

March 2020 Monthly Magazine Answer Key

Q1. Which of the following statement/s is/are correct?

1. The Laboratory for the Conservation of Endangered Species (LaCONES) is a facility of the CSIR's Centre for Cellular and Molecular Biology.
2. LaCONES is associated with the establishment of Genetic Resource Bank for Indian wildlife.

Options:

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

Answer: c

Explanation:

- The Laboratory for the Conservation of Endangered Species (LaCONES), a dedicated facility of CSIR's Centre for Cellular and Molecular Biology (CCMB) in Hyderabad uses modern biotechnologies for conservation of endangered wildlife.
- CCMB-LaCONES is the only laboratory in India that has developed methods for collection and cryopreservation of semen and oocytes from wildlife and has successfully reproduced endangered blackbuck, spotted deer and Nicobar pigeons.
- Through this work, it has established Genetic Resource Bank for Indian wildlife. So far, genetic resources from 23 species of Indian wild animals have been collected and preserved. This facility would increase the collection of genetic resources from wildlife through collaboration with zoos in India. It would also facilitate exchange of genetic material between the Indian zoos for maintaining genetic diversity and conservation management.

Q2. Which of the following statement/s is/are correct with respect to The Indian Spotted Chevrotain, often referred to as the Mouse Deer?

- a. Mouse deer is predominantly nocturnal in nature.
- b. Its range is limited to only the deciduous forests of Telangana and Andhra Pradesh.
- c. It is listed in schedule-I of the Wildlife (Protection) Act, 1972 and is declared as Least Concern species by IUCN (2017).

Options:

- a. 1 only
- b. 2 and 3 only
- c. 1 and 3 only
- d. 1,2 and 3

Answer: c

Explanation:

- The Indian Spotted Chevrotain (*Moschiolameminna*) is often referred to as the Mouse Deer.

- The animal is nocturnal in habit.
- The species is distributed across India, in the Deccan peninsula including Eastern and Western Ghats, Central India, Gangetic plains except West Bengal and the Terai region bordering India and Nepal.
- As per a recently published paper, the species belongs to an ancient group of primitive ruminants, and is listed in schedule-I of the Wildlife (Protection) Act, 1972 and declared as Least Concern species by IUCN (2017).

Q3. Which of the following correctly define the term 'seigniorage'?

- a. It denotes simultaneous buying and selling of currency in different markets to take advantage of differing prices for the same asset.
- b. It denotes an import tax imposed on certain goods in order to prevent dumping or counter export subsidies.
- c. It denotes an export tax imposed on certain goods in order to ensure its sufficient availability in the domestic markets.
- d. It denotes difference between the face value of coins/currency and their production costs.

Answer: d

Explanation:

- Seigniorage is the difference between the value of currency/money and the cost of producing it. It is essentially the profit earned by the government by printing currency.
- Arbitrage involves the simultaneous buying and selling of securities, currency, or commodities in different markets or in derivative forms in order to take advantage of differing prices for the same asset.
- Countervailing duties denotes an import tax imposed on certain goods in order to prevent dumping or to counter export subsidies.

Q4. Which of the following correctly denotes 'K2-18b'?

- a. An exo-planet lying in the hospitable zone of a star.
- b. The asteroid passing closest to the earth's orbit.
- c. The nearest neutron star to the universe.
- d. The newly discovered dwarf planet.

Answer: a

Explanation:

- Scientific research has hinted that the exoplanet K2-18b, 124 light-years away from the earth may be habitable.
- The exoplanet is 2.6 times the radius and 8.6 times the mass of Earth and orbits its star within the habitable zone, where temperatures could allow liquid water to exist (Goldilock's zone).

Q5. Which of the following statement/s is/are correct?

- 1. Birds account for the largest number of species listed in the list of migratory species as per the Conservation of Migratory Species Appendices.

2. India alone accounts for around 450 species of the total 650 species globally listed under the CMS Appendices.

Options:

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

Answer: C

Explanation:

- Currently, the total number of migratory fauna from India numbers 457 species.
- Birds account for the largest share of the migratory species, accounting for about 83% (380 species).
- India alone accounts for around 450 species of the total 650 species globally listed under the CMS Appendices.

Q6. Which of the following statement/s is/are correct with respect to fishing cats?

- 1. They are found in south and south-east Asia only.
- 2. It is listed as critically endangered on the IUCN Red List.
- 3. In India, the fishing cat is included in Schedule II of the Indian Wildlife (Protection) Act, 1972.

Options:

- a. 1 only
- b. 1 and 3 only
- c. 1, 2 and 3
- d. 2 only

Answer: A

Explanation:

- The fishing cats are found in very few places in the south and south-east Asia.
- It is broadly but discontinuously distributed in Asia and is primarily found in the Terai region of the Himalayan foothills in India and Nepal, in eastern India, Bangladesh and Sri Lanka.
- Since 2016, the fishing cat is listed as Vulnerable on the IUCN Red List.
- In India, the fishing cat is included in Schedule I of the Indian Wildlife (Protection) Act, 1972 and thereby protected from hunting.

Q7. Which of the following statement/s is/are correct with respect to the Ancient Monuments and Archaeological Sites and Remains Act, 1958?

- 1. As per the definition under the Act, the “ancient monument” must have been in existence for not less than two hundred years.
- 2. As per the Act, there is a ban on construction within 100 metres of a centrally protected monument.

Options:

- a. 1 only
- b. 2 only

- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: B

Explanation:

- “Ancient monument” means any structure, erection or monument, or any tumulus or place of interment, or any cave, rock-sculpture, inscription or monolith, which is of historical, archaeological or artistic interest and which has been in existence for not less than one hundred years.
- There is a ban on construction within 100 metres of a centrally protected monument and regulated construction within 100-200 metres under the Ancient Monuments and Archaeological Sites and Remains Act, 1958.

Q8. Which of the following is the correct description of the P-8I?

- a. Air-independent propulsion submarine
- b. Indigenously developed frigate of the Indian Navy
- c. Amphibious warfare ship of the Indian Navy
- d. Anti-submarine warfare capable aircraft

Answer: D

Explanation:

- The Boeing P-8 Poseidon is a military aircraft developed and produced by Boeing Defense, Space & Security.
- It is designed for long-range anti-submarine warfare (ASW), anti-surface warfare (ASuW), and intelligence, surveillance and reconnaissance (ISR) missions.
- It is armed with torpedoes, Harpoon anti-ship missiles and other weapons.
- The P-8s Indian variant is referred to as P-8I.

Q9. Consider the following statements:

1. The Sea is located between Greece and Turkey.
2. It is connected to the Marmara Sea by the Strait of the Dardanelles.

The Sea being referred to:

- a. Ionian Sea
- b. Aegean Sea
- c. Adriatic Sea
- d. Baltic Sea

Answer: b

Explanation:



Q10. Consider the following statements with respect to the Department-Related Standing Committees (DRSCs):

1. There are a total of 24 DRSCs, 12 each under Rajya Sabha and Lok Sabha.
2. The standing committee system was introduced in 1993.
3. DRSCs examine Bills referred to them; select specific topics related to the ministries and examine implementation, but are not allowed to examine the budgetary outlays of the departments.

Which of the given statement/s is/are incorrect?

- a. 1 and 2 only
- b. 2 and 3 only
- c. 1, 2 and 3
- d. 1 and 3 only

Answer: d

Explanation:

There are a total of 24 Department-Related Standing Committees (DRSCs), of which 8 are with Rajya Sabha and remaining 16 with Lok Sabha. The standing committee system was introduced in 1993 with the panels drawing members from all political parties. DRSCs perform three important functions: examine bills referred to them; select specific topics related to the ministries and examine implementation by the Government; and examine the budgetary outlays of the departments.

Q11. Consider the following statements:

1. Chakmas were originally residents of the Chittagong Hill Tracts in erstwhile East Pakistan.
2. Chakmas follow Buddhism.
3. Chakmas are identified as Particularly Vulnerable Tribal Groups (PVTGs) by the Ministry of Home Affairs.

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 2 and 3 only

c. 3 only

d. 2 only

Answer: a

Explanation:

Chakmas and Hajongs came to India from the Chittagong Hill Tracts in Bangladesh (formerly East Pakistan), having lost their homes and land to the Kaptai dam project (Karnaphuli river) in mid-1960s. They also faced religious persecution. Chakmas mostly follow Theravada Buddhism.

Only 75 tribes have been identified as Particularly Vulnerable Tribal Groups (PVTGs) by the Ministry of Home Affairs, Chakma tribe is not one among them.

Q12. Consider the following statements with respect to Organization for Economic Cooperation and Development (OECD):

1. OECD is funded by its member countries.
2. Secretariat of OECD is in Paris, France.
3. India recently became a member of OECD.

Which of the given statement/s is/are incorrect?

- a. 1 and 2 only
- b. 2 and 3 only
- c. 3 only
- d. 1 only

Answer: c

Explanation:

The OECD stands for the Organization for Economic Cooperation and Development. It's an association of 35 nations in Europe, the Americas, and the Pacific. Its goal is to promote the economic welfare of its members. Organization for Economic Cooperation and Development (OECD) is funded by its member countries. National contributions are based on a formula that takes account of the size of each member's economy. Countries may also make voluntary contributions to financially support outputs in the OECD program of work.

Its Secretariat is in Paris, France.

India is not a member of OECD. However, Brazil, China, India, Indonesia, Russia, and South Africa are seeking admission into OECD.

Q13. Consider the following statements with respect to Black Carbon:

1. Black carbon is formed through the incomplete combustion of fossil fuels, biofuel and biomass.
2. Black carbon can stay in the atmosphere for years together.
3. India is the second-largest emitter of black carbon in the world.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 2 only

- c. 1 and 3 only
- d. 2 only

Answer: c

Explanation:

Black carbon is formed through the incomplete combustion of fossil fuels, biofuel, and biomass.

But unlike CO₂, which can stay in the atmosphere for years together, black carbon is short-lived and remains in the atmosphere only for days to weeks before it descends as rain or snow.

India is the second-largest emitter of black carbon in the world.

Q14. Consider the following statements:

1. All human coronaviruses cause severe diseases.
2. The virus that causes COVID-19 and the one that causes Severe Acute Respiratory Syndrome (SARS) are related to each other genetically.
3. There have been no outbreaks of SARS anywhere in the world since 2003.

Which of the given statement/s is/are incorrect?

- a. 1 only
- b. 2 and 3 only
- c. 1 and 3 only
- d. 3 only

Answer: a

Explanation:

Coronaviruses are a large family of viruses which may cause illness in animals or humans. Not all human coronaviruses cause severe disease. For instance, HCoV-NL63 and HCoV-229E caused only mild symptoms, whereas SARS-CoV, MERS-CoV and the current SARS-CoV-2 are associated with relatively severe symptoms.

The virus that causes COVID-19 and the one that causes Severe Acute Respiratory Syndrome (SARS) are related to each other genetically.

There have been no outbreaks of SARS anywhere in the world since 2003.

Q15. The Chief Information Commissioner is appointed on the recommendation of a committee consisting of:

1. The Prime Minister.
2. The Leader of Opposition in the Lok Sabha.
3. A Union Cabinet Minister to be nominated by the Prime Minister.
4. Minister of Home Affairs.

Choose the correct option:

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

Answer: a

Explanation:

RTI Act 2005 provides that the Chief Information Commissioner and Information Commissioners shall be appointed by the President on the recommendation of a committee consisting of:

1. The Prime Minister, who shall be the Chairperson of the committee.
2. The Leader of Opposition in the Lok Sabha.
3. A Union Cabinet Minister to be nominated by the Prime Minister.

Q16. Consider the following statements with respect to Sukhna Lake:

1. It is located at the foothills of Shivalik Hills.
2. It is included in the list of Ramsar sites in India.
3. The Lake has been declared as a living entity.

Which of the given statement/s is/are correct?

- a. 1 and 3 only
- b. 1 and 2 only
- c. 3 only
- d. 1, 2 and 3

Answer: a

Explanation:

Sukhna Lake in Chandigarh is a reservoir at the foothills (Shivalik hills) of the Himalayas.

It is not included in the list of Ramsar sites in India. The list of Ramsar sites (related to wetlands) in India comprises Indian wetlands deemed to be of international importance under the Ramsar Convention.

Punjab and Haryana High Court has declared Chandigarh's Sukhna Lake as a living entity.

Q17. Which of the given states is/are involved in the Cauvery and Godavari River linking project?

1. Andhra Pradesh
2. Odisha
3. Chhattisgarh
4. Madhya Pradesh
5. Karnataka

Choose the correct option:

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

Answer: d

Explanation:

The States involved in the Cauvery and Godavari river-linking project are Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Odisha, Madhya Pradesh and Chhattisgarh.

Q18. Consider the following statements:

1. Blockchains are data structures that are cryptography-based and distributed across a network.
2. Blockchain technology helps eliminate the need for an intermediary to handle financial services.
3. Blockchain technology supports crypto-currencies and the transfer of any data but not the transfer of digital assets.

Which of the given statement/s is/are incorrect?

- a. 2 only
- b. 3 only
- c. 1 and 3 only
- d. 2 and 3 only

Answer: b

Explanation:

Blockchains are data structures that are cryptography-based and distributed across a network.

Blockchains eliminate the need for an intermediary to handle financial services.

The technology supports cryptocurrencies such as Bitcoin and the transfer of any data or digital asset.

Q19. With respect to the National Water Development Agency (NWDA) consider the following statements:

1. It is a Central government organisation entrusted with the task of preparing proposals for linking rivers.
2. It is an autonomous organization established under the Societies Registration Act.
3. It is also entrusted with the completion of water resources projects under Pradhan Mantri Krishi Sinchai Yojana (PMKSY).

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 2 and 3 only
- c. 1, 2 and 3 only
- d. 1 and 3 only

Answer: c

Explanation:

All the statements are correct.

Q20. Consider the following statements with respect to National Anti-profiteering Authority (NAA):

1. The NAA is a statutory body under GST law.
2. The aim of the NAA is to ensure that the benefits of reduction or lower taxes under the GST regime are passed onto the end consumers.
3. In the event of a business failing to pass on the benefit of lower taxes under GST to the customer, NAA does not have the authority to deregister the entity.

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 2 and 3 only
- c. 1 and 3 only
- d. 1, 2 and 3 only

Answer: a

Explanation:

The National Anti-profiteering Authority (NAA) is a statutory body under GST law.

The primary aim of the NAA is to ensure the benefits of reduction or lower taxes under the GST regime are passed onto the end consumers.

NAA has the authority to deregister an entity or business if it fails to pass on the benefit of lower taxes under GST to the customer. It can also impose penalties on such entities.

Q21. "Freedom in the World" Report is published by:

- a. Economist Intelligence Unit
- b. United States Commission on International Religious Freedom (USCIRF)
- c. Freedom House
- d. Transparency International

Answer: c

Explanation:

- The Freedom in the World report is released by Freedom House, a U.S.-based watchdog, which has been tracking global political and civil liberties for almost half a century.
- The report derives its methodology from the Universal Declaration of Human Rights, adopted by the United Nations General Assembly in 1948.
- It covers 195 countries, awarding scores based on political rights indicators such as the electoral process, political pluralism and participation and government functioning, as well as civil liberties indicators related to freedom of expression and belief, associational and organisational rights, the rule of law and personal autonomy and individual rights.

Q22. "Idlib", frequently seen in news is in:

- a. Iran
- b. Turkey
- c. Afghanistan
- d. Syria

Answer: d

Q23. Consider the following statements:

1. In Lok Sabha, the authority of suspension of a member and revocation of such suspension order is vested with the Speaker.
2. In Rajya Sabha, the Chairman has the power to suspend a Member.

Which of the given statement/s is/are correct?

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

Answer: d

Explanation:

In the Lok Sabha, while the Speaker is empowered to place a Member under suspension, the authority for revocation of this order is not vested in him/her. It is for the House, if it so desires, to resolve on a motion to revoke the suspension.

Unlike the Speaker, however, the Rajya Sabha Chairman does not have the power to suspend a Member.

Q24. Which of the following is/are Major Port(s)?

1. Paradip Port
2. Beypore Port
3. Tuticorin Port
4. Deendayal Port

Choose the correct option:

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

Answer: b

Explanation:

There are 12 Major Ports in the country. These are – Kolkata (including Dock complex at Haldia), Paradip, Visakhapatnam, Kamraj (Ennore), Chennai, V.O. Chidambaranar (Tuticorin) on the East Coast and Cochin, New Mangalore, Mormugao, Jawaharlal Nehru, Mumbai and Kandla (Deendayal Port) on the West Coast.

Q25. Which of the following statement/s is/are correct?

1. The Prompt Corrective Action framework deems banks as risky if they slip trigger points based on the three parameters of capital ratios, asset quality and profitability.
2. The Prompt Corrective Action framework is applicable only to commercial banks and not to co-operative banks and non-banking financial companies (NBFCs).

Options:

- a. 1 only

- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: c

Explanation:

- The Prompt Corrective Action framework deems banks as risky if they slip some trigger points – capital to risk weighted assets ratio (CRAR), net NPA, Return on Assets (RoA) and Tier 1 Leverage ratio.
- The Prompt Corrective Action framework is not applicable to co-operative banks, non-banking financial companies (NBFCs) and MFI's.

Q26. Which of the following are measures which could be adopted by the RBI to control depreciation of the Indian rupee?

1. Sell dollars in the foreign exchange market.
2. Deregulation of interest rates on deposits from non-resident Indians.
3. Buy dollars in the foreign exchange market.
4. Limit outbound investment and remittances from India.
5. Increase outbound investment and remittances from India.
6. Increase interest rates.
7. Decrease interest rates.

Choose the correct option:

- a. 2, 3, 4 and 7 only
- b. 1, 2, 4 and 6 only
- c. 2, 3, 5 and 7 only
- d. 1, 2, 5 and 6 only

Answer: b

Explanation:

- Selling dollars in the foreign exchange market will help meet some of the demand for dollars in the forex market and hence help bring down the value of the dollar.
- Limiting outbound investment and remittances from India (mainly in the form of dollars) will again help limit the demand for dollars.
- Higher interest rates in an economy tend to draw foreign investment, increasing the demand for and value of the home currency. Similarly, lower interest rates tend to decrease exchange rates.

Q27. Which of the following country is not a member of the Indian Ocean Commission (IOC)?

- a. Seychelles
- b. Mauritius
- c. Maldives
- d. Comoros

Answer: c

Explanation:

- The Indian Ocean Commission (IOC) is composed of five African Indian Ocean nations: Comoros, Madagascar, Mauritius, Reunion island (an overseas region of France) and Seychelles.

Q28. Which of the following country is currently not a member of the OPEC?

- Gabon
- Indonesia
- Angola
- Algeria

Answer: b

Explanation:

- Indonesia is no longer a member of OPEC. It was a member until 2016.

Q29. Which of the following statements are correct with respect to The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, of 2013?

1. The act provides for the legal requirement that any workplace with more than 10 employees needs to constitute an Internal Complaints Committee.
2. The Presiding Officer of the Internal Complaints Committee will always be a woman.
3. The act applies to even the unorganized sectors, employing less than 10 members.
4. Any person aggrieved from the recommendations made or non-implementation of such recommendations may file an appeal in the courts.

Options:

- 1, 2 and 4
- 2, 3 and 4
- 1, 2, 3 and 4
- 1 and 2

Answer: c

Explanation:

- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, of 2013 is an Act to provide protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment.
- Every employer of a workplace with 10 or more employees shall constitute the "Internal Complaints Committee".
- The members of the Internal Committees shall be nominated by the employer.
- The Presiding Officer shall be a woman employed at a senior level at the workplace from amongst the employees.
- The act applies to both the organized as well as the unorganized sectors.
- Any person aggrieved from the recommendations made or non-implementation of such recommendations may file an appeal in the courts.

Q30. Which of the following statements are correct?

1. The Model code of conduct is the set of guidelines issued by the Election Commission to political parties and candidates.
2. The Model code of conduct is operational from the date that the election schedule is announced till the date that results are announced.
3. The Model code of conduct includes provisions on Party manifestos.

Choose the correct option:

- a. 1 and 3
- b. 1 only
- c. 1 and 2
- d. 1, 2 and 3

Answer: d

Explanation:

- The MCC is a set of guidelines issued by the Election Commission to regulate political parties and candidates prior to elections, to ensure free and fair elections. This is in keeping with Article 324 of the Constitution, which gives the Election Commission the power to supervise elections to the Parliament and state legislatures.
- The MCC is operational from the date that the election schedule is announced till the date that results are announced.
- In 2013, the Supreme Court directed the Election Commission to include guidelines regarding election manifestos, which it had included in the MCC for the 2014 general elections.
- The MCC is not enforceable by law. However, certain provisions of the MCC may be enforced through invoking corresponding provisions in other statutes such as the Indian Penal Code, 1860, Code of Criminal Procedure, 1973, and Representation of the People Act, 1951.

Q31. Which of the following statement/s is/are correct?

1. The sunspots appear as spots darker than the surrounding areas on the sun's photosphere.
2. The number of sunspots varies in cycles that last 12 years approximately, often referred to as the solar cycle.

Options:

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

Answer: a

Explanation:

- Sunspots are temporary phenomena on the Sun's photosphere that appear as spots darker than the surrounding areas. They are regions of reduced surface temperature caused by concentrations of magnetic field flux that inhibit convection.

- Sunspots usually appear in pairs of opposite magnetic polarity. Their number varies according to the approximately 11-year solar cycle.

Q32. Which of the following statement/s is/are incorrect?

1. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY) Post-Harvest losses coverage is available only up to a maximum period of two weeks from harvesting.
2. There are no provisions for coverage of crop losses due to attack by wild animals, since these are preventable risks.

Options:

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

Answer: b

Explanation:

- Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), post-harvest losses coverage is available only upto a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread/ small bundled condition in the field after harvesting, against specific perils of Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains.
- The States may consider providing add-on coverage for crop loss due to attack by wild animals wherever the risk is perceived to be substantial and is identifiable.

Q33. Which of the following statement/s is/are correct?

1. TRAFFIC is a joint program of the World Wide Fund for Nature and the United Nations Environment Programme.
2. TRAFFIC works towards the complete elimination of global wildlife trade.

Options:

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

Answer: D

Explanation:

- TRAFFIC, a wildlife trade monitoring network, is a joint program of the World Wide Fund for Nature (WWF) and the International Union for the Conservation of Nature (IUCN). It was founded in 1976.
- The organization works to ensure that trade in wild plants and animals do not become a threat to the conservation of nature. Through research, analysis, guidance and influence, it promotes sustainable wildlife trade (the green stream work) and combats wildlife crime and trafficking (the red stream work).

Q34. Which of the following statement/s is/are correct regarding the Red Panda?

1. It is native to the eastern Himalayas and southwestern China.
2. It is a herbivore arboreal mammal.
3. It is listed under Schedule I of the Indian Wildlife (Protection) Act, 1972.

Options:

- a. 3 only
- b. 1 and 3 only
- c. 1 and 2 only
- d. 2 only

Answer: B

Explanation:

- The Red Panda (*Ailurus fulgens*) is a mammal native to the eastern Himalayas and southwestern China.
- The reddish-brown arboreal mammal feeds mainly on bamboo but also eats eggs, birds, and insects.
- It is listed under Schedule I of the Indian Wildlife (Protection) Act, 1972, and has the highest legal protection at par with other threatened species in India.

Q35. The Military Cooperation Group (MCG) dialogue of India is associated with which of the following countries/groups?

- a. Russia
- b. Indian Ocean Rim Association
- c. United States
- d. Shanghai Cooperation Organization

Answer: C

Explanation:

- The India-U.S. Military Cooperation Group (MCG) dialogue is a forum to review the progress of defence cooperation between India's Integrated Defence Staff and the U.S. Indo-Pacific Command (USINDOPACOM) at the strategic and operational levels.

Q36. Which of the following statements is/are incorrect?

1. Lower Capital to Risk-Weighted Assets Ratio (CRAR) indicates that a bank is better capitalized.
2. The RBI mandates a CRAR of 8% as against the Basel III norms which stipulate a capital to risk-weighted assets of 9%.

Options:

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

Answer: C

Explanation:

- Capital to Risk (Weighted) Assets Ratio (CRAR) is also known as Capital adequacy Ratio (CAR), the ratio of a bank's capital to its risk.
- The Capital to risk-weighted assets ratio is arrived at by dividing the capital of the bank with aggregated risk-weighted assets for credit risk, market risk, and operational risk.
- The banking regulator tracks a bank's CAR to ensure that the bank can absorb a reasonable amount of loss and complies with statutory capital requirements. A higher CRAR indicates that a bank is better capitalized.
- The Basel III norms stipulated a capital to risk-weighted assets of 8%. In India, scheduled commercial banks are required to maintain a CAR of 9% while Indian public sector banks are emphasized to maintain a CAR of 12% as per RBI norms.

Q37. Consider the following statements with respect to Organization of the Petroleum Exporting Countries (OPEC):

1. OPEC is a permanent, intergovernmental organization, created at the Baghdad Conference.
2. OPEC has its headquarters in Geneva, Switzerland.
3. Iran, Iraq, Kuwait, Saudi Arabia and Qatar are its founding members.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1, 2 and 3 only

Answer: a

Explanation:

(OPEC) is a permanent, intergovernmental Organization, created at the Baghdad Conference in 1960 by Iran, Iraq, Kuwait, Saudi Arabia and Venezuela.

OPEC had its headquarters in Geneva, Switzerland, in the first five years of its existence. This was moved to Vienna, Austria, on September 1, 1965.

Q38. "Attukal Pongala" is celebrated in:

- a. Tamil Nadu
- b. Kerala
- c. Telangana
- d. Karnataka

Answer: b

Explanation:

The Attukal Pongala festival is the largest congregation of women for a festival in the world and is held in Attukal Temple, Thiruvananthapuram, Kerala. The festival has figured in the Guinness Book of World Records for being the single largest gathering of women for a religious activity. Pongala, which means 'to boil over', is a ritual in which women prepare a pudding

made from rice, jaggery, coconut and plantains cooked together, and offer it to the goddess. The ritual can only be performed by women. Attukal temple is also called 'women's Sabarimala' as only women perform the ritual.

Q39. Which of the following states share borders with Nagaland and Myanmar?

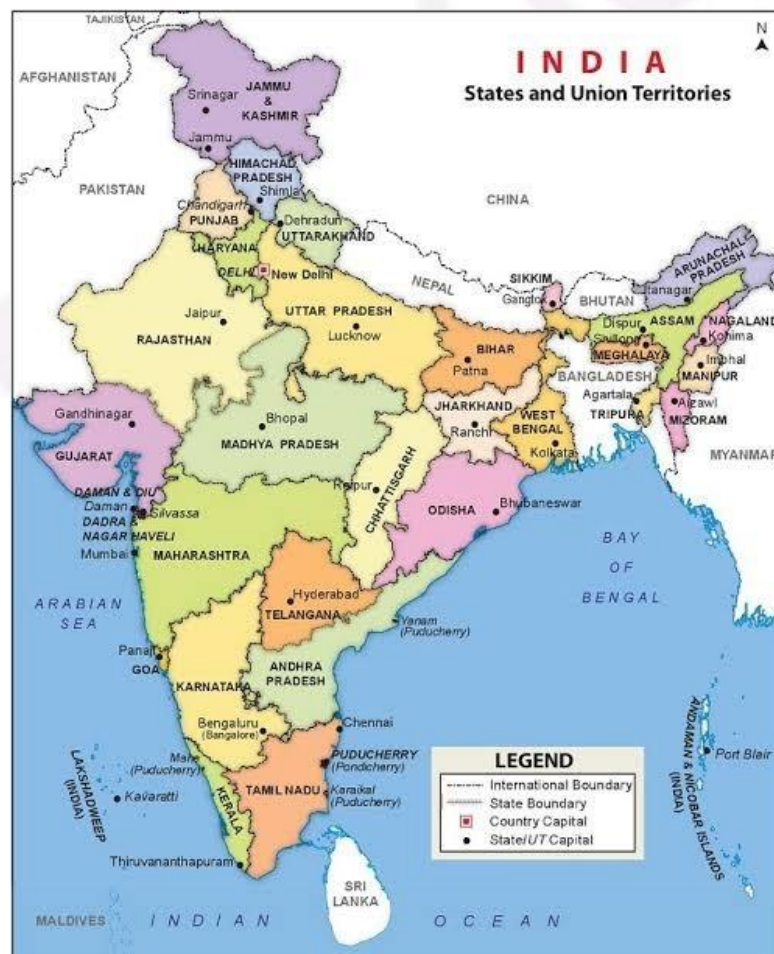
1. Arunachal Pradesh
2. Manipur
3. Mizoram
4. Assam

Choose the correct option:

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

Answer: c

Explanation:



Q40. Consider the following statements with respect to Deposit Insurance and Credit Guarantee Corporation (DICGC):

1. The DICGC insures principal amount only.
2. Deposits of individuals in different banks are not separately covered by DICGC.
3. All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.

Which of the given statement/s is/are incorrect?

- a. 1 and 3 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1 only

Answer: b

Explanation:

The DICGC insures principal amount and interest.

Each depositor in a bank is insured up to a maximum of Rs.5,00,000 (Rupees Five Lakhs) for both principal and interest amount held by him in the same right and same capacity as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

Deposits of an individual in different banks are separately covered by DICGC.

All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.

Q41. Consider the following statements with respect to Kyasanur Forest Disease (KFD):

1. It is a zoonotic bacterial disease.
2. The disease is mostly transmitted by tick.
3. Known as Monkey Fever, it was first identified in Karnataka.

Which of the given statement/s is/are incorrect?

- a. 1 and 3 only
- b. 1 only
- c. 1 and 2 only
- d. 2 only

Answer: b

Explanation:

Kyasanur Forest disease (KFD) is caused by the Kyasanur Forest disease virus (KFDV), a member of the virus family Flaviviridae. It is a zoonotic disease.

KFDV was identified in 1957 when it was isolated from a sick monkey from the Kyasanur Forest in Karnataka.

KFD is also known as Monkey fever and is so named because it primarily affects black-faced langurs and red-faced bonnet monkeys.

Q42. Arrange the following states in the descending order of the length of border they share with Bangladesh:

1. Meghalaya
2. Tripura
3. Assam
4. West Bengal

Choose the correct option:

- a. 4, 1, 2, 3
- b. 4, 2, 1, 3
- c. 4, 1, 3, 2
- d. 2, 4, 1, 3

Answer: b

Explanation:

Bangladesh and India share a 4,156-kilometre-long international border including 262 km in Assam, 856 km in Tripura, 180 km in Mizoram, 443 km in Meghalaya, and 2,217 km in West Bengal.

Q43. “Lopinavir” and “Ritonavir” recently in news are:

- a. Drugs for treating HIV
- b. Drugs for treating Tuberculosis
- c. Two new species of wild ginger discovered in Manipur and Nagaland
- d. None of the above

Answer: a

Explanation:

Lopinavir and Ritonavir — second-line HIV drugs have been used for treating those affected by the novel coronavirus. Both lopinavir and ritonavir belong to a class of drugs known as HIV protease inhibitors.

What’s in News?

The elderly Italian couple currently undergoing treatment for coronavirus (COVID-19) at a hospital in Jaipur have been administered a combination of two drugs (Lopinavir and Ritonavir), commonly used for controlling HIV infection.

Q44. Arrange the following from west to east:

1. Khori Creek
2. Sir Creek
3. Kajhar Creek

Choose the correct option:

- a. 3, 1, 2
- b. 1, 2, 3
- c. 3, 2, 1
- d. 2, 1, 3

Answer: c



Q45. "Right to Property" is a:

1. Human Right
2. Constitutional Right
3. Fundamental Right

Choose the correct option:

- a. 1 and 2 only
- b. 1 only
- c. 2 only
- d. 1, 2 and 3 only

Answer: a

Explanation:

The Supreme Court in its recent verdict stressed that right to property is both a human right and a constitutional right — the latter under Article 300A of the Constitution.

Q46. Consider the following statements:

1. National Legal Service Authority (NALSA) is a constitutional body constituted to provide free legal aid to the poor and weaker sections of the society.
2. Chief Justice of the respective High Courts is the Patron-in-Chief of the State Legal Services Authority.
3. The administrative expenses of the State Legal Services Authority are settled out of the Consolidated Fund of India.

Which of the given statement/s is/are incorrect?

- a. 1 and 2 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 3 only

Answer: b

Explanation:

National Legal Service Authority (NALSA) is a statutory body constituted to provide free legal aid to the poor and weaker sections of the society.

The administrative expenses of the State Authority, including the salaries, allowances and pensions payable to the Member-Secretary, officers and other employees of the State Authority shall be defrayed out of the Consolidated Fund of the State.

Q47. Consider the following statements with respect to Marginal Cost of Funds based Lending

Rate (MCLR):

1. It is the minimum lending rate below which a bank is not permitted to lend.
2. It is a tenor based Internal Benchmark for the bank.
3. It is calculated based on the marginal cost of funds, negative carry on account of cash reserve ratio, operating costs, and tenor premium.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 3 only
- c. 1, 2 and 3
- d. 2 only

Answer: c

Explanation:

Marginal Cost of Funds based Lending Rate (MCLR) is the minimum lending rate below which a bank is not permitted to lend.

MCLR is a tenor-linked internal benchmark, which means the rate is determined internally by the bank depending on the period left for the repayment of a loan.

MCLR is closely linked to the actual deposit rates and is calculated based on four components: the marginal cost of funds, negative carry on account of cash reserve ratio, operating costs and tenor premium.

Q48. "Yuvika", recently seen in news is:

- a. A Young Scientist Programme organised by the Indian Space Research Organisation (ISRO).
- b. An initiative organised under the Atal Innovation Mission (AIM) to promote innovation and entrepreneurship among students.
- c. First Indian student satellite launched by ISRO.
- d. A programme organised by the Ministry of Women and Child Development for encouraging Women in Science, Technology, Engineering, and Mathematics (STEM) fields.

Answer: a

Explanation:

ISRO has launched a special programme for school children called Yuva Vigyani Karyakram or Young Scientist Programme. The programme aims at imparting basic knowledge on space technology, space science and space applications to the younger ones with the intent of arousing their interest in the emerging areas of space activities.

Q49. Which of the following statement/s is/are correct?

1. The circuit breaker mechanism is triggered only when the prices decline beyond a threshold value stipulated by the stock exchange and is not applicable to price rise.
2. The circuit breakers when triggered bring about trading halt only in the Stock exchange which has breached the threshold.

Options:

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

Answer: d

Explanation:

- Circuit Breaker is the mechanism which is triggered when the price fluctuation moves beyond a threshold value stipulated by the stock exchange. There are both lower and upper circuit thresholds.
- It is an automatic mechanism to stop a free-fall or massive surge in a security or an index during trading hours. It is used to check the volatile swings in the market.
- The index-based market-wide circuit breaker system applies at three stages of the index movement, either way at 10 per cent, 15 per cent and 20 per cent.
- These circuit breakers when triggered bring about a coordinated trading halt in all equity and equity derivative markets nationwide. The market-wide circuit breakers are triggered by movement of either the BSE Sensex or the Nifty 50, whichever is breached earlier.
- The market shall re-open, after an index-based market-wide circuit filter breach, with a pre-open call auction session.

Q50. The India VIX index is computed by:

- a. Bombay Stock Exchange
- b. National Stock Exchange
- c. Securities and Exchange Board of India
- d. Ministry of Finance

Answer: b

Explanation:

- India VIX index is meant to indicate investors' perception of the annual market volatility over the next 30 calendar days. The higher the value, the higher is the expected volatility and vice versa.
- India VIX, a measure of investors' perception about the risk of sharp swings based on options prices, rose to its highest level since the 2008 global financial crisis as fear gripped markets worldwide after COVID-19 was declared a 'pandemic'.
- The volatility index is computed by the National Stock Exchange (NSE) based on the order book in Nifty options.

Q51. Which of the following statement/s is/are correct?

1. The National Clean Air Programme (NCAP) envisages a target of 20%–30% reduction of PM_{2.5} and PM₁₀ concentration by 2024.
2. The National Clean Air Programme (NCAP) focuses on the 25 most polluted cities of India.

Options:

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

Answer: a

Explanation:

- The goal of the National Clean Air Programme (NCAP) is to meet the prescribed annual average ambient air quality standards at all locations in the country in a stipulated timeframe.
- The tentative national level target of 20%–30% reduction of PM_{2.5} and PM₁₀ concentration by 2024 is proposed under the NCAP taking 2017 as the base year for the comparison of concentration.
- The NCAP will be a mid-term, five-year action plan with 2019 as the first year.
- The list of 102 cities chosen for this intervention is from the list of Non-Attainment cities with respect to Ambient Air Quality India (2011-2015) and WHO reports of 2014/2018.

Q52. Which of the following statement/s is/are incorrect?

1. The Essential Commodities Act, 1955 empowers the States and the Central government to regulate only the sale of essential items.
2. The Essential Commodities Act, 1955 empowers the central government to add to the schedule the commodities it considers essential.

Options:

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

Answer: a

Explanation:

- The Essential Commodities Act is an act of Parliament of India which was established to ensure the delivery of certain commodities or products, the supply of which if obstructed owing to hoarding or black marketing would affect the normal life of the people.
- The Essential Commodities Act, 1955 empowers the States and the Central government to regulate the production, quality, distribution, and sale of these items,

- The Centre can include new commodities as and when the need arises and take them off the list once the situation improves.
- An offender under the Essential Commodities Act can be punished with imprisonment up to seven years, or a fine, or both.

Q53. Bedaquiline is a medication used to treat

- a) Breast Cancer
- b) Multidrug-Resistant Tuberculosis (MDR-TB)
- c) Polio
- d) Lymphatic Filariasis

Answer: b

Explanation:

- Nix-TB is a pivotal TB trial that tests the **three-drug BPAL regimen**, consisting of bedaquiline, pretomanid and linezolid – collectively referred to as the BPAL regimen.
 - **Bedaquiline** is a bactericidal drug that belongs to a new class of antibiotics (diarylquinolines).
 - Although the drug is active against many different bacteria, it has been registered specifically for the treatment of MDR-TB.

Q54. Which of the following conditions are required for hailstorms to occur?

1. Highly developed Cumulonimbus clouds need to be present.
2. There must also be strong currents of air ascending through these clouds.
3. The clouds will need to contain high concentrations of super cooled liquid water.

Options:

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

Answer: d

Explanation:

- Hail is formed when drops of water freeze together in the cold upper regions of thunderstorm clouds. These chunks of ice are called hailstones.
- Hailstones are formed by layers of water attaching and freezing in a large cloud. There must also be strong currents of air ascending through these clouds. These currents are commonly known as updrafts.
- The updrafts contain ice particles, as a large number of water droplets become solid ice at the low temperatures found at high altitudes within the massive clouds.
- A frozen droplet begins to fall from a cloud during a storm but is pushed back up into the cloud by a strong updraft of wind.
- When the hailstone is lifted, it hits liquid water droplets.

- Those droplets then freeze to the hailstone, adding another layer to it.
- The hailstone eventually falls to Earth when it becomes too heavy to remain in the cloud, or when the updraft stops or slows down.

Q55. Consider the following statements with respect to Wasp-76b

1. It is an extreme kind of exoplanet that's twice the width of Jupiter
2. It was discovered by NASA's Wasp telescope system

Which of the above statement/s is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) None

Answer: a

Explanation:

- Wasp-76b is an extreme kind of exoplanet known as an ultrahot gas giant exo-planet that's twice the width of Jupiter.
- Its unusual name comes from the UK-led Wasp telescope system that detected this planet
- Its dayside temperatures exceed 2,400C – hot enough to vaporize metals.
- The planet's nightside, on the other hand, is 1,000 degrees cooler, allowing those metals to condense and rain out.
- The planet is 390 light-years from Earth.

Q56. The Cook Strait separates

- a) Tasmania from the Australian mainland
- b) Great Britain from continental Europe.
- c) North and South Islands of New Zealand
- d) Gibraltar and Peninsular Spain in Europe from Morocco in Africa.

Answer: c

Explanation:

- The Bass Strait is a sea strait separating Tasmania from the Australian mainland
- Dover Strait is the strait at the narrowest part of the English Channel, marking the boundary between the Channel and the North Sea, separating Great Britain from continental Europe.
- The Strait of Gibraltar is a narrow strait that connects the Atlantic Ocean to the Mediterranean Sea and separates Gibraltar and Peninsular Spain in Europe from Morocco in Africa.



Q57. Which of the following pairs of Mountain pass and the corresponding state/UT is wrongly matched?

- a. Nathu la: Sikkim
- b. Bomdi la: Arunachal Pradesh
- c. Lipu lekh: Himachal Pradesh
- d. Zoji la: Jammu and Kashmir

Answer: C

Explanation:

Lipu Lekh pass is present at the trijunction of Uttarakhand (India), Tibet (China) and Nepal borders.

Q58. Which of the following statement/s is/are correct?

1. SAARC was founded in the year 1985.
2. SAARC's secretariat is based in Dhaka, Bangladesh.
3. China and the USA have observer status in SAARC.

Options:

- a. 1 and 2 only
- b. 2 only
- c. 3 only
- d. 1 and 3 only

Answer: D

Explanation:

- The South Asian Association for Regional Cooperation (SAARC) is the regional intergovernmental organization and geopolitical union of states in South Asia. The organization promotes the development of economic and regional integration.
- Its member states are Afghanistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka.
- SAARC was founded in Dhaka on 8 December 1985. Its secretariat is based in Kathmandu, Nepal.
- States with observer status include Australia, China, the European Union, Iran, Japan, Mauritius, Myanmar, South Korea and the United States.

Q59. Which of the following statement/s is/ are correct?

1. CPCB has categorized industrial sectors based on the Pollution Index into the red, green and white categories only.
2. The Pollution Index is a function of the air emissions, water effluents, hazardous wastes generated and consumption of resources.
3. The White category of industries does not need Consent to Operate.

Options:

- a. 1 and 3 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 3 only

Answer: C

Explanation:

- The Central Pollution Control Board (CPCB) had slotted industrial activities into the red, orange, green and white categories, based on the pollution index, in March 2016.
- The criteria of categorization of industrial sectors are based on the Pollution Index which is a function of the emissions (air pollutants), effluents (water pollutants), hazardous wastes generated and consumption of resources.
- The Pollution Index (PI) of any industrial sector is a number from 0 to 100 and the increasing value of PI denotes the increasing degree of pollution load from the industrial sector.
- There shall be no necessity of obtaining the Consent to Operate for the White category of industries. The red category of industries shall not be normally permitted in the ecologically fragile area/protected area.

Q60. Which of the following statement/s is/are incorrect?

1. Pradhan Mantri Shram Yogi Maan-dhan is a central government scheme targeted at Unorganized Workers.
2. The scheme assures a minimum pension of Rs 6000/- per month.
3. The person should be within the age limit of 18-55 to be eligible for the scheme.

Options:

- a. 1 and 3 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 3 only

Answer: C

Explanation:

- Pradhan Mantri Shram Yogi Maan-dhan is a central government scheme meant for old age protection and social security of Unorganized Workers (UW).
- It is a voluntary and contributory pension scheme, under which the subscriber would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as a family pension.
- Eligibility Criteria:

- Should be an unorganised worker (UW).
- Entry age between 18 and 40 years.
- Monthly Income Rs 15000 or below.

Q61. Which among the following is the latest addition to the list of Classical languages in India?

- Odiya
- Malayalam
- Marathi
- Telugu

Answer: a

Explanation:

Six languages enjoy the 'Classical' status in India. Tamil (2004), Sanskrit (2005), Kannada (2008), Telugu (2008), Malayalam (2013), and Odia (2014).

Q62. The Parliament of India can exercise control over the functions of the Council of Ministers through which of the following?

- Adjournment motion
- Question hour
- Supplementary questions

Select the correct answer using the code given below:

- 1 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

Answer: d

Explanation:

Indian Parliament exercises control over the Council of Ministers through adjournment motion, no-confidence motion, discussions, questions hour, etc. Supplementary questions are asked in the question hour.

Q63. Consider the following statements:

- Short selling occurs when an investor borrows a security and sells it on the open market, planning to buy it back later for less money.
- Short-sellers bet on, and profit from a drop in a security's price.
- Short selling has a low risk/reward ratio.

Which of the given statement/s is/are correct?

- 1 only
- 1 and 3 only
- 1 and 2 only

d. 1, 2 and 3 only

Answer: c

Explanation:

- Short selling occurs when an investor borrows a security and sells it on the open market, planning to buy it back later for less money.
- Short-sellers bet on, and profit from, a drop in a security's price.
- Short selling has a high risk/reward ratio: It can offer big profits, but losses can mount quickly and infinitely.

Q64. Consider the following statements with respect to “guillotine”:

1. When guillotine is applied, all the outstanding demands for grants, whether discussed or not, are put to vote at once.
2. It is a parliamentary tool that can be applied by the speaker of the house only.

Which of the given statement/s is/are incorrect?

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

Answer: d

Explanation:

- Guillotine refers to the exercise vide which the Speaker of the House, on the very last day of the period allotted for discussions on the Demands for Grants, puts to vote all outstanding Demands for Grants at a time specified in advance.
- The aim of the exercise is to conclude discussions on financial proposals within the time specified.
- All outstanding demands for Grants must be voted by the House without discussions once the guillotine is invoked.

Q65. Consider the following statements with respect to “LCA Tejas”:

1. It is an indigenous aircraft designed and developed by Defence Research and Development Organisation (DRDO).
2. It is the smallest and lightest Multi-Role Supersonic Fighter Aircraft of its class.
3. It has a single engine and compound Delta wing.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 and 3 only
- c. 1, 2 and 3 only
- d. 1 and 3 only

Answer: b

Explanation:

Light Combat Aircraft (LCA) Tejas was designed and developed by India's HAL (Hindustan Aeronautics Limited). It is the smallest and lightest Multi-Role Supersonic Fighter Aircraft of its class. It is designed to carry a range of air-to-air, air-to-surface, precision-guided and standoff weaponry. Tejas has a single engine, compound Delta wing and has a tailless design.

Q66. Consider the following statements about the River Rushikulya:

1. River Rushikulya originates in the Eastern Ghats range.
2. The river does not have delta at its mouth.
3. The river is famous for 'Arribada'.

Which of the given statement/s is/are correct?

- a. 2 and 3 only
- b. 1 and 2 only
- c. 1, 2 and 3 only
- d. 1 and 3 only

Answer: c

Explanation:

The Rushikulya River originates in the hills of Eastern ghats range. The river is famous for annual nesting of the Olive Ridley Turtles. Olive Ridleys are known for their unique mass nesting called Arribada. The river does not have delta at its mouth.

Q67. Consider the following statements with respect to the Upper House/Rajya Sabha:

1. Every Rajya Sabha MP has a tenure of five years and elections to one-third seats are held every two years.
2. Under Article 80 of the Constitution, the President of India can nominate 8 MPs to the Rajya Sabha.
3. As per the constitutional limit, the Upper House's strength cannot exceed 250.

Which of the given statement is/are incorrect?

- a. 1 only
- b. 2 only
- c. 1 and 3 only
- d. 1 and 2 only

Answer: d

Explanation:

Every Rajya Sabha MP has a tenure of six years and elections to one-third seats are held every two years. Under Article 80 of the Constitution, the President can appoint 12 MPs "having special knowledge or practical experience in respect of literature, science, art and social service" to the Rajya Sabha.

As per the constitutional limit, the Upper House strength cannot exceed 250.

Q68. Consider the following statements with respect to COMCASA:

1. COMCASA is a pact signed to provide a legal framework for the transfer of communication security equipment from Russia to India.

2. COMCASA is meant to facilitate use of high-end secured communication equipment to be installed on military platforms being sold to India.

Which of the given statement/s is/are incorrect?

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

Answer: a

Explanation:

- Communications Compatibility and Security Agreement (COMCASA) is a pact signed to provide a legal framework for the transfer of communication security equipment from the U.S to India.
- COMCASA is meant to facilitate use of high-end secured communication equipment to be installed on military platforms being sold to India by US to fully exploit their potential.
- It essentially provides legal framework for transfer of communication security equipment from US to India that will facilitate interoperability between armed forces of both countries and potentially with other militaries that use US-origin systems for secure data links.
- It is a foundational military agreement that allows for the sharing of encrypted communications and equipment.

Q69. Consider the following statements with respect to Open Market Operations (OMO):

1. Through the Open Market Operations, central bank indirectly controls the money supply and influences the interest rates.
2. When the central bank wants to infuse liquidity into the monetary system, it will sell government securities in the open market.

Which of the given statement/s is/are correct?

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

Answer: a

Explanation:

- An Open Market Operation (OMO) is the buying and selling of government securities in the open market, hence the nomenclature.
- It is done by the central bank in a country (the RBI in India).
- When the central bank wants to infuse liquidity into the monetary system, it will buy government securities in the open market. This way it provides commercial banks with liquidity.
- In contrast, when it sells securities, it curbs liquidity. Thus, the central bank indirectly controls the money supply and influences the short-term interest rates.

Q70. Consider the following statements with respect to the International Monetary Fund (IMF):

1. IMF is the result of the Bretton Woods Conference.
2. IMF was established along with the World Bank.
3. Membership in the IMF is a prerequisite to membership in the International Bank for Reconstruction and Development (IBRD)

Which of the given statement/s is/are incorrect?

- a. 2 only
- b. 1 and 3 only
- c. 3 only
- d. None of the above

Answer: d

Explanation:

The International Monetary Fund (IMF) was initially formed at the Bretton Woods Conference in 1944. It was established along with the World Bank. Membership in the IMF is a prerequisite to membership in the International Bank for Reconstruction and Development (IBRD).

Q71. Consider the following statements:

1. Venezuela is bound by the Caribbean Sea and the Atlantic Ocean in the North.
2. Colombia and Brazil border Venezuela to the East and West of the country respectively.

Which of the given statement/s is/are incorrect?

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

Answer: b

Explanation:

Venezuela is bound on the north by the Caribbean Sea and the Atlantic Ocean, on the east by Guyana, on the south by Brazil, and on the west by Colombia.



Q72. Consider the following statements:

1. National Disaster Management Authority (NDMA) is a statutory body and the apex body for disaster management in India.
2. NDMA is under the Ministry of Home Affairs and is headed by the Union Home Minister.
3. National Disaster Management Authority's National Executive Committee (NEC) is chaired by the Prime Minister.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1 and 3 only

Answer: a

Explanation:

National Disaster Management Authority is a statutory body and the apex body for disaster management in India. NDMA is under the Ministry of Home Affairs and is headed by the Prime Minister.

A National Executive Committee is constituted under Section 8 of DM Act, 2005 to assist the National Authority in the performance of its functions. Union Home secretary is its ex-officio chairperson.

Q73. Consider the following statements with respect to National Human Rights Commission (NHRC):

1. NHRC is a constitutional body.
2. NHRC can only make recommendations, without the power to enforce decisions.
3. NHRC cannot investigate an event if the complaint was made more than one year after the incident.

Which of the given statement/s is/are incorrect?

- a. 1 only
- b. 3 only
- c. 1 and 3 only
- d. 1, 2 and 3

Answer: a

Explanation:

The National Human Rights Commission of India is a Statutory public body constituted on 12 October 1993 under the Protection of Human Rights Ordinance of 28 September 1993. It was given a statutory basis by the Protection of Human Rights Act, 1993.

NHRC can only make recommendations, without the power to enforce decisions.

Under the Protection of Human Rights Act, 1993, human rights commissions cannot investigate an event if the complaint was made more than one year after the incident.

Q74. "Negev NG-7" Light Machine Guns are being procured from:

- a. Israel
- b. Russia

- c. U.S.A
- d. Iran

Answer: a

Explanation:

The Ministry of Defence (MoD) has signed a 880-crore rupees contract with the Israel Weapon Industries (IWI) for 16,479 Light Machine Guns (LMG).

The contracted Negev NG-7 7.62X51 mm LMG is a combat-proven weapon. It is developed by the Israeli firearm manufacturer, Israel Weapon Industries (IWI).

Q75. Consider the following statements:

1. SAARC was founded in Dhaka in 1985 and has 9 member nations.
2. It is headquartered in Islamabad in Pakistan.
3. 2010-2020 is declared as the SAARC decade of Intra-regional Connectivity.

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 2 and 3 only
- c. 1 and 3 only
- d. 3 only

Answer: d

Explanation:

South Asian Association for Regional Cooperation (SAARC) was founded in Dhaka on 8 December 1985. SAARC has 8 members which includes; Afghanistan, Bangladesh, Bhutan, India, Nepal, the Maldives, Pakistan and Sri Lanka. The organization promotes development of economic and regional integration. It launched the South Asian Free Trade Area in 2006.

2010-2020 is declared as the SAARC decade of Intra-regional Connectivity. It is headquartered in Kathmandu in Nepal.

Q76. 'MSME Sambandh' is:

- a. A Performance & Credit Rating Scheme for the MSMEs.
- b. A procurement portal monitoring the implementation of public procurement from MSMEs by Central Public Sector Enterprises.
- c. The Credit Guarantee Fund Scheme for Micro and Small Enterprises.
- d. None of the above

Answer: b

Explanation:

'MSME Sambandh' is a procurement portal monitoring the implementation of Public Procurement from MSMEs by Central Public Sector Enterprises.

It will help MSMEs in participating in the procurement process.

Q77. Which of the following statements are correct?

1. The Nirbhaya Fund Framework provides for a non-lapsable corpus fund for safety and security of women.
2. The Nirbhaya Fund will be administered by the Ministry of Women & Child Development.
3. Central Victim Compensation Fund has been funded under the Framework of Nirbhaya Fund to support States/ UTs for their Victim Compensation Scheme.

Options:

- a. 1 only
- b. 1 and 2 only
- c. 1, 2 and 3
- d. 1 and 3 only

Answer: d

Explanation:

- The Nirbhaya Fund Framework provides for a non-lapsable corpus fund for safety and security of women.
- The Nirbhaya Fund is administered by the Department of Economic Affairs (DEA) of the Ministry of Finance (MoF).
- The Nirbhaya Fund Framework provides for an Empowered Committee (EC) of officers chaired by the Secretary, Ministry of Women & Child Development (MWCD) to appraise and recommend proposals to be funded under this framework. The MWCD is responsible to review and monitor the progress of sanctioned projects/ schemes in conjunction with the concerned Central Ministries/ Departments.
- Central Victim Compensation Fund (CVCF) has been funded under the Framework of Nirbhaya Fund to support States/ UTs for their Victim Compensation Scheme.

Q78. Which of the following statement/s is/are correct?

1. The Integrated Disease Surveillance program operates under the Ministry of Health and Family Affairs.
2. The Integrated Disease Surveillance program has been set up with assistance from the World Health Organization.

Options:

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

Answer: a

Explanation:

- The Integrated Disease Surveillance Program (IDSP) is a disease surveillance scheme under the Ministry of Health and Family Affairs in India, assisted by the World Bank.
- The scheme aims to strengthen disease surveillance for infectious diseases, to detect and respond to outbreaks quickly.
- The scheme seeks to set up a Central Disease Surveillance Unit and a State Surveillance Unit in each State where data is collected and analyzed.

- The Project was undertaken to meet the World Health Organization Guidelines for South East Asian countries on disease surveillance to track the outbreak of diseases and its potential trans-boundary threats.

Q79. Who of the following are members of the Defence Acquisition Council in India?

1. Prime Minister
2. Defence minister
3. National Security Adviser
4. Chief of Defence Staff

Options:

- a. 1, 2 and 4
- b. 2 and 4
- c. 1,3 and 4
- d. 2,3 and 4

Answer: b

Explanation:

- The Defence Acquisition Council is the highest decision-making body in the Defence Ministry for deciding on new policies and capital acquisitions for the three services (Army, Navy and Air Force) and the Indian Coast Guard.
- The Minister of Defence is the Chairman of the Council.
- The Defence Acquisition Council does not include the Prime Minister and the National Security Advisor.
- The Defence Planning Committee is chaired by the National Security Advisor.

Q80. Which of the following statement/s is/are incorrect?

1. Under India's offset policy, foreign defence entities are mandated to spend at least 50 per cent of the total contract value in India.
2. Under the given scheme, all foreign defence purchases will have an offset provision.

Options:

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

Answer: c

Explanation:

- Under India's offset policy, foreign defence entities are mandated to spend at least 30 per cent of the total contract value in India through procurement of components or setting up of research and development facilities.
- Developing indigenous defence sector is the major objective of the defence offset scheme.
- The defence offset policy is a part of the Defence Procurement and Procedure (DPP).

- Major feature of the 2016 offset policy is that it increases the threshold of defence offset to Rs 2000 crore from the level of Rs 300 crores under “buy” and ‘buy and make” categories. This means that only those purchase of above Rs 2000 crore that the foreign company has to ensure 30% domestic value addition in India.

Q81. Which of the following statement/s is/are correct?

1. Olive Ridley turtles are endemic to the Indian Ocean region.
2. Olive Ridley turtles are the only recorded species of turtles exhibiting the behavior of synchronized nesting in mass numbers, termed arribadas.
3. Olive Ridley turtles are listed as critically endangered under the IUCN Red List.

Options:

- a. 1 and 2
- b. 3 only
- c. None of the above
- d. 1 only

Answer: Option c

Explanation:

- Olive Ridley turtles are among the smallest and most abundant of all sea turtles found in the world. They are found in warm and tropical waters, primarily in the Pacific and Indian Oceans, but also in the warm waters of the Atlantic Ocean.
- Olive Ridley turtles and the related Kemp's Ridley turtles are best known for their behavior of synchronized nesting in mass numbers, termed arribadas.
- It is listed as vulnerable under the IUCN Red list. In India, it is protected under Schedule I of Wildlife (Protection) Act, 1972. Trading in its products are banned under CITES.

Q82. Which of the following statement/s is/are correct?

1. Reunion Island lies to the east of Madagascar Island.
2. The closest country to Reunion Island is Mauritius.
3. Reunion is the only island under French control in the Indian Ocean region.

Options:

- a. 1 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1, 2 and 3

Answer: Option b

Explanation:

- Reunion is an overseas region of the French Republic and an island in the Indian Ocean, east of Madagascar and southwest of Mauritius. The closest country to Reunion Island is Mauritius.
- France controls the overseas territories of Reunion Islands and Mayotte in the Indian Ocean region.

Q83. Which of the following are the salient provisions of the National Policy on Electronics 2019?

1. Special package of incentives for mega projects involving high-tech and huge investments.
2. Creation of the Sovereign Patent Fund to promote acquisition of IPs.
3. Establishment of exclusive Institutes to enhance R&D in Electronics System Design and Manufacturing.
4. Promote trusted electronics value chain initiatives to improve national cyber security profile.
5. Eliminate the imports of critical communication equipment.
6. Incentives and support for domestic manufacturing of core electronic components.

Options:

- a. 1,2,3 and 6
- b. 1,2,4,5 and 6
- c. 3 and 6
- d. 1,2,4 and 6

Answer: D

Explanation:

- Salient Features of National Policy on Electronics 2019:
 - Promoting domestic manufacturing and export in the entire value-chain of ESDM. Formulate suitable schemes and incentive mechanisms to encourage new units and expansion of existing units.
 - Provide incentives and support for manufacturing of core electronic components.
 - Provide special package of incentives for mega projects which are extremely high-tech and entail huge investments, such as semiconductor facilities display fabrication, etc.
 - Promote Industry-led R&D and innovation in all sub-sectors of electronics, including grass root level innovations and early stage Start-ups in emerging technology areas.
 - Provide incentives and support for significantly enhancing availability of skilled manpower, including re-skilling.
 - Create Sovereign Patent Fund (SPF) to promote the development and acquisition of IPs in ESDM sector.
 - Promote trusted electronics value chain initiatives to improve national cyber security profile.
- There is no provision for setting up of separate and exclusive Institutes to enhance R&D in Electronics System Design and Manufacturing.
- Though the policy envisages promoting domestic manufacturing and export in the entire value-chain of ESDM, to achieve a turnover of USD 400 billion by 2025, there are no exclusive provisions for eliminating the imports of critical communication equipment.

Q84. Which of the following is/are the objectives set under the National Health Policy, 2017?

1. Reduction of Total Fertility Rate (TFR) to 2.1 at national and sub-national level by 2025.
2. Increase health expenditure by Government as a percentage of GDP to 2.5 % by 2025.
3. Achieve the global target of 2020 for HIV/AIDS, also termed as target of 90:90:90.

Options:

- a. 1 only
- b. 3 only
- c. 1 and 2 only
- d. 1, 2 and 3

Answer: D

Explanation:

- Some of the major Quantitative Goals and Objectives set forth in the National health Policy include the following:
 - Reduction of TFR to 2.1 at national and sub-national level by 2025.
 - Increase health expenditure by Government as a percentage of GDP from 1.15 % in 2017 to 2.5 % by 2025. The policy proposes a potentially achievable target of raising public health expenditure to 2.5% of the GDP in a time bound manner.
 - Achieve global target of 2020 which is also termed as target of 90:90:90, for HIV/AIDS i.e., 90% of all people living with HIV know their HIV status, 90% of all people diagnosed with HIV infection receive sustained antiretroviral therapy and 90% of all people receiving antiretroviral therapy will have viral suppression.

Q85. Which of the following statement/s is/are correct?

1. NO₂ has a long life in the atmosphere, ranging between 14-16 years.
2. NO₂ is a potent greenhouse gas.

Options:

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

Answer: D

Explanation:

- Unlike Nitrous oxide (N₂O), which has a relatively higher atmospheric lifetime of about 110 years, Nitrogen dioxide (NO₂) is a short-lived pollutant, with a lifetime of about one day in the atmosphere.
- Nitrous oxide (N₂O) is a potent greenhouse gas. Nitrous oxide (N₂O) gas should not be confused with nitric oxide (NO) or nitrogen dioxide (NO₂). Neither nitric oxide nor nitrogen dioxide are greenhouse gases, although they are important in the process of creation of tropospheric ozone which is a greenhouse gas.

Q86. The term Copernicus is associated with which of the following?

- a. European Union's Earth observation programme
- b. NASA's outer space exploration programme
- c. European Space Agency's mission to comet Ryugu
- d. NASA's telescope for astronomical observations

Answer: A

Explanation:

- Copernicus is the European Union's Earth observation programme coordinated and managed by the European Commission in partnership with the European Space Agency (ESA), the EU Member States and EU Agencies.
- Copernicus is the new name for the Global Monitoring for Environment and Security programme, previously known as GMES.

Q87. Which of the following statement/s is/are correct?

1. The Golden Crescent region of South Asia comprises the countries of Afghanistan, Iran, and Pakistan.
2. The Golden Triangle region of south East Asia comprises the areas of Myanmar, Thailand and Cambodia.

Options:

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

Answer: A

Explanation:

- The Golden Triangle region comprises the opium-producing area where the borders of Myanmar, Thailand and Laos meet.
- The Golden Crescent region of South Asia comprising the areas of Pakistan, Iran and Afghanistan is an Opium producing area, which is used as a raw material in the production of Heroin.

Q88. Which of the following statements is/are correct?

1. Methamphetamine is a potent central nervous system (CNS) stimulant that is mainly used as a recreational drug.
2. Methamphetamine is primarily a plant based drug.

Options:

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

Answer: A

Explanation:

- Methamphetamine, also known as meth, crystal, glass, ice, speed and shards, is a potent central nervous system (CNS) stimulant that is mainly used as a recreational drug. It is also sometimes used for medical purposes.
- Crystal meth has become a relatively common drug of abuse due to its ease of manufacturing. It is often made in home laboratories that use easily obtainable substances to produce it. The predominant mode of production is from synthetic chemicals however there have been reports of it being produced in bulk using ephedrine extracted from a shrub locally known as Oman (Ephedra) growing in the wild in the Afghan mountains.

Q89. Which of the following is/are correctly matched?

1. Cheraw: Mizoram
2. Yakshagana: Andhra Pradesh
3. Koodiyattam: Kerala

Choose the correct option:

- a. 1 only
- b. 2 only
- c. 1 and 3 only
- d. 2 and 3 only

Answer: c

Explanation:

Cheraw dance is a traditional cultural dance performed in Mizoram, India, consisting of mostly six to eight people holding pairs of bamboo staves on another horizontally placed bamboo on the ground.

Yakshagana is a traditional Indian theatre form practised predominantly in the coastal regions of Karnataka.

Koodiyattam, also kutiyattam, is a traditional performing art form in the state of Kerala.

Q90. Which of these countries do not border Afghanistan?

1. Turkmenistan
2. Kazakhstan
3. Kyrgyzstan
4. Tajikistan

Choose the correct options:

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

Answer: a

Explanation:



Q91. Consider the following statements with respect to Mission Raksha Gyan Shakti:

1. It was instituted by the Defence Research and Development Organisation (DRDO).
2. The mission aims to provide a boost to Intellectual Property Rights (IPR) culture in the Indian Defence manufacturing ecosystem.

Which of the given statement/s is/are correct?

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

Answer: b

Explanation:

Mission Raksha Gyan Shakti was instituted by the Department of Defence Production, Ministry of Defence.

The mission was launched with the aim to inculcate Intellectual Property Rights (IPR) culture in Indian defence manufacturing ecosystem.

Q92. Consider the following statements with respect to Ram Manohar Lohia:

1. He was the first Secretary of the All India Congress Committee's (AICC) foreign affairs department.
2. 'Azad Hind Radio' was founded by Ram Manohar Lohia.

Which of the given statement/s is/are correct?

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

Answer: a

Explanation:

Ram Manohar Lohia was the first Secretary of the All India Congress Committee's (AICC) foreign affairs department.

'Azad Hind Radio' was a propaganda radio service that was started under the leadership of Netaji Subhas Chandra Bose in Germany in 1942 to encourage Indians to fight for freedom.

Q93. Consider the following statements:

1. Ugadi – Karnataka
2. Sajibu Nongma Panba – Manipur
3. Gudi Padwa – Madhya Pradesh

Which of the following is/are correctly matched?

- a. 1 only
- b. 2 only
- c. 1 and 3 only

d. 1 and 2 only

Answer: d

Explanation:

The new year in the southern states of India marks the beginning of the Hindu month Chaitra.

The Hindus of the states – Karnataka, Andhra Pradesh, Telangana and Maharashtra celebrate the new year on this day.

In Karnataka, the festival is called Ugadi; Gudi Padwa in Maharashtra. Manipuris celebrate the Sajibu Nongma Panba on the same day to mark the beginning of a new year.

Q94. Consider the following statements with respect to 'Mango Showers':

1. It is the name of the pre-monsoon showers in Karnataka, Goa and parts of Tamil Nadu.
2. They are called Blossom Showers in Kerala.
3. The mango showers occur as the result of thunderstorm development over the Arabian Sea.

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 1 only
- c. 1 and 3 only
- d. 1, 2 and 3

Answer: a

Explanation:

Mango showers are used to describe the occurrence of pre-monsoon rainfall, they help in the early ripening of mangoes.

These rains normally occur from March to April, although their arrival is often difficult to predict. Pre-monsoon showers are common, especially in Kerala, Karnataka, Goa and parts of Tamil Nadu in India.

The mango showers occur as the result of thunderstorm development over the Bay of Bengal.

Q95. National Disaster Management Authority's National Executive Committee (NEC) is chaired by:

- a. Prime Minister
- b. Home Secretary
- c. Home Minister
- d. Chief of Defence Staff (CDS)

Answer: b

Explanation:

A National Executive Committee is constituted under Section 8 of the Disaster Management Act, 2005 to assist the National Authority in the performance of its functions. Union Home secretary is the ex-officio chairperson of NEC.

Q96. Consider the following statements:

1. Article 22 deals with both Preventive and Punitive detention.
2. Preventive Detention laws come under the Union List only.

3. A person may be taken to preventive custody only for 2 months at the first instance.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 1, 2 and 3

Answer: a

Explanation:

Article 22 deals with Protection against arrest and detention in certain cases. The first part of the Article 22 provides specific rights to persons under punitive detention. Punitive detention is detention of a person after trial and conviction to punish him for an offence committed by him. The second part of the Article deals with preventive detention. In preventive detention, persons are arrested to prevent them from committing a serious crime. The Article allows for preventive detention and restriction on personal liberty for reasons of state security and public order only.

A person may be taken to preventive custody only for 3 months at the first instance. If the period of detention is extended beyond 3 months, the case must be referred to an Advisory Board consisting of persons with qualifications for appointment as judges of High Courts. It is implicit that the period of detention may be extended beyond 3 months only on approval by the Advisory Board.

Preventive Detention is a part of both Union List as well as Concurrent List.

Q97. Which of the following are breeding ground/s for Olive Ridley Turtles?

1. Rushikulya rookery coast
2. Devi estuary
3. Hope Island of Coringa Wildlife Sanctuary
4. Gahirmatha beach

Choose the correct options:

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

Answer: d

Explanation:

The major breeding ground for Olive Ridley Turtles are Rushikulya (Odisha), Dharma (Odisha), Devi estuary (Odisha), Astaranga Coast (Odisha), Gahirmatha beach (Odisha) and Hope Island of Coringa Wildlife Sanctuary (Andhra Pradesh).

Q98. Consider the following statements with respect to Regional Rural Banks (RRBs):

1. RRBs are regulated and supervised by the National Bank for Agriculture and Rural Development (NABARD).
2. The RRBs are required to provide 90% of their total credit as priority sector lending.

Which of the given statement/s is/are correct?

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

Answer: d

Explanation:

Regional Rural Banks are regulated by the RBI and supervised by the National Bank for Agriculture and Rural Development (NABARD).

The RRBs are required to provide 75% of their total credit as priority sector lending with primary focus on agricultural credit, including small and marginal farmers, as well as micro entrepreneurs and rural artisans.

Q99. Consider the following statements with respect to “G-20”:

- 1. It is a forum for the governments and central bank governors, aimed at promoting financial stability and sustainable development in the world.
- 2. The permanent secretariat of G-20 is located in Tokyo, Japan.
- 3. India has not hosted any of the G-20 summits.

Which of the given statement/s is/are correct?

- a. 1 and 2 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 1 only

Answer: b

Explanation:

G-20 is a forum for the governments and central bank governors, aimed at promoting financial stability and sustainable development in the world.

The G-20 operates without a permanent secretariat. The group’s chair rotates annually among the members and is selected from a different regional grouping of countries. The incumbent chair establishes a temporary secretariat for the duration of its term, which coordinates the group’s work and organizes its meetings.

India has so far, not hosted any of the G-20 summits.

Q100. Which of the following is/are NOT correct with respect to Capital to Risk Weighted Asset Ratio (CRAR):

- 1. Also known as Credit to Risk Asset Ratio, it measures capital adequacy of a bank in terms of the riskiness of the assets or loans given.
- 2. It determines the bank’s capacity to meet both time liabilities and other risks such as credit risk, operational risk.

Choose the correct option:

- a. 1 only
- b. 2 only
- c. Both 1 and 2

d. Neither 1 nor 2

Answer: a

Explanation:

Capital to Risk Weighted Assets Ratio (CRAR) is also known as Capital to Risk Asset Ratio (CAR).

It measures capital adequacy of a bank in terms of the riskiness of the assets or loans given. It determines the bank's capacity to meet both time liabilities and other risks such as credit risk, operational risk.

Q101. Consider the following statements with respect to Mahatma Gandhi National Rural Employment

Guarantee Scheme (MGNREGA):

1. The entire cost of wages for unskilled manual workers is borne by the state government.
2. Unemployment allowance payable in case wage employment is not provided within 15 days of application, is borne by the state government.
3. MGNREGA guarantees 120 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work.

Which of the given statement/s is/are incorrect?

- a. 1 only
- b. 3 only
- c. 2 and 3 only
- d. 1 and 3 only

Answer: d

Explanation:

- MGNREGA guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work.
- The Act incentivises States to provide employment, as 100 per cent of the unskilled labour cost and 75% of the material cost of the programme is borne by the Centre.
- The entire cost of wages for unskilled manual workers is borne by the central government.
- Unemployment allowance payable in case wage employment is not provided within 15 days of application, is borne by the state government.

Q102. Consider the following statements with respect to PM-KISAN Scheme:

1. It is a Centrally Sponsored scheme implemented to supplement the financial needs of the Small and Marginal Farmers (SMFs).
2. Under the scheme, three instalments of Rs 6,000 each per annum is transferred directly into the beneficiary's account.

Which of the given statement/s is/are incorrect?

- a. 1 only
- b. 2 only
- c. Both 1 and 2

d. Neither 1 nor 2

Answer: c

Explanation:

PM-KISAN is a Central Sector scheme implemented to supplement the financial needs of the Small and Marginal Farmers (SMFs).

Under the scheme, an amount of Rs 6,000 per annum is transferred, in three equal instalments, directly into the beneficiary's account.

Q103. Consider the following statements:

1. Synthesizing of RNAs in Coronaviruses happen through an enzyme called DNA-directed RNA polymerase.
2. Corona Viruses are single-stranded RNA viruses.
3. Corona Viruses lack DNAs.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 and 3 only
- c. 1 and 2 only
- d. 1, 2 and 3

Answer: b

Explanation:

While the synthesizing of RNAs happens in most organisms through an enzyme called DNA-directed RNA polymerase, it happens in coronaviruses (similar to few other viruses) through RNA-dependent RNA polymerase, since they are single-stranded RNA viruses that lack DNAs.

Q104. 'Keqiang Index' recently in news is an economic measurement index created to measure:

- a. South Korea's Economy
- b. Japan's Economy
- c. China's Economy
- d. None of the above

Answer: c

Explanation:

Keqiang index is an alternative measure of the China's economic growth which indicates that Railway Cargo Volume, Electricity Consumption and Loans disbursed by banks are the three sub-indices that can reflect the Chinese economic situation more clearly and more suitably than GDP.

Q105. Which of the following statement/s is/are correct?

1. Chloroquine is a medication primarily used to treat malaria.
2. Indian Council for Medical Research has recommended hydroxychloroquine as a preventive medication for high risk population against COVID-19.

Options:

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

Answer: Option c

Explanation:

- Amid rising Coronavirus cases in the country, the national task force for Covid-19 constituted by Indian Council for Medical Research (ICMR) has recommended hydroxychloroquine as a preventive medication for high risk population.
- According to the advisory, it should be given to high risk population – asymptomatic healthcare workers involved in the care of suspected or confirmed cases of Covid-19 and asymptomatic household contacts of laboratory confirmed cases.
- The protocol recommended by the National Task Force has been approved by the Drug Controller General of India (DGCI) for restricted use in emergency situations.
- Hydroxychloroquine is found to be effective against Coronavirus in laboratory studies and in-vivo studies. Its use in prophylaxis (treatment given or action taken to prevent disease) is derived from the available evidence of benefit as treatment and supported by preclinical data.
- Chloroquine is basically an anti-Malaria drug.

Q106. Which of the following are the likely measures to increase liquidity with the banks?

1. Reduction in Cash Reserve Ratio (CRR)
2. Increase the cap under the Marginal Standing Facility (MSF)
3. Increase in Statutory Liquidity Ratio (SLR)
4. Decrease the rate for Marginal Standing Facility (MSF) funds.
5. Increase in Cash Reserve Ratio (CRR)
6. Decrease in Statutory Liquidity Ratio (SLR)

Options:

- a. 1,2,4 and 6
- b. 5,2,4 and 6
- c. 1,3 and 4
- d. 1,4 and 6

Answer: A

Explanation:

- Reducing CRR will increase the money available with the banks.
- Reducing SLR will increase money supply with the banks.
- Marginal standing facility (MSF) is a window for banks to borrow from the Reserve Bank of India in an emergency situation when inter-bank liquidity dries up completely. Banks borrow from the central bank by pledging

government securities at a rate higher than the repo rate under liquidity adjustment facility. The MSF rate is pegged 100 basis points or a percentage point above the repo rate. Reduction of this rate will encourage banks to borrow more from RBI and hence increase liquidity with the banks.

- Generally, banks are allowed to borrow under MSF within a cap (based on SLR reserves or NDTL). An increase in this cap will open up more avenues for the bank to borrow from the RBI. Hence increase in cap for MSF will increase liquidity with banks.

Q107. Which of the following statement/s is/are incorrect?

1. Marginal Standing Facility is meant for long term loans taken by the banks from the Reserve Bank of India.
2. The Marginal Standing Facility rates are always below the repo rates.

Options:

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

Answer: C

Explanation:

- Marginal Standing Facility (MSF) allows the short term borrowing of banks from the RBI.
- The MSF would be the last resort for banks once they exhaust all borrowing options including the liquidity adjustment facility by pledging government securities.
- Marginal Standing Facility (MSF) refers to the penal rate at which banks can borrow money from the central bank over and above what is available to them through the Liquidity Adjustment Facility (LAF) window.
- MSF, being a penal rate, is always fixed above the repo rate.

Q108. Which of the following statement/s is/are correct?

1. Corona Kavach app has been developed by the Ministry of health and family welfare.
2. Corona Kavach app is designed to track the location of COVID-19 infected people and alert subscribers when they come near their location.

Options:

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

Answer: B

Explanation:

- The Ministry of Electronics and Information Technology has launched pilot or beta version of a mobile phone application called "Corona Kavach" which uses the data of confirmed COVID-19 patients to alert subscribers when they are in close proximity.

- The app is designed to track the location of COVID-19 infected people and alert subscribers when they come near their location.

Q109. Which of the following statement/s is/are correct?

- Tamil Nadu has the highest number of major ports among the states.
- Port Blair port is the newest addition to the list of major ports of India.
- Kamarajar Port is the only corporatized major port in India.

Options:

- 1 only
- 1 and 2 only
- 2 and 3 only
- 1, 2 and 3

Answer: D

Explanation:

- Port Blair Port is the 13th major port and the most recent addition to the list of major ports in India.
- The other major ports are Kolkata (including Dock Complex at Haldia), Paradip, Visakhapatnam, Chennai, Tuticorin, Cochin, New Mangalore, Mormugao, Jawaharlal Nehru, Mumbai, Kandla, and Ennore.
- Tamil Nadu has three major ports at Chennai, Tuticorin, and Ennore.
- Kamarajar port (in Ennore) is the only corporatized major port in India
- (Note: The Port Blair Port has not been indicated in the map though it is also a Major port.)



Q110. The Diksha portal is associated with which of the following ministry?

- a. Ministry of Home affairs
- b. Ministry of Social Justice and empowerment
- c. Ministry of Human Resource Development
- d. Ministry of Women and Child Development

Answer: C

Explanation:

- The Union Ministry of Human Resource and Development (HRD) has launched the Diksha Portal.
- It will serve as National Digital Infrastructure for Teachers.
- Diksha portal will enable, accelerate and amplify solutions in the realm of teacher education. It will aid teachers to learn and train themselves for which assessment resources will be available. It will help teachers to create training content, profile, in-class resources, assessment aids, news, and announcement and connect with the teacher community.

Q111. Which of the following statement/s is/are correct?

1. The State Disaster Relief Fund (SDRF) can be used by the State governments for responses to only notified disasters.
2. The Centre contributes 75% of the SDRF allocation for general category States and Union Territories and 90% for special category States

Options:

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

Answer: C

Explanation:

- The State Disaster Response Fund (SDRF), constituted under Section 48 (1) (a) of the Disaster Management Act, 2005, is the primary fund available with State Governments for responses to notified disasters. It helps meet the expenditure for providing immediate relief.
- The Centre contributes 75% of the SDRF allocation for general category States and Union Territories and 90% for special category States (northeastern States, Sikkim, Uttarakhand, Himachal Pradesh, Jammu, and Kashmir).

Q112. Which of the following statement/s is/are incorrect?

1. The Prime Minister National relief fund consists entirely of public contributions and does not get any budgetary support.
2. The Prime Minister National relief fund is operated under the Ministry of Home affairs.

Options:

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

Answer: B

Explanation:

- The resources of the PMNRF are utilized primarily to render immediate relief to families of those killed in natural calamities like floods, cyclones, and earthquakes, etc. and to the victims of the major accidents and riots. Assistance from PMNRF is also rendered, to partially defray the expenses for medical treatment like heart surgeries, kidney transplantation, cancer treatment, and acid attack, etc.
- The fund is recognized as a Trust under the Income Tax Act and the same is managed by Prime Minister or multiple delegates for national causes. PMNRF operates from the Prime Minister's Office
- PMNRF accepts only voluntary donations by individuals and institutions. Contributions flowing out of budgetary sources of Government or from the balance sheets of the public sector undertakings are not accepted.
- All contributions towards PMNRF are exempt from Income Tax under section 80(G).

Q113. The Red flag exercise is conducted by which of the following countries?

- a. Israel
- b. Russia
- c. The United States of America
- d. China

Answer: C

Explanation:

- Exercise Red Flag is an advanced aerial combat training exercise held several times a year by the United States Air Force. The exercise offers realistic air-combat training for military pilots and other flight crew members from the U.S., NATO and other allied countries.
- The Indian Air Force (IAF) also takes part in the exercise.

Q114. The Himalayan Ibex has been documented in which of the following states/UTs?

1. Jammu and Kashmir
2. Ladakh
3. Himachal Pradesh
4. Uttarakhand
5. Sikkim
6. Arunachal Pradesh

Options:

- a. 1, 2 and 3 only
- b. 2 and 3 only

- c. 5 and 6 only
- d. 1, 2, 3 and 4 only

Answer: A

Explanation:

- In India, the Himalayan Ibex is distributed mainly in the trans-Himalayan ranges of the Union Territories of Ladakh and Jammu and Kashmir and Himachal Pradesh. The eastern limit seems to be the Bara Lacha La Pass on the north and Satluj Gorge south of the Great Himalayan Range in Himachal Pradesh.
- They are found in the western Himalayan region, usually at elevations of 3800m and higher.
- They are best seen in Pin Valley NP, Himachal Pradesh, Kanji WLS, Jammu and Kashmir.

Q115. Which of the following pair/s is/are wrongly matched?

1. Gond: Madhya Pradesh
2. Chenchus: Andhra Pradesh
3. Gaddis: Himachal Pradesh
4. Apatani: Arunachal Pradesh
5. Soliga: Karnataka
6. Cholanayakan: Kerala
7. Asura: Jharkhand
8. Khonds: Odisha

Options:

- a. 2, 3 and 7 only
- b. 1, 2 and 5 only
- c. 7 and 8 only
- d. All are correctly matched

Answer: D

Q116. Which of the following will not reduce NOX emission?

- a. Exhaust gas recirculation
- b. Selective catalytic reduction
- c. Water/steam injection
- d. Increasing Combustion temperature

Answer: D

Explanation:

- NOX gases are produced from the reaction between nitrogen and oxygen during combustion of fuels, such as hydrocarbons, in air, especially at high temperatures.
- Exhaust gas recirculation, Selective catalytic reduction and direct water/steam injection are used extensively to reduce NOX emissions.

Q117. Kawal Tiger Reserve (KTR) is situated in:

- a. Andhra Pradesh
- b. Tamil Nadu
- c. Telangana
- d. Madhya Pradesh

Answer: c

Explanation:

Kawal Tiger Reserve is located in Telangana. Kawal Wildlife Sanctuary was declared a Tiger Reserve by the Government of India in 2012.

Q118. Consider the following statements with respect to the Prime Minister's National Relief Fund (PMNRF):

- 1. The fund assists partially, to defray the expenses for medical treatment like heart surgery, kidney transplantation, cancer treatment of needy people.
- 2. All contributions towards PMNRF are exempt from Income Tax under Section 80(G).
- 3. PMNRF does not receive any budgetary support.

Which of the given statement/s is/are incorrect?

- a. 1 only
- b. 1 and 2 only
- c. 3 only
- d. None of the above

Answer: d

Explanation:

PMNRF is established entirely with public contributions and does not receive any budgetary support. All contributions towards PMNRF are exempt from Income Tax under Section 80(G). The resources of the PMNRF are utilized to render immediate relief to families of those killed in natural calamities like floods, cyclones and earthquakes, etc. The fund, assists partially, to defray the expenses for medical treatment like heart surgery, kidney transplantation, cancer treatment of needy people and acid attack, etc.

Q119. Consider the following statements with respect to "Sodium hypochlorite":

- 1. It is commonly used as a bleaching agent or disinfectant.
- 2. Sodium hypochlorite is corrosive.
- 3. It is industrially synthesized by the Hooker process.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 1 and 3 only
- c. 1 and 2 only
- d. 1, 2 and 3

Answer: d

Explanation:

Sodium hypochlorite is commonly used as a bleaching agent or disinfectant.

Sodium hypochlorite is corrosive, and is meant largely to clean hard surfaces. It is not recommended to be used on human beings, certainly not as a spray or shower.

It is industrially synthesized by the Hooker process. In this process, sodium hypochlorite (NaClO) and sodium chloride (NaCl) are formed when chlorine is passed into cold and dilute sodium hydroxide solution.

Q120. Which of the following are the tributaries of River Cauvery?

1. Kabini
2. Hemavati
3. Koyna
4. Musi
5. Shimsha

Choose the correct option:

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

Answer: a

Explanation:

Tributaries of River Cauvery are Shimsha, Hemavati, Arkavati, Honnuhole, LakshmanaTirtha, Kabini, Bhavani River, Lokapavani, etc. Koyna and Musi are the tributaries of River Krishna.

