Asia-Pacific region.
2. It is previously known as the Bangkok Agreement.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer: (b)**

### Explanation

- Asia Pacific Trade Agreement signed in 1975, is a preferential tariff arrangement that aims at promoting intra-regional trade through the exchange of mutually agreed concessions by member countries of Asia-Pacific region.
  - Its current Members are Bangladesh, China, India, Republic of Korea, Lao PDR and Sri Lanka.  
**Hence, statement 1 is NOT correct.**
- It is previously known as the Bangkok Agreement. **Hence, statement 2 is correct.**

### QUESTION 71:

With reference to Saansad Adarsh Gram Yojana, consider the following statements:

1. The basic unit for development is Gram Panchayat.
2. The Members of Parliament can facilitate resource mobilisation from Corporate Social Responsibility (CSR) for this programme.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer: (c)**

### Explanation

Under **Saansad Adarsh Gram Yojana**, Members of Parliament (MPs) are responsible for developing the socio-economic and physical infrastructure of three villages each by 2019, and a total of eight villages each by 2024. This programme has the following arrangements:

- **Gram Panchayat is the basic unit for development. Hence, statement 1 is correct.**
- Lok Sabha MP: Chooses a Gram Panchayat from within his/her constituency.
- Rajya Sabha MP: Chooses Gram Panchayat from the rural area of a district of his/her choice in the State from which he/she is elected.
- Nominated MPs: Choose a Gram Panchayat from the rural area of any district in the country.
- The MPs engage with the community, facilitate the Village Development Plan and **mobilise the necessary resources, particularly from Corporate Social Responsibility (CSR) and philanthropies. Hence, statement 2 is correct.**

### QUESTION 72:

With reference to Civil Services Board (CSB) of states, consider the following statements:

1. It is generally headed by the Chief Secretary of a state.
2. It provides for the state to follow Centre's guidelines on giving a fixed tenure of at least five years for cadre officers.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- Recently, the Punjab government has set up a three-member **Civil Services Board (CSB)** for transfers and postings of the Indian Administrative Service (IAS) officers in the state.
- **The CSB is headed by the Chief Secretary of a state** and has the senior most additional chief secretary or chairman, Board of Revenue, Financial Commissioner or an officer of equivalent rank and status as a member. **Hence, statement 1 is correct.**
- The CSB provides for the state to follow Centre's guidelines on giving a **fixed tenure of at least two years (not five years)** for cadre officers. **Hence, statement 2 is not correct.**
- If anyone recommends the transfer of the officers before the completion of tenure, then the board will examine and effect it. The final authority in this regard is the Chief Minister.

### QUESTION 73:

Which of the following are valid conditions a party has to satisfy for recognition as a National Party?

1. 10% valid votes polled in any four or more states at a general election to the Lok Sabha or to the State legislative assembly.
2. 2% of all Lok Sabha seats in the last such election, with MPs elected from at least three states.
3. Recognition as a state party in at least four states.

Select the correct answer using the code given below:

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

**Answer:** (b)

### Explanation

For recognition as a National Party, a party has to satisfy the following conditions:

- **6% (NOT 10%) valid votes polled** in any four or more states at a general election to the Lok Sabha or to the State legislative assembly; and, in addition, it wins four seats in the Lok Sabha from any state or states. **Hence, statement 1 is not correct.**
- 2% of all Lok Sabha seats in the last such election, with MPs elected from at least three states. **Hence, statement 2 is correct.**
- Recognition as a state party in at least four states. **Hence, statement 3 is correct.**

#### QUESTION 74:

With reference to Ahom kingdom, consider the following statements:

1. In the Ancient period this kingdom ruled over the state of Assam.
2. The rulers of Ahom Kingdom followed Buddhism.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

#### Explanation

- In the Ancient period Ahom kingdom ruled over the state of Assam. **Hence, statement 1 is correct.**
- Recently, there has been a controversy in Assam regarding Chaolung Sukapha who founded the Ahom kingdom.
- Amidst the ongoing India-China border tension, he has been repeatedly referred to as a Chinese invader.
- Ahoms worshipped their own tribal gods but instead of imposing their own language, religion and rituals on communities living in Assam, they accepted the Hindu religion and the Assamese language.
- However, the Ahom kings did not completely give up their traditional beliefs after adopting Hinduism. The rulers of Ahom Kingdom did not follow Buddhism. **Hence, statement 2 is not correct.**

#### QUESTION 75:

With reference to Gee's Golden langurs, consider the following statements:

1. It is endemic to Western Ghats in India.
2. It is categorised as endangered in the IUCN List of Threatened Species.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

#### Explanation

Gee's Golden langurs can be most easily recognized by the color of their fur, after which they are named

- **Habitat: It is endemic to western Assam in India, and southern Bhutan.**
- **IUCN List of Threatened Species: Endangered**
- Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES): Appendix I
- Wildlife Protection Act, 1972: Schedule I
- **Hence, statement 1 is not correct and statement 2 is correct.**

#### QUESTION 76:

With reference to the Asiatic Lions, consider the following statements:

1. Asiatic lions are listed as 'Critically Endangered' on the IUCN list of threatened species.
2. Maldhari people residing in the Gir forest share a symbiotic relationship with the asiatic lions.



Which of the statements given above is/are **NOT** correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

#### Explanation

- Asiatic lions are listed as 'Endangered' on the IUCN list of threatened species. **Hence, statement 1 is not correct.**
- Gir is often linked with "Maldharis" who have survived through the ages by having a symbiotic relationship with the lions. Maldharis are religious pastoral communities living in Gir. Their settlements are called "nesses". **Hence, statement 2 is correct.**

#### QUESTION 77:

Consider the following statements:

1. The genetic modification of seed is done by introducing an alien gene of soil bacterium only.
2. Herbicide-tolerant Bt (HT Bt) Cotton is the only Genetically Modified (GM) crop that is allowed in India.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

- Conventional plant breeding involves crossing species of the same genus to provide the offspring with the desired traits of both parents.
- **Genetic modification** aims to transcend the genus barrier by introducing an alien gene in the seeds to get the desired effects. The alien gene **could be from a plant, an animal or even a soil bacterium.** **Hence, statement 1 is not correct.**
- **Bt cotton** is the **only Genetically Modified (GM) crop that is allowed in India.** It has alien genes from the soil bacterium *Bacillus thuringiensis* (Bt) that allows the crop to develop a protein toxic to the common pest pink bollworm.
  - Herbicide Tolerant Bt (Ht Bt) cotton, on the other hand is derived with the insertion of an additional gene, from another soil bacterium, which allows the plant to resist the common herbicide glyphosate. It is not an approved gene in India. **Hence, statement 2 is not correct.**

#### QUESTION 78:

'Athirapally Hydro Electric Project' recently seen in the news is proposed on which of the following rivers?

- (a) Chalakudy
- (b) Periyar
- (c) Kaveri
- (d) Vaigai

**Answer:** (a)

### Explanation

- Kerala government has approved the proposed **Athirapally Hydro Electric Project (AHEP)** on the **Chalakudy river** in Thrissur district of the state.
  - **Chalakudy river** originates in the Anamalai region of Tamil Nadu and is joined by its major tributaries Parambikulam, Kuriyarkutti, Sholayar, Karapara and Anakayam in Kerala.
  - The famous waterfalls, Athirappilly Falls and Vazhachal Falls, are situated on Chalakudy river.
  - It merges with the **Periyar River** near Puthenvelikkara in Ernakulam district.
  - **Hence, option A is correct.**

### QUESTION 79:

Consider the following statements:

1. Quality Council of India is a constitutional body.
2. Its mandate is to establish and operate the National Accreditation Structure.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

### Explanation

- The Quality Council of India (QCI) set up in 1997 is an autonomous body attached to the Department of Industrial Policy & Promotion, Ministry of Commerce and Industry. **Hence, statement 1 is not correct.**
- The Chairman of QCI is appointed by the **Prime Minister** on recommendation of the industry to the government.
- Its mandate is to establish and operate the National Accreditation Structure (NAS) for conformity assessment bodies and providing accreditation in the field of health, education and quality promotion. **Hence, statement 2 is correct.**
- National Accreditation Board for Certification Bodies (NABCB) and National Accreditation Board for Testing and Calibration Laboratories (NABL) are the two accreditation boards of the QCI.

### QUESTION 80:

Consider the following statements regarding Border Adjustment Tax (BAT):

1. It is to be imposed on imported goods in addition to the customs levied at the port of entry in a country.
2. It imposes a charge on goods or services in accordance with the Source principle of taxation.

Which of the following statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- Border Adjustment Tax (BAT) is a duty that is proposed to be **imposed on imported goods in addition to the customs levy** that gets charged at the port of entry. **Hence, statement 1 is correct.**

- BAT is a fiscal measure that imposes a charge on goods or services in accordance with the **destination principle of taxation**.
  - Under this principle, a government taxes products based on the location of their sale to the final consumer rather than on the location of their production or origin. **Hence, statement 2 is not correct.**

#### QUESTION 81:

With reference to 'Sahakar Mitra: scheme on Internship Programme (SIP)', consider the following statements:

1. It was launched by the union ministry of Labour and Employment.
2. It is an initiative by the National Cooperative Development Corporation (NCDC) for young professionals.

Which of the following statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

#### Explanation

- **Sahakar Mitra: scheme on Internship Programme (SIP)** was launched by the **ministry of Agriculture & Farmers' Welfare**. **Hence, statement 1 is not correct.**
- The Sahakar Mitra scheme will help cooperative institutions access new and innovative ideas of young professionals while the interns will gain experience of working in the field to be self-reliant.
- It is an initiative by the **National Cooperative Development Corporation (NCDC)** for young professionals. **Hence, statement 2 is correct.**
- The scheme will provide the young professionals an opportunity of practical exposure and learning from the working of NCDC and cooperatives as a paid intern.

#### QUESTION 82:

With reference to the GST Council, consider the following statements:

1. It is a statutory body established by the Good and Services Act, 2017.
2. It is a federal body where every decision shall be taken by a majority of not less than two-thirds of the weighted votes of the members present and voting.

Which of the following statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

- It is a **constitutional body under Article 279A**. It makes recommendations to the Union and State Government on issues related to Goods and Service Tax and was introduced by the Constitution **(One Hundred and First Amendment) Act, 2016**. **Hence, statement 1 is not correct.**

- Every decision of the Goods and Services Tax Council shall be taken at a meeting by a majority of not less than **three-fourths of the weighted votes** of the members present and voting, in accordance with the following principles, namely:
  - The vote of the Central Government shall have a weightage of **one-third** of the total votes cast, and
  - The votes of all the State Governments taken together shall have a weightage of **two-thirds** of the total votes cast in that meeting.
  - **Hence, statement 2 is not correct.**

### QUESTION 83:

With reference to the Ninth Schedule of the Indian Constitution, consider the following statements:

1. The Schedule was added through the first constitutional amendment in 1951.
2. The laws protected under the schedule deals only with land reforms.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

### Explanation

- The Ninth Schedule contains a **list of central and state laws** which cannot be challenged in courts and was added by the **Constitution (First Amendment) Act, 1951**. **Hence, statement 1 is correct.**
  - It was created by the new Article 31B, which along with Article 31A was brought in by the government to protect laws related to agrarian reform and for abolishing the Zamindari system.
  - While Article 31A extends protection to 'classes' of laws, Article 31B shields specific laws or enactments.
- The first Amendment added 13 laws to the Schedule. Subsequent amendments in various years have taken the number of protected laws to 284 currently.
  - While most of the laws protected under the Schedule concern agriculture/land issues, the list includes other subjects, such as **reservation**. The Tamil Nadu Act of 1994, that provides 69 per cent reservation in the state was added through **Seventy-sixth Constitution Amendment Act, 1994**, is part of the Ninth Schedule. **Hence, statement 2 is not correct.**
- Although Article 31B excludes judicial review, the apex court has said in the past that even laws under the Ninth Schedule would be open to scrutiny if they violated Fundamental Rights or the basic structure of the Constitution.

### QUESTION 84:

With reference to the World Food Prize, consider the following statements:

1. It is given to the organizations who have advanced human development by improving the quality, quantity or availability of food in the world.
2. It also recognizes contributions in the fields of nutrition and rural development.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

### Explanation

- Recently Indian-American soil scientist – **Dr. Rattan Lal** – has been declared the winner of the World Food Prize 2020.
- He played a major role in developing and mainstreaming a **soil-centric approach** to increasing food production that conserves natural resources and mitigates climate change.
- **Objective of the World Food Prize:** The World Food Prize is the foremost international honor recognizing the achievements of **individuals (not organisations)** who have advanced human development by improving the quality, quantity or availability of food in the world. **Hence, statement 1 is not correct.**
- **Field Covered:** It is an annual award that recognizes contributions in any field involved in the world food supply including plant, animal and soil science; food science and technology; **nutrition and rural development.** **Hence, statement 2 is correct.**

### QUESTION 85:

Which of the following mentioned schemes is not implemented by Small Farmers' Agribusiness Consortium (SFAC)?

- (a) Equity Grant & Credit Guarantee Fund (EGCGF) Scheme
- (b) Venture Capital Assistance (VCA) Scheme
- (c) National Agriculture Market (NAM) Scheme
- (d) Pradhan Mantri Fasal Bima Yojana

**Answer:** (d)

### Explanation

- **Small Farmers' Agribusiness Consortium (SFAC)** was established in 1994 under **Societies Registration Act, 1860** as an autonomous body promoted by the Ministry of Agriculture & Farmers' Welfare.
- Its objective is to promote agribusiness by encouraging institutional and private sector investments and linkages to ensure the empowerment of all farmers in the country.
- Few Important Schemes Implemented by SFAC: **Equity Grant & Credit Guarantee Fund (EGCGF) Scheme, Venture Capital Assistance (VCA) Scheme, Farmer Producer Organization (FPO) Scheme, National Agriculture Market (NAM) Scheme** etc.
- **Pradhan Mantri Fasal Bima Yojana** is implemented through a **multi-agency framework by selected insurance companies** under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW) and the concerned State in co-ordination with various other agencies.
- **Hence, option D is correct.**

### QUESTION 86:

Consider the following statements:

1. There are no Reserve Bank of India (RBI) authorised payment system operators providing payment services outside India.
2. The Rupay card can be used for transactions in various countries such as Singapore, Bhutan and Saudi Arabia.

Which of the following statements given above is/are correct ?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

### Explanation

- At present, there are **no Reserve Bank of India (RBI) authorised payment system operators** providing payment services outside India. **Hence, statement 1 is correct.**
  - However, **there is cross-country cooperation** with Bhutan with respect to the Cheque Truncation System (CTS), National Automated Clearing House (NACH) and National Electronic Funds Transfer (NEFT).
  - NEFT is also available for one-way transfers from India to Nepal.
- **RuPay scheme** is the first-of-its-kind domestic Debit and Credit Card payment network of India.
  - It is India's very own initiative for Debit and Credit Card payments.
  - The card can also be used for transactions in various countries such as in Singapore, Bhutan, UAE, Bahrain and Saudi Arabia. **Hence, statement 2 is correct.**

### QUESTION 87:

With reference to Malabar Gliding Frog, consider the following statements:

1. It is a mammalian species that is endemic to western ghats of India.
2. Due to rarity, it is placed in the critically endangered category of IUCN Red List.

Which of the following statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (d)

### Explanation

- **Malabar Gliding Frog** is an amphibian that is **endemic** to the rainforest of western ghats. **Hence, statement 1 is not correct.**
- In the **International Union for Conservation of Nature (IUCN) Red List**, it is placed in the **Least Concern** category. **Hence, statement 2 is not correct.**

### QUESTION 88:

Consider the following statements:

1. The Indian Ocean Commission was created to protect the interests of countries of the entire Indian Ocean region.
2. India was among the founding members of the Indian Ocean Commission.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (d)

### Explanation

- The **Indian Ocean Commission (IOC)** is an intergovernmental body created in 1984 to protect the interests of the **Western Indian Ocean islands**.
  - It consists of Madagascar, Comoros, La Réunion (French overseas territory), Mauritius and Seychelles. **Hence, statement 1 is not correct.**

- India has been **accepted as an observer** of the Indian Ocean Commission (IOC) in 2020.
  - The Commission has five observers: India, China, European Union (EU), Malta and International Organisation of La Francophonie (OIF).
  - OIF is a 54 french speaking nations collective.

Hence, statement 2 is not correct.

#### QUESTION 89:

Which of the following countries announced the 'Jet Zero' Plan recently?

- (a) United Kingdom
- (b) Australia
- (c) India
- (d) United States of America

Answer: (a)

#### Explanation

- The **United Kingdom (U.K.)** announced a '**Jet Zero**' plan to bring down its aviation emissions.
  - It aims to bring down greenhouse gas emissions from aviation to make carbon-free transatlantic flights possible within a generation. **Hence, option A is correct.**
- Aviation emissions currently account for more than 2% of global greenhouse gases, and have risen by 70% since 2005.
- The International Civil Aviation Organization forecasts that the emissions will rise another 300% by 2050 in the absence of measures to bring them down.

#### QUESTION 90:

With reference to amoebiasis disease, consider the following statements:

1. It is caused by protozoan parasites.
2. This disease is transmitted through air only.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (a)

#### Explanation

- The researchers from the Jawaharlal Nehru University (JNU) have developed new drug molecules against the **protozoa 'Entamoeba histolytica' that causes amoebiasis. Hence, statement 1 is correct.**
- **Amoebiasis** is caused by the protozoan parasite "Entamoeba histolytica".
  - **It occurs** via the faecal–oral route, either directly by person-to-person contact or indirectly by eating or drinking faecally contaminated food or water. **Hence, statement 2 is not correct.**

#### QUESTION 91:

Consider the following statements:

1. United Nations Convention to Combat Desertification (UNCCD) is the legally binding international agreement to promote sustainable land use.
2. Land use change creates ground for zoonotic disease and also contributes to global climate change.



Which of the statements given above is/are correct ?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (c)

#### Explanation

- The **United Nations Convention to Combat Desertification (UNCCD)**, established in 1994, is the **sole legally binding international agreement** linking environment and development to **sustainable land management**. Thus, promotes sustainable land use. **Hence, statement 1 is correct.**
- Land use change can be a factor in CO<sub>2</sub> (carbon dioxide) atmospheric concentration, and is thus a **contributor to global climate change**.
  - It also **creates ground for zoonotic disease** like COVID-19 as the interaction and physical distance between animals and humans gets closer. **Hence, statement 2 is correct.**

#### QUESTION 92:

With reference to Jal Jeevan Mission (JJM), consider the following statements:

1. The mission is aimed to provide seamless water supply to every urban household.
2. This mission is hundred percent centrally funded throughout the country.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

- **Jal Jeevan Mission (JJM)** envisages supply of 55 litres of water per person per day to every **rural (not urban)** household through Functional Household Tap Connections (FHTC) by 2024. **Hence, statement 1 is not correct.**
- The Mission is based on a **community approach to water** and includes extensive Information, Education and Communication as a key component of the mission.
  - JJM looks to **create a jan andolan for water**, thereby making it everyone's priority.
- The fund sharing pattern between the Centre and states is 90:10 for Himalayan and North-Eastern States, 50:50 for other states, and 100% for Union Territories. **Hence, statement 2 is not correct.**

#### QUESTION 93:

With reference to the United Nations Security Council (UNSC), consider the following statements:

1. The non-permanent members are elected by the United Nations General Assembly for the term of fifteen-years.
2. Only the five permanent members of UNSC have veto power.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

- The **United Nations (UN)** has given primary responsibility for **maintaining international peace and security** to the Security Council, which may meet whenever peace is threatened.
- **Permanent and Non-Permanent Members**
  - The UNSC is composed of 15 Members:
    - ◆ Five permanent members: China, France, the Russian Federation, the United Kingdom, and the United States.
    - ◆ Ten non-permanent members are elected for **two-year terms by the General Assembly**. Hence, **statement 1 is not correct**.
- Each member of the Security Council has one vote. Decisions of the Security Council on matters are made by an affirmative vote of nine members including the **concurring votes of the permanent members**. A “No” vote from one of the five permanent members blocks the passage of the resolution.
  - The five permanent members enjoy the ‘veto power’ to prevent adoption of a proposal, even if it has received the required votes. The **Non-Permanent Members** don’t have such power. Hence, **statement 2 is correct**.

#### QUESTION 94:

Which of the following states has recently launched a virtual class initiative called ‘First Bell’?

- (a) Andhra Pradesh
- (b) Kerala
- (c) Delhi
- (d) Telangana

**Answer:** (b)

#### Explanation

- The **Kerala** Government has started a virtual class initiative called ‘**First Bell**’. The virtual classes for state school students are being organised so that education is imparted amid Covid-19 crisis. Hence, **option B is correct**
- Classes are being streamed on a free, public-run television channel available on cable networks, direct-to-home services and over the internet.
  - The government is using KITE VICTERS channel.
  - Further, almost all villages in Kerala have at least one common centre, be it anganwadi, a reading room or sports club, for the education department to set up a classroom.

#### QUESTION 95:

With reference to Dexamethasone drug, consider the following statements:

1. Dexamethasone is an anti-viral drug.
2. It treats the Multi-system Inflammatory State of Covid-19.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

#### Explanation

- WHO has been administering the use of **Dexamethasone drug** for recovery trials in severe patients of Covid-19.

- Dexamethasone is a **steroid drug** (not an anti-viral) that works to modulate the immune response of the body when confronted by a viral infection such as Covid-19. **Hence, statement 1 is not correct.**
- The **drug treats the Multi-system Inflammatory State of Covid-19.**
- The **Multi-system Inflammatory State** is a rare illness that causes inflammation of the blood vessels leading to low blood pressure. **Hence, statement 2 is correct.**
  - It affects the entire body as it causes a build-up of fluid in the lungs and other organs.

#### QUESTION 96:

Consider the following statements regarding 'Global Trends' report of United Nations High Commissioner for Refugees (UNHCR):

1. The report is published biennially to count and track the numbers of refugees.
2. Afghanistan has been the top country of origin for refugees since 2014.

Which of the statements given above is/are correct ?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (d)

#### Explanation

- The **United Nations High Commissioner for Refugees (UNHCR)** releases the 'Global Trends' report.
  - **The report is published every year** to count and track the numbers of refugees, internally displaced people, people who have returned to their countries or areas of origin, asylum-seekers, stateless people and other populations of concern to UNHCR. **Hence, statement 1 is not correct.**
- According to the report, **five countries account for two-thirds of people displaced** across borders: Syria, Venezuela, Afghanistan, South Sudan and Myanmar.
  - **Syria has been the top country** of origin for refugees since 2014. **Hence, statement 2 is not correct.**

#### QUESTION 97:

With reference to 'Garib Kalyan Rojgar Abhiyaan', consider the following statements:

1. The scheme will empower and provide livelihood opportunities to the returnee migrant workers.
2. The scheme will be implemented only in the Aspirational Districts of selected States.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

#### Explanation

- The Government of India has decided to launch a rural public works scheme '**Garib Kalyan Rojgar Abhiyaan**'. The scheme will empower and provide livelihood opportunities to the **returnee migrant workers and rural citizens** who have returned to their home states due to the Covid-19 induced lockdown. **Hence, statement 1 is correct.**

- A total of **116 districts across six states**, namely Bihar, Uttar Pradesh, Madhya Pradesh, Rajasthan, Jharkhand and Odisha (where maximum migrant workers have returned) have been chosen for the campaign.
  - These districts are estimated to cover about 2/3 of such migrant workers. The chosen districts include **27 Aspirational Districts**. Hence, **statement 2 is not correct**.
- The Abhiyaan will be a coordinated effort between 12 different Ministries/Departments, namely, Rural Development, Panchayati Raj, Road Transport & Highways, Mines, Drinking Water & Sanitation, Environment, Railways, Petroleum & Natural Gas, New & Renewable Energy, Border Roads, Telecom and Agriculture.

#### QUESTION 98:

Recently excavated site Keeladi situated on river Vaigai belongs to which of the following period?

- (a) Megalithic Period
- (b) Sangam Period
- (c) Chola Period
- (d) Chalcolithic Age

**Answer:** (b)

#### Explanation

- The Archaeological Survey of India (ASI) has approved the Tamil Nadu's request to continue excavations at four locations including Keeladi.
- **Keeladi:** Located in Sivaganga district on the banks of river Vaigai. It is an urban **settlement of the Sangam Age**. Hence, **option B is correct**.
- This excavation is expected to bridge the 1000 years gap in history between the Sangam Age and the Indus Valley civilization.

#### QUESTION 99:

With reference to Micius satellite, consider the following statements:

1. It is a quantum communications satellite, launched by the US.
2. It uses photons to establish communication.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (b)

#### Explanation

- Micius is the world's first quantum communications satellite, launched by China in 2016. Hence, **statement 1 is NOT correct**.
- It uses light particles (photons) to establish the world's most secure communication link.
- Its security is derived from the Entanglement principle of quantum physics, whereby if one of the photons is manipulated, the other will be similarly affected at the very same moment. Hence, **statement 2 is correct**.

**QUESTION 100:**

With reference to the National Biopharma Mission, consider the following statements:

1. Innovate in India (I3) has been launched under the National Biopharma Mission.
2. It is being implemented by the Ministry of Chemicals and Fertilizers.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Answer:** (a)

**Explanation**

- The Government has launched Innovate in India (i3) programme under the National Biopharma Mission to create an enabling ecosystem for promoting entrepreneurship and indigenous manufacturing in the biopharma sector. **Hence, statement 1 is correct.**
- It is being implemented by the Biotechnology Industry Research Assistance Council (BIRAC). It is a Public Sector Enterprise, set up by the **Ministry of Science and Technology**. **Hence, statement 2 is NOT correct.**
- Launched in 2017, the National Biopharma Mission (NBM) is an industry-academia collaborative mission for accelerating biopharmaceutical development in the country.

