

Q1) With reference to “Urban Cooperative Banks (UCB)”, Consider the following statements :

1. UCBs come under dual regulation of both RBI and SEBI.
 2. RBI can impose restriction on UCBs under Prompt Corrective Action (PCA) framework.
 3. Restrictions are imposed due to parameters such as Increased NPA, Negative Profitability and Low CAR.
- Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. Recently RBI revised Supervisory Action Framework (SAF) on urban cooperative banks (UCBs) for deterioration of financial position, in line with the prompt corrective action (PCA) framework. So Supervisory Action Framework applies to UCBs.
2. Prompt corrective action (PCA) framework is imposed on commercial banks and not UCBs. **Statement 2 is incorrect.**
3. UCBs are under dual regulation, by the Reserve Bank of India (RBI) and the Registrar of Cooperative Societies (RCS) under the government. **Statement 1 is incorrect.**
4. Under revised SAF, UCBs will face restrictions on worsening of 3 parameters:
 1. Net non-performing assets exceed 6% of net advances.
 2. Losses for two consecutive financial years or have accumulated losses on their balance sheets.
 3. Capital adequacy ratio (CAR) falls below 9%.
5. Action can be also taken if there are serious governance issues. So **Statement 3 is correct.**

Source: <https://www.financialexpress.com/economy/corrective-powers-rbi-revises-supervisory-action-framework-for-urban-co-operative-banks/1815001/>

<https://indianexpress.com/article/business/banking-and-finance/rbi-revises-supervisory-action-framework-for-ucbs-6203544/>

Level: MEDIUM

Q2) With reference to “BELT AND ROAD INITIATIVE (BRI)” seen sometimes in news, consider the following statements :

1. BRI aims to connect all the Continents except Antarctica by networks of roadways, railways, maritime ports etc.
2. Bhutan is the only country in India’s neighborhood that has not joined the BRI.
3. India has boycotted BRI, as a part of BRI passes through Kashmir and Gilgit-Baltistan region.

Which of the statements given above is/are correct?

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

Answer:B

Explanation:

BRI is made up of a “belt” of overland routes and a maritime “road”, which aims to connect **Asia, Europe and Africa** by networks of roadways, railways, maritime ports, power grids, oil and gas pipelines, infrastructure projects etc. **Statement 1 is incorrect.**

Among India’s neighbour Bhutan is the only country that has not yet joined the BRI. **Statement 2 is correct.**

India has boycotted BRI, as China-Pakistan Economic Corridor (part of BRI) passes through Pakistan-Occupied Kashmir and Gilgit-Baltistan. Other Concerns raised by India: Debt trap, environmental concerns, and lack of transparency in assessment of project costs etc. **Statement 3 is correct.**

Source: <https://www.thehindu.com/news/international/china-suggests-shift-in-bri-approach-amid-debt-concerns/article31660841.ece>

https://en.wikipedia.org/wiki/Belt_and_Road_Initiative

Level: EASY

Q3) With reference to “Khan Abdul Gaffar Khan”, consider the following statements :

1. He supported nonviolent agitation.
2. He supported the proposal for the partition of India.
3. He was awarded the Bharat Ratna Prize.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

1. Recently Qissa Khwani Bazaar massacre in Peshawar completed 90 years.
2. Khan Abdul Gaffar Khan was arrested during protests arising out of the Salt Satyagraha in 1930s. A crowd of Khudai Khidmatgars gathered in Peshawar's Qissa Khwani (Storytellers) Bazaar. The British troops opened fire on the unarmed crowd, killing over 400 people.
3. He was the leader of the Pashtuns (a Muslim ethnic group of Pakistan and Afghanistan) and became a follower of Mahatma Gandhi.
4. He earned himself the nickname Frontier Gandhi by his close associate Amir Chand Bombwal for his devotion to non-violent resistance. **Statement 1 is correct.**
5. He strongly opposed the proposal for the partition of India, siding with the Indian National Congress and All India Azad Muslim Conference. **Statement 2 is incorrect.**
6. He founded the Pashto language monthly political journal ‘Pashtun’ in 1928.
7. In 1987 he was awarded the Bharat Ratna Prize, and was the **first non-Indian to receive this honour.** Another non-Indian to receive Bharat Ratna is Nelson Mandela (1990). **Statement 3 is correct.**

Source: <https://indianexpress.com/article/explained/qissa-khwani-bazaar-massacre-khudai-khidmatgars-movement-abdul-ghaffar-khan-6377275/>

https://en.wikipedia.org/wiki/Abdul_Ghaffar_Khan

Level: EASY

Q4) With reference to “Papum Reserve Forest” seen sometime in news, consider the following statements:

1. It is located in Kerala.
2. It is a major hornbill habitat.
3. It adjoins Pakke Tiger Reserve.

Which of the statements given above is/are correct?

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

(d) 3 only

Answer: C

Explanation:

1. A study based on satellite data has flagged a high rate of deforestation in Papum Reserve Forest in Arunachal Pradesh. **Statement 1 is incorrect.**
2. Papum Reserve Forest is a nesting habitat of three species of the large, colourful fruit-eating hornbills: Great, Wreathed and Oriental Pied. Statement 2 is correct.
3. The Reserve Forest forms part of the Eastern Himalayas Endemic Bird Area.
4. It is located between two Important Bird and Biodiversity Area, Itanagar Wildlife Sanctuary to the east and Pakke Wildlife Sanctuary to the west. Statement 3 is correct.

Source: <https://www.thehindu.com/news/national/forest-cover-loss-threatens-hornbills-in-arunachal/article32339946.ece>

Level: MEDIUM

Q5) Which of the following sectors are included under "Priority Sector Lending (PSL)" obligation mandated by RBI?

1. Agriculture
2. MSME
3. Export credit
4. Education
5. Housing
6. Renewable energy

Select the correct answer using the codes given below

- (a) 1 only
- (b) 1, 2 and 6 only
- (c) 1, 2, 3 and 6 only
- (d) 1, 2, 3, 4, 5 and 6

Answer: D

Explanation:

1. Recently The Reserve Bank of India (RBI) decided to broaden the scope of Priority Sector Lending (PSL) by including start-ups and enhancing borrowing limits for renewable energy sectors. It decided to review the PSL guidelines, which were last reviewed by in April 2015.
2. Other areas already included under PSL are Agriculture, MSME, Export credit, Education, Housing, Social Infrastructure, Renewable Energy, Weaker Section. **All the given sectors are correct.**
3. **Under Weaker Sections : Priority sector loans to the following borrowers are considered under Weaker Sections category:-**
 1. Small and marginal farmers;
 2. Artisans, village and cottage industries where individual credit limits do not exceed Rs 1 Lakh ;
 3. Beneficiaries of Swarnajayanti Gram Swarozgar Yojana (SGSY), now National Rural Livelihood Mission (NRLM);
 4. Scheduled Castes and Scheduled Tribes;
 5. Beneficiaries of Differential Rate of Interest (DRI) scheme;
 6. Beneficiaries under Swarna Jayanti Shahari Rozgar Yojana (SJSRY);
 7. Beneficiaries under the Scheme for Rehabilitation of Manual Scavengers (SRMS);
 8. Loans to Self Help Groups;
 9. Loans to distressed farmers indebted to non-institutional lenders;

- Loans to distressed persons other than farmers not exceeding Rs 1 Lakh per borrower to prepay their debt to non-institutional lenders;
- Loans to individual women beneficiaries up to Rs 1 Lakh per borrower. (L) also called or known as priority sector advancement (PSA);
- Account holders under Pradhan Mantri Jan Dhan Yojana (PMJDY)

Source: https://en.wikipedia.org/wiki/Priority_sector_lending
<https://www.financialexpress.com/industry/sme/rbi-steps-in-to-ease-startup-funding-brings-them-under-priority-sector-lending/2046960/>

Level: EASY

Q6) With reference to “All India Tiger Estimate-2018” seen sometimes in news, consider the following statements :

- West Bengal registered most number of tigers in India.
- There was an overall increase in area occupied by Tigers.
- Overall population of tiger increased in India.
- No Tigers were reported in some Tiger Reserves.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

- The report, **Status of Tigers Co-predators & Prey in India, 2018** (All India Tiger Estimate-2018) was released.
- Tiger Census has made it to the Guinness Book of World Records for being the world's largest camera trap wildlife survey.
- Some finding of the reports:**
- India has lost 4,685 sq km of tiger forests — more than the size of Goa and Mumbai combined — between 2011 and 2017. **Statement 2 is incorrect.**
- There was an approximately 33 per cent increase in India’s tiger number from 2,226 in 2014 to 2,967 in 2018. **Statement 3 is correct.**
- National Tiger Conservation Authority (NTCA) did not register any presence of Tigers in Buxa Tiger Reserve (TR) in West Bengal, Palamu TR in Jharkhand and Dampa TR in Mizoram. **Statement 4 is correct.**
- Madhya Pradesh saw the highest number of tigers** at 526, closely followed by Karnataka at 524 and Uttarakhand at number 3 with 442 tigers. **Statement 1 is incorrect.**
- Pench Tiger Reserve in Madhya Pradesh recorded the highest number of tigers
- Sathyamangalam Tiger Reserve in Tamil Nadu registered the “maximum improvement”
- India has achieved the target of doubling tiger population four years before the 2022 deadline.

Source: <https://www.downtoearth.org.in/news/wildlife-biodiversity/tiger-census-2018-none-found-in-buxa-palamu-and-dampa-reserves-65883>
<https://indianexpress.com/article/india/741-tigers-gained-4685-sq-km-of-tiger-forest-lost-report-6530154/>

Level: MEDIUM

- Q7) The Global Gender Gap report is published by the
- International Monetary Fund
 - United Nations Conference on Trade and Development
 - World Economic Forum
 - World Bank

Answer: C

Explanation:

- India slipped to 112th place on **gender gap report published by World Economic Forum.**
- India slipped four places from rank 116th globally in terms of gender gap amid widening disparity in terms of **women's health and survival and economic participation. In this two areas India is now ranked in the bottom-five.**
- Key parameters of the report
 - Economic Participation and Opportunity
 - Educational AttainmentHealth and Survival, and
Political Empowerment.

Gender Gap Report, 2020:

- Iceland remains the world's most gender-neutral country.
- India has improved in political Empowerment but it has fallen in other three indicators.**
- India is the only country among the 153 countries studied where the economic gender gap is larger than the political one.
- From primary to tertiary education, the share of women attending school is systematically larger than the share of men.
- Widening of Health and survival gap is mainly due to abnormally low sex ratios at birth in India (91 girls for every 100 boys).

Source: <https://www.thehindu.com/news/national/india-slips-to-112th-place-on-gender-gap-world-economic-forum-report/article30326228.ece>

Level:EASY

Q8) With reference to "minority" in India, consider the following statements :

- The term "minority" is not defined in the Constitution.
 - Currently, there are 6 notified religious minority communities in India.
 - Currently, no community is notified by Central Government as Linguistic minority community in India.
- Which of the statements given above is/are correct?
- 1 and 2 only
 - 1 and 3 only
 - 2 and 3 only
 - 1, 2 and 3

Answer: D

Explanation:

- A recent petition to frame guidelines to identify and define religious minorities in every State was denied by Supreme Court.
- The Constitution of India does not define the term minority. The National Commission for Minority Educational Institutions (NCMEI) Act defines minority. It defines minority as community notified as minority by the Central Government. **Statement 1 is correct.**

- Initially five religious communities, viz., Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) were notified as minority communities by the Union Government. Further vide notification; **Jains were also notified as another minority community. Statement 2 is correct.**
- No linguistic minority has been notified by the Central Government till date. **Statement 3 is correct.**

Source: <http://ncm.nic.in/homepage/homepage.php>
<http://www.minorityaffairs.gov.in/sites/default/files/volume-2.pdf>

Level: EASY

Q9) With reference to "Goods and Service Tax", consider the following statements :

- It is a destination based tax and is levied at final production point.
- GST is not levied on Real Estate and Electricity.
- In some cases, liability to pay GST falls on buyer.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

- GST is a destination-based indirect tax and is levied at the **final consumption point** not production point. **Statement 1 is incorrect.**
- GST is currently levied on every product except petroleum products, alcohol, real estate & electricity. **Statement 2 is correct.**
- Under the reverse charge mechanism in the GST regime, the liability to pay tax is of the recipient of goods & services rather than the supplier when the goods or services have been received from an unregistered person (who is not registered to pay GST) or imported from outside. **Statement 3 is correct.**
- Usually, the supplier is liable to pay tax and avail input tax credit, if applicable, but in this case the mechanism is reversed.

Source: <https://www.thehindu.com/opinion/op-ed/making-up-for-shortfalls-in-gst-collection/article32319744.ece>
<https://indianexpress.com/article/explained/gst-launch-on-july-1-when-the-onus-of-tax-on-services-shifts-to-the-recipient-4726805/>

Level: MEDIUM

Q10) He was sentenced to death for "Kakori conspiracy"; founded "Hindustan Socialist Republican Association"; and was also a poet. He was

- Jatindranath Das
- Bhagat Singh
- Sohanlal Pathak
- Asfsquallah Khan

Answer: D

Explanation:

- The Uttar Pradesh government had announced it will build a 121-acre zoo named after Ashfaqullah Khan.

2. Ashfaqullah Khan (Born Oct. 22, 1900) along with Ram Prasad Bismil, was sentenced to death **for the Kakori conspiracy of 1925.**
3. He **composed poems mostly in Urdu and a few in Hindi, under the pen names Varasi and Hazarat.**
4. After the Chauri Chaura incident in 1922, Mahatma Gandhi decided to withdraw the call for Non Cooperation Movement. At that point, like many young people including Ashfaqulla Khan felt depressed. Ashfaqulla Khan then decided to form an organization with like minded freedom fighters which resulted in the formation of **Hindustan Republican Association** which was founded in 1924 with Ram Prasad Bismil. It was later renamed to **Hindustan Socialist Republican Association (HSRA)**
5. **Jatindranath Das:** Born Oct. 27, 1904. He along with ten others **joined a hunger strike started by Bhagat Singh and Batukeswar Datta** earlier upon a demand for **recognition of better status for all political prisoners.** He died inch by inch after 63 days of fasting on Sept. 13, 1929 in Lahore Brostal Jail.
6. **Bhagat Singh:** Born Oct. 6, 1907. He was first arrested for the well-known Central Assembly Bomb throwing affair and while in prison was made an accused in the Second Lahore Conspiracy case along with many others woven round the murder of Saunders, A.S.P., Lahore. He was executed on March 23, 1931 in Lahore Central Jail.
7. **Sohanlal Pathak, Amritsar:** He was tried and sentenced to death for his activity **in connection with preparation for a soldiers' uprising in Burma** during the 1st World War. He was executed on January, 1916 in Mandalay Jail (Burma).

Source: <https://indianexpress.com/article/explained/explained-who-was-ashfaqullah-khan-the-27-year-old-freedom-fighter-hanged-by-the-british-6206893/>

Level: EASY

Q11) With reference to "Genetically Modified Crops (GM Crops) ", consider the following statements :

1. Only Bt Cotton and Bt Brinjal are allowed in India.
2. Regulation of GM crop is done under Environment Protection Act, 1986.
3. Golden rice varieties are GM crops.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

1. Bt cotton is the only GM crop that is allowed in India. **Statement 1 is incorrect.**
2. It has two alien genes from the soil bacterium *Bacillus Thuringiensis* (Bt) that allows the crop to develop a protein toxic to the common pest pink bollworm.
3. In Bt brinjal, a gene is inserted that allows the plant to resist attacks of fruit and shoot borer.
4. Rules for the Manufacture/Use/Import/Export and Storage of Hazardous Microorganisms, Genetically Engineered Organisms or Cells (Rules, 1989) have been notified under the Environment (Protection) Act, 1986.
5. These rules are the apex rules for regulation of all activities related to genetically engineered organisms and products thereof. **Statement 2 is correct.**
6. In the late 1990s, German scientists developed a genetically modified variety of rice called Golden Rice. It was claimed to be able to fight Vitamin A deficiency, which is the leading cause of blindness among children and can also lead to death due to infectious diseases such as measles. **Statement 3 is correct.**
7. Now, Bangladesh could be on the verge of becoming the first country to approve plantation of this variety.

Source: <https://indianexpress.com/article/explained/gm-seeds-the-debate-and-a-sowing-agitation-6452999/>

<https://indianexpress.com/article/explained/explained-what-is-golden-rice-6135523/>

Level: MEDIUM

Q12) With reference to “ The Mineral Laws (Amendment) Act, 2020 ”, consider the following statements :

1. It placed restriction on end use of coal by mining companies.
2. The companies need not require any prior mining experience to participate in the auction of coal and lignite blocks.
3. It adds a new type of license, called prospecting license-cum-mining lease.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

1. The Mineral Laws (Amendment) Bill, 2020 was passed and assented by the President.
2. The Bill amends the Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act) and The Coal Mines (Special Provisions) Act, 2015 (CMSP Act)
3. The MMDR Act regulates the overall mining sector in India.
4. The CMSP Act provides for the auction and allocation of mines whose allocation was cancelled by the Supreme Court in 2014.

Key features of Mineral Laws (Amendment) Bill, 2020:

1. **Removal of restriction on end-use of coal:** Currently, companies acquiring Schedule II and Schedule III coal mines through auctions can use the coal produced only for specified end-uses such as power generation and steel production. The Bill removes this restriction on the use of coal mined by such companies. Companies will be allowed to carry on coal mining operation for own consumption, sale or for any other purposes, as may be specified by the central government. **Statement 1 is incorrect.**
2. **Eligibility for auction of coal and lignite blocks:** The Bill clarifies that the companies need not possess any prior coal mining experience in India in order to participate in the auction of coal and lignite blocks. **Statement 2 is correct.**
3. **Composite license for prospecting and mining:** Currently, separate licenses are provided for prospecting and mining of coal and lignite, called prospecting license, and mining lease, respectively. Prospecting includes exploring, locating, or finding mineral deposit. The Bill adds a new type of license, called prospecting license-cum-mining lease. This will be a composite license providing for both prospecting and mining activities. **Statement 3 is correct.**

Source:

https://www.prsindia.org/sites/default/files/bill_filesThe%20Mineral%20Laws%20%28Amendment%29%20Act%2C%202020.pdf

Level: DIFFICULT

Q13) Which of the following describes “GREYWATER ” best, a term seen in news sometimes?

- (a) Accumulation of Fly Ash in pond water near Power Plants
- (b) Metallic contamination of Ground Water

- (c) Water from bathroom sinks, showers and washing machines
- (d) Wastewater from toilets with fecal contamination

Answer: C

Explanation:

1. Recently Government released Swachh Bharat Mission Phase II guidelines.
2. The strategy focused on proper implementation of solid and liquid waste management (SLWM) — plastic waste, organic waste, grey water, and faecal sludge — in rural areas.
3. **Grey water or sullage is all the wastewater generated in households or office buildings from streams without faecal contamination, i.e. all streams except for the wastewater from toilets.**
4. Greywater is gently used water from bathroom sinks, showers, tubs, and washing machines. It is not water that has come into contact with faeces, either from the toilet or from washing diapers.

Source: https://en.wikipedia.org/wiki/Grey_water

Level: EASY

Q14) With reference to the Charter Act of 1853, consider the following statements :

1. The Company was to continue possession of territories unless the Parliament provided otherwise.
 2. Local representation was introduced in the Indian legislature and the legislative wing came to be known as the Indian Legislative Council
 3. Governor-general of India became the Viceroy of India
- Which of the statements given above are correct?

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

Answer: A

Explanation:

1. **Statement 3 is incorrect as it is a provision of 1858 act. Rest all are correct**
2. **The Charter Act of 1853**
 1. The Company was to continue possession of territories unless the Parliament provided otherwise. **So statement 1 is correct.**
 2. The strength of the Court of Directors was reduced to 18.
 3. The Company's patronage over the services was dissolved—the services were now thrown open to a competitive examination.
 4. The law member became the full member of the governor-general's executive council.
 5. The separation of the executive and legislative functions of the Government of British India progressed with the inclusion of six additional members for legislative purposes.
 6. Local representation was introduced in the Indian legislature. The legislative wing came to be known as the Indian Legislative Council. However, a law to be promulgated needed the assent of the governor-general, and the governor general could veto any Bill of the legislative council. **So statement 2 is correct.**

Source: **A Brief History of Modern India by R Ahir**

Level: EASY

Q15) Which of the following are not part of Nehru Report (1928):

1. Separate electorates for minorities.
2. Linguistic provinces

3. Nineteen fundamental rights
4. Dominion status

Select the answer using the codes given below.

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

Answer: B

Explanation:

Nehru Report (1928): First Indian effort to draft constitutional scheme.

Recommendation:

1. Dominion status
2. Joint electorates with reserved seats for minorities.
3. Linguistic provinces
4. 19 fundamental rights
5. Responsible government at centre and in provinces.

Source -A Brief History of Modern India by R Ahir

Level: MEDIUM

Q16) Lord Buddha's image is sometimes depicted in Karana Mudra. It is made by raising the index and the little finger, and folding the other fingers. It symbolizes:

- (a) Buddha's calling of the Earth to watch over Mara and to prevent Mara from disturbing his meditation.
- (b) Buddha expelling demons and removing obstacles such as sickness or negative thoughts
- (c) It signifies offering, welcome, charity, giving, compassion and sincerity.
- (d) This mudrā represents that moment of dharmachakra Pravartana or "turning of the wheel"

Answer: B

Explanation:

1. The karana mudra is the mudra which expels demons and removes obstacles such as sickness or negative thoughts.
2. The Gyana mudra ("mudra of wisdom") is done by touching the tips of the thumb and the index together, forming a circle, and the hand is held with the palm inward toward the heart.
3. The dhyana mudra ("meditation mudra") is the gesture of meditation, of the concentration of the Good Law and the sangha. The two hands are placed on the lap, left hand on right with fingers fully stretched, palms facing upwards; in this manner, the hands and fingers form the shape of a triangle, which is symbolic of the spiritual fire or the Three Jewels.
4. The Vajra mudra "thunder gesture" is the gesture of knowledge.

Source: <https://en.wikipedia.org/wiki/Mudra>

Level: DIFFICULT

Q17) Consider the following pairs:

1. Gatka : Punjab
2. Mallakhamba : Odisha
3. Kalaripayattu : Karnataka

Which of the pairs given above is/are correctly matched?

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

(d) 1, 2 and 3

Answer: A

Explanation:

Gatka:

1. It is an ancient martial art from Punjab.
2. The word Gatka actually refers to the wooden stick called 'Khutka' used in training.
3. It is believed to have originated when sixth Sikh guru Hargobind adopted 'Kirpan' for self-defence during Mughal era.

Mallakamba:

1. It is a traditional Indian sport in which a gymnast performs feats and poses in concert with a vertical wooden pole or rope. The word also refers to the pole used in the sport.
2. The origin of Mallakhamb can be traced to the 12th century, where it is mentioned in Manas- Olhas - a classic by Chalukya in 1135 A.D.
3. It is state sport of Madhya Pradesh

Kalaripayattu:

1. It is one of the oldest martial art forms that originated in Kerala and dates back to the 3rd century B.C.
2. Kalaripayattu techniques include a combination of steps and postures

Level: DIFFICULT

Q18) Which one of the following books of ancient India is not a literature belonging Gupta dynasty?

- (a) Abhijnanasakuntalam
- (b) Mricchakatika
- (c) Charaka Samhita
- (d) Mudraraksasa

Answer: C

Explanation:

1. **Abhijnanashakuntala** is a well-known Sanskrit drama by Kālidāsa . The date of its writing is uncertain, but Kalidasa is often mentioned in the period between the **1st and 4th centuries** .
2. **Mricchakatika** is a ten-act Sanskrit drama attributed to Śūdraka, an ancient playwright whose is possibly from the **5th century CE**, and who is identified by the prologue as a Kshatriya king as well as a devotee of Siva who lived for 100 years
3. **Charakasamhita** is a pre 2nd century CE book written. So it not written Gupta era.
4. **Mudrarakshasa** is a Sanskrit-language play by Vishakhadatta that narrates the ascent of the king Chandragupta Maurya to power in India. The play is an example of creative writing, but not entirely fictional. It is dated variously from the **late 4th century to the 8th century CE**.

Source:

<https://translate.google.com/translate?hl=en&sl=it&u=https://it.wikipedia.org/wiki/Abhij%25C3%25B1%25C4%2581na%25C5%259B%25C4%2581kuntalam&prev=search&pto=aue>

https://en.wikipedia.org/wiki/Charaka_Samhita

<https://en.wikipedia.org/wiki/Mudrarakshasa>

<https://en.wikipedia.org/wiki/M%E1%B9%9Bcchakatika>

Level: MEDIUM

Q19) Arrange the following dynasties in the chronological order of their rule:

1. Lodhi
 2. Mughals
 3. Tughlaq
 4. Sayyid
- (a) 4-3-1-2
(b) 3-4-1-2
(c) 2-4-1-3
(d) 3-1-4-2

Answer: B

Explanation:

Five dynasties ruled over the Delhi Sultanate sequentially: the Mamluk/ **Slave dynasty (1206–1290)**, the **Khilji dynasty (1290–1320)**, the **Tughlaq dynasty (1320–1414)**, the **Sayyid dynasty (1414–1451)**, and the **Lodi dynasty (1451–1526)**.

Source: https://en.wikipedia.org/wiki/Delhi_Sultanate

Level: Easy

Q20) **Consider the following pairs:**

1. Central Information Commission: Ministry of Personnel
2. Central Commissioner for Disabled Persons: Ministry of Women and Child Development
3. Central Social Welfare Board: Ministry of Social Justice & Empowerment
4. Delimitation Commission of India: Ministry of Home Affairs

Which of the above is correctly matched?

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

Answer: A

Explanation:

1. **1 is correctly matched.**
2. Central Commission for Disabled Persons falls under **Ministry of Social Justice & Empowerment. 2 is not correctly matched.**
3. Central Social Welfare Board falls under **Ministry of Women and Child Development. 3 is not correctly matched.**
4. Delimitation Commission of India falls under **Ministry of Law and Justice. 4 is not correctly matched.**

Source: M Laxmikanth- Chapter -Table 57.1 National Commissions / Central Bodies and the Related Ministries

Level: MEDIUM

Q21) Which of the following is referred as “Identity Card of the Constitution of India?”

- (a) The Fundamental Rights
(b) The Directive Principle of state policy

- (c) The Preamble
- (d) Both a and b

Answer: C

Explanation:

1. The term 'Preamble' refers to the introduction or preface to the Constitution.
2. It contains the summary or essence of the Constitution.
3. The Preamble embodies the basic philosophy and fundamental values—political, moral and religious—on which the Constitution is based. It contains the grand and noble vision of the Constituent Assembly, and reflects the dreams and aspirations of the founding fathers of the Constitution.
4. N.A. Palkhivala, an eminent jurist and constitutional expert, called the **Preamble as the 'identity card of the Constitution'**
5. The Preamble to the Indian Constitution is based on the 'Objectives Resolution', drafted and moved by Pandit Nehru, and adopted by the Constituent Assembly.

Source: Laxmikanth- Preamble

Level: MEDIUM

Q22) With reference to the role of RBI in currency management, consider the following statements:

1. Reserve Bank has the sole right to issue bank notes in India.
2. Design, form and material of bank notes are approved by the Central Government after consideration of the recommendations made by the Central Board of RBI.

Select the correct statement(s) using the code below

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

Answer: C

Explanation:

1. The Reserve Bank is the nation's sole note issuing authority. Along with the Government of India, RBI is responsible for the design, production and overall management of the nation's currency, with the goal of ensuring an adequate supply of clean and genuine notes (RBI Issues and exchanges or destroys currency and coins not fit for circulation.) **Hence, statement 1 is correct.**
2. Though Reserve Bank has the sole right to issue banknotes in India, the design, form and material of bank notes are approved by the Central Government after consideration of the recommendations made by the Central Board of RBI. **Hence, statement 2 is correct.**

Source:https://m.rbi.org.in/scripts/FS_FAQs.aspx?Id=136&fn=2753

Level: Medium

Q23) Which of the following institutions are capable of lending microfinance in India?

1. Credit unions
2. Non governmental organisations
3. Commercial banks

Select the correct answer using the code below

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

(d) 1, 2 and 3

Answer: D

Explanation:

1. The micro finance institutions offer loans and other services by organising several types of groups like Self Help Groups, Joint Liability Group, Grameen Model Bank, and Rural Cooperatives. The different types of institutions that offer micro finance are:
 1. Credit unions
 2. Non-governmental organisations
 3. Commercial banks
 4. Some government banks also offer micro finance to the eligible categories of borrowers.
2. **Hence option D is correct.**

Source: <https://www.investopedia.com/terms/m/microfinance.asp>

Level: Medium

Q24) In which of the following way Sustainable development Mechanism (SDM) is different from Clean Development Mechanism(CDM)?

1. SDM is established by Paris agreement where as CDM is established under Kyoto Protocol.
2. CDM was limited to offsetting of carbon emission where as SDM requires overall global reduction in carbon emission.

Select the answer using the codes given below.

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

Answer: C

Explanation:

1. Article 6 of the Paris Agreement established the Sustainable Development Mechanism (SDM) as a new carbon market instrument for the period after 2020. Its purpose is inter alia to replace the existing Clean Development Mechanism (CDM) and Joint Implementation (JI) under the Kyoto Protocol, with a more effective climate tool. **So statement 1 is correct.**
2. The SDM has the specific goal to 'deliver an overall mitigation in global emissions', meaning that using the SDM must lead to emissions reductions that would not have otherwise occurred, must not correspond to increased emissions elsewhere, and contribute to a ratchet of ambition over time.
3. The Clean Development Mechanism (CDM) allows developed country with an emission reduction or emission-limitation commitment under the Kyoto Protocol to implement an emission reduction project in developing countries as an alternative to more expensive emission reductions in their own countries. In exchange for the amount of reduction in emission thus achieved, the investing gets carbon credits which it can offset against its Kyoto targets. **So statement 2 is correct.**

Source: <https://iascore.in/ias-prelims/clean-development-mechanism>

https://carbonmarketwatch.org/wp-content/uploads/2017/05/BUILDING-BLOCKS-FOR-A-ROBUST-SUSTAINABLE-DEVELOPMENT-MECHANISM_WEB-SINGLE_FINAL.pdf

Level: Medium

Q25) Which of the following is/are measured in calculation National Air Quality Index (NAQI)?

1. CO

2. PM5

3. NH3

4. Ozone

Select the answer using the codes given below.

(a) 1 and 2 only

(b) 2 and 4 only

(c) 1, 3 and 4 only

(d) All of the above

Answer: C

Explanation:

1. NAQI was launched in 2014 with outline 'One Number – One Color -One Description' for the common man to judge the air quality within his vicinity.
2. It has been launched for monitoring the quality of air in major urban centers across the country on a real-time basis and enhancing public awareness for taking mitigative action.
3. The measurement of air quality is based on **eight pollutants, namely,**
4. **Particulate Matter (PM10), Particulate Matter (PM2.5), Nitrogen Dioxide (NO2), Sulphur Dioxide (SO2), Carbon Monoxide (CO), Ozone (O3), Ammonia (NH3), and Lead (Pb).**
5. It has been developed by the CPCB in consultation with IIT-Kanpur and an expert group comprising medical and air-quality professionals.

Source: <https://www.thehindu.com/news/cities/Delhi/delhi-chokes-as-pollution-levels-hit-three-year-high/article29869822.ece>

https://app.cpcbcr.com/AQI_India/#

Level: Easy

Q26) With respect to the Great Barrier Reef, consider the following statements:

1. It is the most bio diverse coral reef in the world.

2. It is a World Heritage site.

3. Due to conservation efforts, the reef has not shown any major bleaching event in the past decade.

Which of the statements given above are incorrect?

(a) 1 and 2

(b) 1 and 3

(c) 3 only

(d) None of the above.

Answer: C

Explanation:

1. **Statement 1 is correct:** The Great Barrier Reef, the world's largest coral reef ecosystem located in Australia, with 400 types of coral, 1,500 species of fish and 4,000 types of molluscs, is the most bio diverse region in the world.
2. **Statement 2 is correct:** It was declared a World Heritage Site in 1981.
3. **Statement 3 is incorrect:** Since 2016, the reef has experienced 3 major bleaching events, with the most recent one in March 2020 being the most devastating in the entire history.

Source: [tps://www.thehindu.com/sci-tech/energy-and-environment/great-barrier-reef-suffers-massive-coral-bleaching](https://www.thehindu.com/sci-tech/energy-and-environment/great-barrier-reef-suffers-massive-coral-bleaching).

Level: Easy

Q27) With reference to nuclear power in India consider the following pairs

Nuclear power plant	State
1.Kudankulam:	Tamilnadu
2.Kakrapar:	Maharashtra
3.Tarapur:	Karnataka
4.Jaitapur:	Rajasthan

Which of the above are matched Incorrectly ?

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

Answer: D

Explanation:

1. Map based Question
2. **Only Pair 1 is correctly matched.**
3. Kakrapar Atomic Power Station is a nuclear power station in India, which lies in the proximity of Surat and Tapi in the state of Gujarat.
4. Tarapur Atomic Power Station is in the Indian state of Maharashtra. It was the first commercial nuclear power station built in India.
5. Jaitapur Nuclear Power Project is a proposed nuclear power plant in India. The power project is proposed by Nuclear Power Corporation of India (NPCIL) and would be built in Maharashtra.

Source: https://en.wikipedia.org/wiki/Nuclear_power_in_India

Level: Medium

Q28) With reference to Arctic Council, consider the following statements:

1. The Arctic Council is an intergovernmental forum that addresses issues faced by the Arctic and the indigenous people of the Arctic.
2. 8 countries with territories in Arctic are members of Arctic council.
3. Himadri is India's first permanent Arctic research station

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

Statement 1 is correct: The Arctic Council is the leading intergovernmental forum promoting cooperation, coordination and interaction among the Arctic States, Arctic indigenous communities and other Arctic inhabitants on common Arctic issues, in particular on issues of sustainable development and environmental protection in the Arctic.

It was formally established in 1996.

Statement 2 is correct: The Ottawa Declaration defines -Denmark, USA, Russia, Finland, Sweden, Norway, Iceland and Canada as Members of the Arctic Council.

Statement 3 is correct: Himadri is India's first permanent Arctic research station located at Spitsbergen, Svalbard, Norway. It is located at the International Arctic Research base, Ny-Ålesund

Source: <https://arctic-council.org/en/about/>

Level: Medium

Q29) Consider the following about Indian Major Ports

1. All coastal states including small state like Goa has atleast one major port
2. In landlord port model publicly governed port authority operates the port in return gets rent from private parties who uses the port.
3. Vadhwan port will be north of Mumbai.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

1. The Union Cabinet has approved a proposal to set up a major port at Vadhavan near Dahanu in Maharashtra. It will be North of Mumbai. **Statement 3 is correct.**
All coastal states including small state like Goa has atleast one major port. **Statement 1 is correct.**
2. **Statement 2 is incorrect:** In the Landlord Port Model, the publicly governed port authority acts as a regulatory body and as landlord, while **private companies carry out port operations**—mainly cargo-handling activities. In return, the landlord port gets a share of the revenue from the private entity

Source: <https://www.livemint.com/Industry/TrIxBCGekevmqGS8dbGo0l/Move-to-landlord-port-model-means-privatizing-staterun-carg.html>

Level: Difficult

Q30) Consider the following statements regarding the Pangong Tso Lake:

1. It is not a part of Indus river system.
2. It has been declared as a Ramsar site.
3. The lake lies in the north of the Ladakh range.

Which of the statements given above is/are incorrect?

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

Answer: C

Explanation:

1. Pangong Tso lake is one of the sensitive area along LAC. Recently, there has been very serious standoff between India and China along the LAC.
2. **Statement 1 is correct:** Pangong Tso river is not a part of the Indus river system. Formely, it had an outlet to Shyok river, a tributary of Indus river, which is closed due to natural damming.
3. **Statement 2 is incorrect.** Pangong Tso is not a Ramsar site. The lake is in the process of being identified under the Ramsar Convention as a wetland of international importance. This will be the first trans-boundary wetland in South Asia under the convention
4. Tso Moriri lake is the Ramsar site in Ladakh.
5. **Statement 3 is correct:** The Pangong Tso lake lies 100km north of the Ladakh range and south of Karakoram range.

Source: https://en.wikipedia.org/wiki/Pangong_Tso

Level: Difficult

Q31) Consider the following statements regarding the structure and composition of Sedimentary Rocks:

1. They have rich deposits of fossils.
2. They are stratified rocks as they are formed due to lithification of soil
3. Marble is an example of sedimentary rock.

Which of the statements given above is/are correct?

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

Answer: A

Explanation:

1. Statement 1 and 2 are correct.
2. Statement 2 is incorrect: Limestone - a well known sedimentary rock converts into **marble under thermal metamorphism and hence is a metamorphic rock**

Source: NCERT Class 11th Fundamentals Of Physical Geography. Pg 42

Level: Easy

Q32) To improve the quality of Scientific Research, India has launched 'Shodh Shuddhi' service. Which of the given statement best describes this service?

- (a) It will help young talent to connect with Premier Research Institute of India.
- (b) It is Plagiarism Detection Software to ensure originality of idea.
- (c) It will ease the patent process in India.
- (d) None of the above

Answer: B

Explanation:

1. Union HRD Minister launched the Plagiarism Detection Software (PDS) ""Shodh Shuddhi"".
2. PDS will significantly **help to improve the quality of research outcome** by ensuring the originality of ideas and publication of the research scholars.
3. To determine content originality, the plagiarism check searcher through millions of webpages online, including academic journals and archives that are not public.

Source: <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1585756>

Level: Easy

Q33) Which of the following Doctrines/Principles/Practices are associated with Jainism ?

1. Anekantavada
2. Sallekhana
3. Pratityasamutpada
4. Triratna Principles

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

(d) All of the above

Answer: C

Explanation:

1. **Anekantavada** refers to the **Jain doctrine** about metaphysical truths that emerged in ancient India. It states that the ultimate truth and reality is complex and has multiple aspects.
2. **Sallekhana** is the religious practice of voluntarily fasting to death by gradually reducing the intake of food and liquids. It is **associated with Jainism**.
3. **Pratityasamutpada** commonly translated as dependent origination, or dependent arising, is a key doctrine of **Buddhist philosophy**, which states that all dharmas arise in dependence upon other dharmas: "if this exists, that exists; if this ceases to exist, that also ceases to exist". **Rest all are basic Jain doctrines**.
4. In Jainism the three jewels (also referred to as **Tri Ratnatraya**) are understood as SamyagDarshana ("right faith"), SamyagJnana ("right knowledge"), and SamyakCharitra ("right conduct").

Source: <https://en.wikipedia.org/wiki/Prat%C4%ABtyasamutp%C4%81da>
<https://en.wikipedia.org/wiki/Anekantavada>
<https://en.wikipedia.org/wiki/Sallekhana>

Level: Difficult

Q34) Which of the below given architecture is/are Rock-Cut Architecture ?

1. Ajanta Caves
 2. Kailasa temple, Ellora
 3. Pancha Ratha Temple
- (a) 1 and 2
(b) 2 and 3
(c) 1 and 3
(d) All of the above

Answer: D

Explanation:

1. All are famous for rock cut architecture
2. Level: Easy

Q35) What is the correct sequence of occurrence of the events related to Indian freedom Struggle?

1. Chauri Chaura Incident
 2. Bomb in the Central Legislative Assembly
 3. Chittagong Armoury Raid
 4. Formation of Congress-Khilafat Swarajya Party
- Select the answer using the codes given below.
- (a) 1-4-2-3
(b) 2-3-4-1
(c) 4-1-3-2
(d) 1-4-3-2

Answer: A

Explanation:

1. Chauri Chaura Incident 1922
2. Congress-Khilafat Swarajya Party 1923

3. Bomb in the Central Legislative Assembly 1929
4. Chittagong Armoury Raid 1930

Source -A Brief History of Modern India by R Ahir

Level: Medium

Q36) With reference to Round Table Conferences in early 1930's, consider the following statements:

1. There were 3 Round Table Conferences only.
2. The Indian National Congress nominated Gandhi as its sole representative in 3rd round table conference
3. 2nd Round Table Conference session got deadlocked on the question of the minorities.

Which of the statements given above is/are correct ?

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

Answer: C

Explanation:

1. **Statement 1 is correct:** There were 3 Round table conferences held from 1930 to 1932.
2. **Statement 2 is Incorrect:** In second Round Table Conference was held in London from September 7, 1931 to December 1, 1931. The Indian National Congress nominated Gandhi as its sole representative.
3. **Statement 3 is correct:** 2nd RTC session got deadlocked on the question of the minorities. Third Round Table Conference, held between November 17, 1932 and December 24, 1932, was not attended by the Indian National Congress and Gandhi.

Source -A Brief History of Modern India by R Ahir

Level: Easy

Q37) With reference to unemployment, consider the following statements.

1. Frictional unemployment at a moderate level is not good for the economy.
2. Chronic unemployment occurs when people remain unemployed for a long period of time.
3. Cyclical unemployment occurs due to changes in technology.

Select the incorrect statement(s) using the code below.

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

Answer: C

Explanation:

1. **Frictional unemployment** is a type of unemployment which occurs when a person who is willing to work; eligible to work; or already in work, does either of the following: **Decides to upgrade oneself or acquire skills or wishes to go to higher studies etc so as to get high quality job.** Say for example: Students after graduation preparing for UPSC decide not to choose to work and unemployed for a period of time so as invests in themselves. This type of unemployment is **Frictional unemployment.**
2. Also if a person who is already into work decides to quit the job in search for a better job that can fetch higher salary or acquire the person's full potential. They remain unemployed for such a period in which they search and find a new job. This period in which the above category workforce remain unemployed in search for betterment is called frictional unemployment.

3. Frictional unemployment signifies that the workforce are looking up for the betterment in terms of both quality of jobs and one's personal skills. So this type of unemployment is good for an economy, but only at a moderate level since this demand for quality jobs can help the economy. However, if huge amount of workforce remain frictionally unemployed for a longer period of time, it signifies that the quality of job creation is poor in the country. Workforce remaining frictionally unemployed can affect the economy by not contributing to economic activity. **Hence, statement 1 is incorrect since frictional unemployment is good at a moderate level.**
4. **Note: Frictional unemployment can also be called as voluntary unemployment** since it is voluntary in nature, **but not all voluntary unemployment are frictional.** Since, some people who think that there is no need to go to job since being rich or being lazy don't go to work and remain unemployed. They are also called as voluntary unemployed (but not frictional).
5. **Chronic unemployment** refers to the condition in which **people remain unemployed for a longer period of time.** This may be due to the inability of the State to create jobs for its people. This type of unemployment can affect the economy by leading to poverty and misery. **Hence, statement 2 is correct.**
6. **Cyclical unemployment** is a type of unemployment which **occurs during recession and depression.** This is also called as demand deficient unemployment. Example, after the Sub Prime Crisis of U.S, unemployment rate got tripled to 33%. This type of **unemployment occurs as a part of economic cycle of recession and growth.** Hence, it is called as Cyclical Unemployment.
7. **Unemployment on account of technological advancement or changes in technology is called Structural Unemployment.** Technological change or advancement is a part of structural change that happens in the economy. Example, modernisation of industries can make people unemployed as the work which they were once doing with their hands were replaced by machines. Other structural changes like rapid growth of population, fall in the capital formation, etc can also affect the employment of the country. **Hence, statement 3 is incorrect.**

Source: Indian Economy by K. Sankarganesh Page Number 27

Level: Medium

Q38) With reference to the Employment Scenario of India, consider the following statements:

1. Employment Elasticity is seen falling in India in the recent decade.
2. If Employment Elasticity increases, Job Creation decreases.

Select the incorrect statements using the code below.

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

Answer: B

Explanation:

Employment elasticity:

1. **It is a number which measures how much a given rise in growth impacts jobs. For example, if employment elasticity is 0.4, it means that for every 1% rise in GDP growth, we can get 0.4 % rise in employment.(1%~0.4%). So if GDP growth rise is 2%, then we can get 0.8% rise in employment.** If we get 5% rise in GDP growth, then we can have 2% impact on the job creation.(5×0.4=2). So, we can have 2% rise in employment.
2. Hence, if employment elasticity increases, job creation increases. **So, Statement 2 is incorrect.**
3. **Employment elasticity in India has been falling. It is because of large scale substitution of labor with capital and automation with restrictive labor laws. Hence, statement 1 is correct.** This fall in

employment elasticity with rise in GDP indicates jobless growth. Jobless growth in India is very predominant post 1991 new economic reforms. It is because of the inflow of large capitals and investments in automation and technology, which had the ability to polarize jobs in short term since very high skill is required to handle the technology.

Source: <https://www.google.com/amp/s/www.livemint.com/Industry/PpHdVFJRlhRamo50DZRIIJ/Six-ways-to-turn-around-the-India-job-crisis.html%3ffacet=amp>

Level: Difficult

Q39) With reference to the Unnati Portal as seen in news recently, consider the following statements:

1. It is an online portal developed to provide health care facilities via telemedicine platform for the workers.
2. It was developed by NITI Aayog after the outbreak of Covid-19.

Select the correct statements using the code below.

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

Answer: B

Explanation:

1. Unnati portal was developed by NITI Aayog as a part of its seven technology products for the Post Covid-19 era.
2. This portal aims to connect 200 million workers with job providers in an online platform. The portal will connect blue-collar workers (manual labours) in need of jobs, with employers in their home states, who are in need of their services. It is expected to take care of worker migration, which caused many problems during the pandemic and the ensuing lockdown, forcing migrants to return to their home states for fear of dying of starvation. **Hence, statement 2 is correct.**
3. It is **Swasth App** which was developed to provide health care facilities via telemedicine platform. **Hence, statement 1 is incorrect.**

Source: https://www.google.com/amp/s/m.economictimes.com/news/economy/policy/niti-aayog-developing-portal-to-connect-200-million-workers-with-job-providers/amp_articleshow/77127254.cms

Level: Medium

Q40) Which of the following actions can fall under deficit financing?

1. Borrowing by government from RBI against government securities.
2. Printing new currencies.
3. Transfer of surplus by RBI to the government.

Select the correct answer using the code below.

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

Answer: D

Explanation:

1. **Deficit financing** is defined as the **act of of raising funds so as to deal with the deficits that arise because of higher expenditures over the revenues**. This act of raising funds can be done through various means and the deficit is often funded through borrowings or printing new currency notes.

2. When it comes to borrowings, it includes, **Borrowings from RBI against government securities**. When the government borrows from the Reserve Bank of India against the securities, the bank issues more currency, (on the basis of these securities) and puts them into circulation on behalf of the government. This amounts to the creation of money. **Hence, statement 1 is correct.**
3. **Printing new currency notes** increases the flow of money in the economy. This leads to increase in inflationary pressures which leads to rise of prices of goods and services in the country. Deficit financing can lead to inflation. Since deficit financing raises aggregate expenditure and, hence, increases aggregate demand, the danger of inflation gets large. **Hence, statement 2 is correct.**
4. As per the Surplus Distribution Policy of RBI, (as finalised by Bimal Jalan Committee), **RBI transfers the surplus reserves** to the Government since 2018-19. This surplus reserves can be used by the Government to deal with the deficits. **Hence, statement 3 is correct.**

Source: <https://www.thehindu.com/business/Economy/rbi-board-approves-transfer-of-57128-crore-as-surplus-to-govt/article32356075.ece#:~:text=The%20board%20of%20the%20Reserve,in%20a%20statement%20on%20Friday.>

Level: Medium

Q41) With reference to the Escape Clause under FRBM Act, as seen in news sometimes, which of the following statement(s) is/are incorrect?

- (a) It details a set of events in which the Central Government can deviate from fiscal deficit targets.
- (b) It provides flexibility to governments to overshoot fiscal deficit targets in times of need to enable them to respond to economic needs.
- (c) Escape clause can be used only in exceptional circumstances and only by the Centre Government.
- (d) The term 'Escape Clause' is not mentioned in the FRBM Act

Answer: C

Explanation:

1. The FRBM Act 2003 mandated reduction of deficits in a time bound manner. Because of the Global Financial Crisis led slowdown, India was not able to keep its deficits at targeted levels. This led to amendment of FRBM Act to extend the targets. It was at this time that the FRBM review committee was constituted to understand fiscal issues and lay down a framework on deviations.
2. Some of the provisions related to the escape clause in the FRBM Act today are in line with the Committee's recommendations.
3. 'Escape clause' generally refers to a contract provision that specifies the conditions under which a party can be freed from an obligation. **Escape clauses with respect to FRBM Act provide flexibility to governments to extend or modify their fiscal deficit targets in times of need, enabling them to respond to economic crisis.**
4. **The term 'escape clause' is not mentioned in the FRBM Act.** This term was used by the FRBM review committee in their report. In FRBM Act, as per Section 4(2), the Centre can exceed the annual fiscal deficit target citing certain grounds. This section lists a set of events in which the Central government can deviate from fiscal deficit targets.
5. Section 4 (2) (b) of the current FRBM Act provides that "the revenue deficit and fiscal deficit may exceed such targets due to **grounds of national security or national calamity or such other exceptional grounds as the Central Government may specify**. Since these grounds were not clearly mentioned earlier, these grounds were subjected to misuse. In order to make these opaque provisions clear, the **FRBM Act was amended in 2018** which specified the following grounds under which the targets can get exceeded. It includes, **National security, war National calamity Collapse of agriculture and Structural reforms.**

6. Similar to the escape clause, there is a **buoyancy clause** given by the FRBM review committee to be invoked if there is a sharp decline in real output growth of at least 3 percentage points below the average for the previous four quarters, where the Government can exceed the fiscal deficit targets.
7. To ensure escape clauses are not misused, they are generally allowed only in exceptional circumstances, and with a check on the quantum of deviation. **Since the state governments have their own FRBM targets, they have this escape clause as well but the FRBM Act does not specify a well-defined escape clause for the states as it does for the Centre. Hence, option C is incorrect.**

Level: Medium

Q42) With regard to the social system of Satavahanas, consider the following statements:

1. The succession of the Satavahanas rulers was matrilineal.
2. They never entered in marriage alliances outside the Varna system.

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. Satavahana rulers were identified through Metronymics (names derived from that of the mother), **however succession to the throne was generally patrilineal.** (Hence, Statement 1 is not correct)
2. Although Gautamiputra Satkarni, did not permit intercaste marriage among the people of the established Four Varnas while his son Vasishtaputra did not hesitate to establish matrimonial relation even with the Sakas (daughter of Saka King Rudradaman) who belonged to a foreign race. **(Hence, statement 2 is not correct).**

Source: Ancient India NCERT class XI - R S Sharma

Level: Medium

Q43) Consider the following statements with reference to Seismic Waves:

1. It is property of S wave only which confirms the molten nature of outer core.
2. P wave does not form shadow zone because it travels throughout the earth without interruption.

Select the correct answer using the codes given below;

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

Answer: A

Explanation:

1. **Statement 1 is correct.** An important fact about S-waves is that they can travel only through solid materials. As outer core is in molten state S wave does not travel through it. And form shadow zone extending from either side of the earth from angle 103- 105 degree.
2. **Statement 2 is incorrect.** P wave also form shadow zone because of the refraction when it enters into varying density layer. Because of it also form shadow zone extending from 105-140 degree.

Source:NCERT Class 11th, Fundamentals of Physical Geography.

Level: Easy

Q44) With reference to Delimitation Commission, consider the following statements:

1. The Commission is set up by the President recommendation of the ECI.
2. The reports of the Commission are laid before both Houses of the Parliament.
3. Lok Sabha can modify the constituencies delimited by the Commission.

Select the correct statement(s) using the codes given below:

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

Answer: D

Explanation:

1. The Delimitation Commission is set up by the President **as per the provisions of the law** in this regard. The 2002 Act provides for a 3-member commission that the President had set up. **Hence, statement 1 is incorrect.**
2. The 2002 Act provides that the report be laid before the Lok Sabha and the respective Vidhan Sabha (**Rajya Sabha is not included here**). **Hence, statement 2 is incorrect.**
3. Lok Sabha cannot modify the constituencies. Allowing such powers to Lok Sabha will virtually lead to gerrymandering, which means that the government will have the power to manipulate constituencies to win elections. **Hence, statement 3 is incorrect.**

Source: <https://eci.gov.in/delimitation-website/delimitation>

Level: Medium

Q45) With reference to Coronaviruses, consider the following statements:

1. Middle East Respiratory Syndrome is caused by members of this family.
2. Pneumonia is often caused by viruses of this family.

Select the correct statement(s) using the codes given below:

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

Answer: C

Explanation:

1. Coronavirus is a family of virus. Some important virus that belong to the family are SARS, MERS, Ebola and COVID-19. **Hence, statement 1 is correct.**
2. Pneumonia is one of the diseases often caused by these viruses. The symptoms caused by these viruses commonly include cough and cold, common cold, breathlessness, fever, chest pain, etc and most of these are symptoms of pneumonia as well. In fact, having pneumonia is being considered as a potential symptom of having COVID-19. **Hence, statement 2 is correct.**

Source: <https://en.wikipedia.org/wiki/Coronavirus>

Level: Easy

Q46) With reference to the report 'State of India's Birds 2020', consider the following statements:

1. It was released recently during 13th Conference Of Parties of Convention on Migratory Species

2. Indian Peafowl, the national bird, has shown a dramatic increase in both abundance and distribution across the country.
3. Convention on Migratory Species is the only global, and United Nations-based, intergovernmental treaty established exclusively for the conservation and management of terrestrial, aquatic and avian migratory species

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. State of India's Birds 2020' (SoIB), put together by over ten institutions and numerous citizen scientists, was released recently at the ongoing United Nations 13th Conference of the Parties to the Convention on Migratory Species in Gandhinagar, Gujarat. **Hence statement 1 is correct.**
2. The number of birds in the Western Ghats, which is considered one of the world's foremost biodiversity hotspots, also declined by almost 75 per cent since 2000.
3. Indian Peafowl, the national bird, has shown a dramatic increase in both abundance and distribution across the country. **Hence statement 2 is correct.**
4. The number of house sparrows has also stabilised nationwide, although there is still a marked decline in their population in cities. **Data for these birds was collected through the citizen science app 'eBird'**
5. Convention on Migratory Species (CMS) or the Bonn Convention is the only global, and United Nations-based, intergovernmental organization established exclusively for the conservation and management of terrestrial, aquatic and avian migratory species. **Hence statement 3 is correct.**
6. **So the correct answer option is D**

Source: <https://www.financialexpress.com/lifestyle/science/state-of-indias-bird-report-2020-bird-species-register-dramatic-decline-over-15000-bird-watchers-share-data/1873142/>

Level: Easy

Q47) Kesophane is in news recently. It is related to:

- (a) Novel drug discovered to treat COVID-19 patients
- (b) Biodegradable Plastic made from Wood Pulp
- (c) Climate resistant wheat seed developed by ICAR
- (d) Earth like Habitable planet discovered by NASA

Answer: B

Explanation:

1. **Kesophane is biodegradable plastic, made from wood pulp.** The product is positioned as a substitute for the existing food packaging options like foils and plastics.
2. Although it looks like plastic, it is not.
3. Kesophane is regenerated cellulose. Made from wood pulp, kesophane is home compostable i.e. once it goes into the landfill, it naturally degrades under normal atmospheric conditions, within a span of 6 months. Being natural cellulose, it is also harmless for the cattle in case of incidental consumption.

Source: <https://www.timesnownews.com/business-economy/companies/article/bk-birla-group-of-companies-set-the-bar-high-for-sustainable-business-practices/520432>

Level: Medium

Q48) With reference to the composition of the Legislatures in India, consider the following statements:

1. Proportional Representation through Single Transferable Vote is not used in election to any legislature.
2. All the UTs with Legislative Assemblies must have representation in Rajya Sabha.
3. Representation of states in Rajya Sabha is fixed as Fourth Schedule cannot be amended.

Select the incorrect statement(s) using the codes given below:

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

Answer: D

Explanation:

1. Proportional representation through single transferable vote is used in the election to Rajya Sabha as well as to the elections to Legislative Councils. Hence, statement 1 is incorrect.
2. Even though at present all the Union Territories with an Assembly do have representation in Rajya Sabha, it is not mandatory and has not been provided for anywhere in the Constitution. Hence, statement 2 is incorrect.
3. Fourth Schedule can be, and in fact has been, amended. Reorganisation of Andhra Pradesh and J&K are recent examples of such amendments. Hence, statement 3 is incorrect.

Source: Lakshmikant

Level: Difficult

Q49) With respect to the Constitution Amendment Bills, consider the following statements:

1. A Bill proposed by a Private Member is to be first examined by the Committee on Private Members' Bills and Resolutions before introduction.
2. If Bill contains amendments related to the Supreme Court then assent of half of the States is also needed.

Select the correct statement(s) using the codes given below:

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

Answer: C

Explanation:

1. **Rule 294 of Lok Sabha Rules** provides that before introduction of a Constitutional Amendment Bill by a private member the Bill has to be vetted by the Committee on Private Members' Bills and Resolutions. **Hence, statement 1 is correct.**
2. All the federal provisions of the Constitution require ratification by half the states. The Supreme Court is an important pillar for maintenance of federal nature of the Constitution. **Hence, Chapter IV of Part V (which relates to the Supreme Court)** has been included as one of the cases where amendment will require ratification by states too. **Hence, statement 2 is correct.**

Source: Lakshmikant

Level: Easy

Q50) Which of the following statements about Organization of the Petroleum Exporting Countries (OPEC) is incorrect?

- (a) Both Iran and Saudi Arabia are members of the group.
- (b) Its expanded form OPEC+ was formed in 1974 to consolidate control of the group on oil prices.
- (c) World's largest oil producer is not a member of the group.
- (d) The group owns ~80% of the proven reserves of crude oil of the world.

Answer: B

Explanation:

1. The Organization of the Petroleum Exporting Countries (OPEC) was founded in 1960 in Baghdad by five countries - Iran, Iraq, Kuwait, Saudi Arabia, and Venezuela. Today it has 14 members including Iran and Saudi Arabia, the latter being its de facto leader. Hence, **a is correct statement.**
2. **OPEC+ cartel was formed in 2016** when 10 more countries led by Russia agreed to follow production limits by OPEC so as to consolidate control on oil prices. Hence, **b is an incorrect statement.**
3. USA, the world's largest oil producer, is not a member of the group. Hence, **c is correct statement.**
4. The group owned 81.5% of proven oil reserves of the world as on September 2018. Hence, **statement d is correct.**

Level: Difficult

Q51) Which of the following is the correct meaning of Bancassurance?

- (a) It is the mechanism of providing insurance to the depositors in a bank.
- (b) It is the guarantee given by a borrower to the bank in the form of collateral as against a loan borrowed.
- (c) It is the Basel norm of reserving Tier 1 Capital against Risky Assets by banks to reassure customers.
- (d) It is the selling of life assurance and other insurance products and services by banking institutions.

Answer: D

Explanation:

The Merger of various Banks has lately put **Bancassurance** in news. It is the **selling of life assurance and other insurance products and services by banking institutions**. In India, banks are allowed to sell insurance products of up to 3 insurance companies. **Merger of banks is creating problems because the merged banks had deals with different insurance companies.**

Level: Medium

Q52) With reference to State Election Commissions (SEC), consider the following statements:

1. They comprise of one Chief Election Commissioner and such other Commissioners as provided by State laws.
2. They can be removed in the same manner as a Judge of the High Court.
3. They prepare electoral rolls which are used in both Panchayat and State Legislature Elections.

Select the correct statement(s) using the codes given below:

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

Answer: A

Explanation:

1. **Art 243K** provides that a State Election Commission shall comprise of 'a State Election Commissioner'.
So, no additional members have been allowed in the body.
2. The same Article provides that they can be removed on the like ground and in the like **manner as a Judge of a High Court.**
3. The electoral rolls prepared by them are **used only in Panchayat and Municipal elections.** The **electoral rolls used in State Legislature are prepared by the Election Commission of India.**

Level: Difficult

Q53) Which of the following are the consequences of the phenomenon of 'Temperature Inversion'?

1. Stability in the atmosphere
 2. Formation of dense fogs
 3. Dust particles get collected beneath and spread horizontally to fill the lower strata of the atmosphere
- Select the correct answer using the code given below

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

Answer: D

Explanation:

Normally, **temperature decreases with increase in elevation. It is called normal lapse rate.** At times, **the situations is reversed and the normal lapse rate is inverted. It is called Inversion of temperature.**

Inversion is usually of short duration but quite common nonetheless

Surface Inversion promotes stability in the lower layers of the atmosphere. Smoke and dust particles get collected beneath the inversion layer and spread horizontally to fill the lower strata of the atmosphere.

Dense fogs in mornings are common occurrences especially during winter season. This inversion commonly lasts for few hours until the sun comes up and beings to warm the earth.

Hence all of the above is the correct answer.

Level: Easy

Q54) Recently Supreme Court directed the states, to establish 'Gram Nyayalayas', Which of the following statements is/are correct with regard to 'Gram Nyayalayas'?

1. Gram Nyayalayas are Constitutional Body.
2. Presiding officer are appointed by the State Government in consultation with the respective High Court.
3. Gram Nyayalayas have civil jurisdiction over the offences only.

Which of the above statements is/are not correct?

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

Answer: B

Explanation:

Gram Nyayalayas or Village Courts are established under the **Gram Nyayalayas Act, 2008** for speedy and easy access to justice system in the rural areas of India. **They are statutory body. Hence statement 1 is incorrect.**

Composition:

The Gram Nyayalayas are presided over by a Nyayadhikari, who will have the same power, enjoy same salary and benefits of a Judicial Magistrate of First Class. Such Nyayadhikari are to be appointed by the State Government in consultation with the respective High Court. **Hence statement 2 is correct.**

Jurisdiction:

1. A Gram Nyayalaya have jurisdiction over an area specified by a notification by the **State Government in consultation with the respective High Court.**
2. The Court can function as a **mobile court** at any place within the jurisdiction of such Gram Nyayalaya, after giving wide publicity to that regards.
3. They have both **civil and criminal jurisdiction** over the offences. **Hence statement 3 is incorrect.**
4. The pecuniary jurisdiction of the Nyayalayas are fixed by the respective High Courts.

Level: Medium

Q55) Recently States, Union Territories and districts were awarded for best performance under Pradhan Mantri Matru Vandana Yojana. Which of the following statement is not correct about the scheme?

- (a) The scheme is a Conditional Cash Transfer Scheme for pregnant and lactating women.
- (b) It provides a full wage compensation to women for wage-loss during childbirth
- (c) Scheme has been rechristened from erstwhile Indira Gandhi Matritva Sahyog Yojana.
- (d) It encourages women to follow optimal nutrition and feeding practices, including Early and Exclusive breastfeeding for the first six months.

Answer: B**Explanation:****Pradhan Mantri Matru Vandana Yojana:**

1. It is a maternity benefit rechristened from erstwhile Indira Gandhi Matritva Sahyog Yojana. **Hence statement (c) is correct**
2. The scheme is a conditional cash transfer scheme for pregnant and lactating women. **Hence statement (a) is correct**
3. It provides a partial wage compensation to women for wage-loss during childbirth and childcare. **Hence statement (b) is incorrect**
4. It provides conditions for safe delivery and good nutrition and feeding practices.

Objectives:

1. Promote appropriate care and institutional service utilization during pregnancy, delivery and lactation.
2. Encourage the women to follow optimal nutrition and feeding practices, including early and Exclusive breastfeeding for the first six months. **Hence statement (d) is correct.**
3. Providing cash incentives for improved health and nutrition to pregnant and lactating mothers.

Level: Difficult

Q56) Which of the following statements about Human Genome Mapping being conducted in India is incorrect?

- (a) It can enable predictive medicine compared to preventive and curative ones available today.
- (b) It can be particularly helpful in tackling genetic disorders.
- (c) It is being conducted by Indian Council of Medical Research (ICMR).

(d) Institute of Genomics and Integrative Biology (IGIB) and Centre for Cellular and Molecular Biology (CCMB) have taken up the project.

Answer: C

Explanation:

1. Human Genome Mapping allows us to map genomes which are the haploid set of chromosomes in each cell of a multicellular organism (read human body).
2. The wisdom has evolved lately in the medical science that each human is different and vulnerability to different diseases depends on our genetic make up. Thus, such mapping can help in **preparing predictive medicines as against current preventive and curative ones**. Also, because of the mapping we can predict genetic disorders and tackle them too. **Hence, statements a and b are correct.**
3. Institute of Genomics and Integrative Biology (IGIB) and Center for Cellular and Molecular Biology (CCMB), which are under CSIR, have taken up the project. **Hence, statement d is correct and c is incorrect.**

Level: Medium

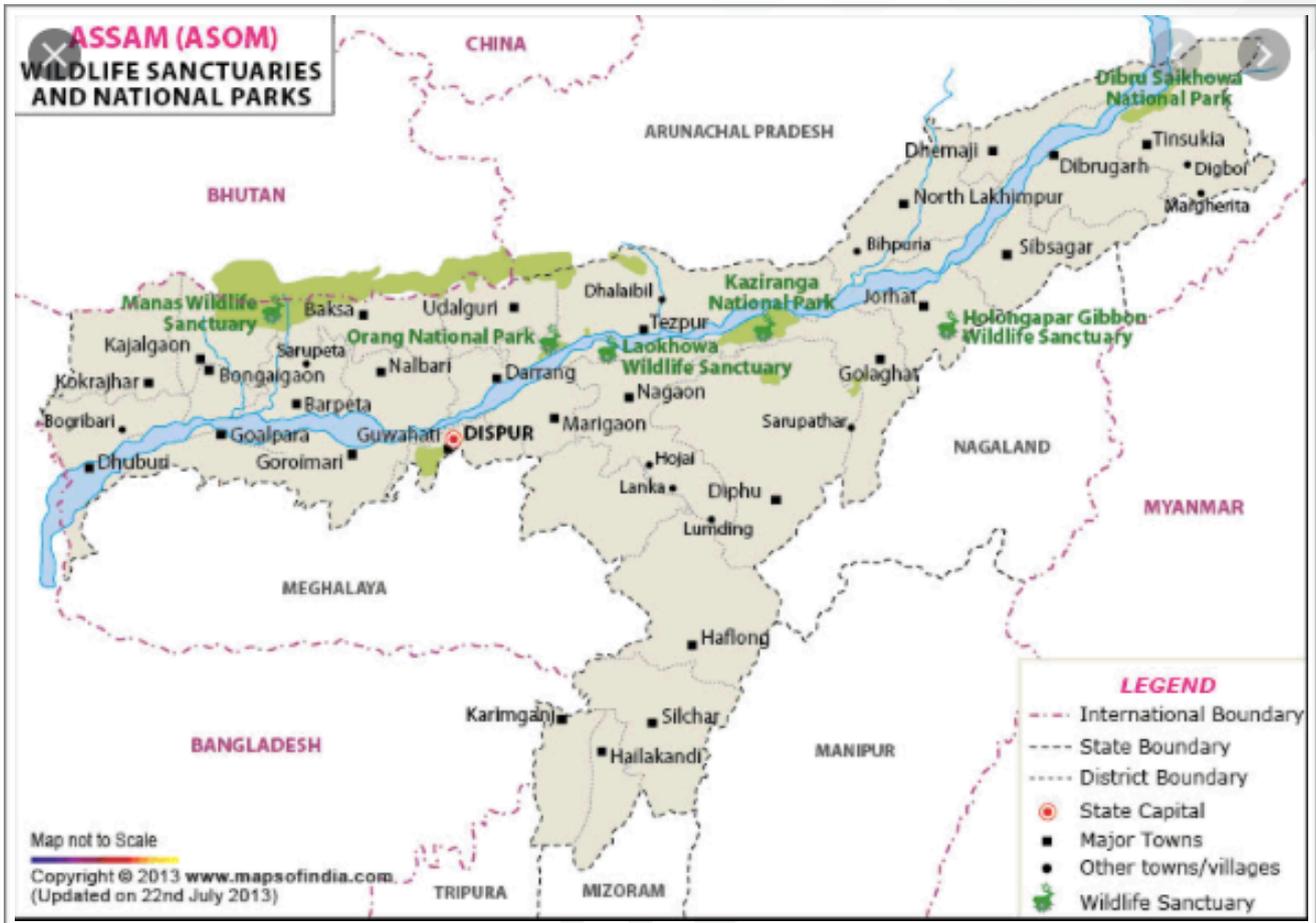
Q57) Arrange the following national parks/sanctuaries of Assam from East to West:

1. Kaziranga National Park
2. Manas National Park
3. Dibru-Saikhowa National Park
4. Pobitora Wildlife Sanctuary

Select the correct answer using the codes given below:

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

Answer: C



Explanation:

Q58) Consider the following statement, with reference to election of the President.

1. Members of dissolved assembly are qualified to vote, if fresh election to the dissolved assembly are not announced.
2. Value of the vote of an MLA of different states are same.
3. High court exercise original jurisdiction over disputes related to election of President

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. Where an assembly is dissolved, **the members cease to be qualified to vote in Presidential election**, even if fresh elections to the dissolved assembly are not held before the Presidential election.
2. Every elected member of the legislative assembly of a state shall have as many votes as there are multiples of one thousand in the quotient obtained by dividing the population of the state by the total

number of the elected members of the assembly. **Value of the vote of an MLA of two different states cannot same as population and number of MLA differs from state to state.**

3. **Supreme court exercises original jurisdiction** over disputes related to election of the President. The Supreme Court's decision is final on all doubts and disputes in connection with election of the President.

Source: M LAXMIKANTH

Level: Easy

Q59) With reference to "Kitab-UI-Hind", which of the following statement is incorrect?

- (a) It was written in Arabic language
- (b) It was written by Al-Biruni, who was the court scholar during Khilji's rule.
- (c) Each chapter of the book starts with a question
- (d) The book dealt with weight & measure, law, social life, etc.

Answer: B

Explanation:

Khilji dynasty came to power much after A-Biruni's death. Al Biruni came to India in 11th century - post Harsha's empire but before establishment of Delhi Sultanate. Khilji dynasty is second dynasty of Delhi Sultanate (Slave-Khilji-Tughlaq-Sayyid-Lodi being the chronological order of dynasties). **Therefore (b) is the only incorrect statement.** Khalji dynasty centered in Delhi between 1290 and 1320.

Value addition:

Al-Biruni is considered the father of Indology and first anthropologist, he was the first Muslim scholar to study India and its Brahmanical traditions, etc.

Source: NCERT class 12th themes II

Level: Medium

Q60) Which of the following tectonic plate form the western coast of North America?

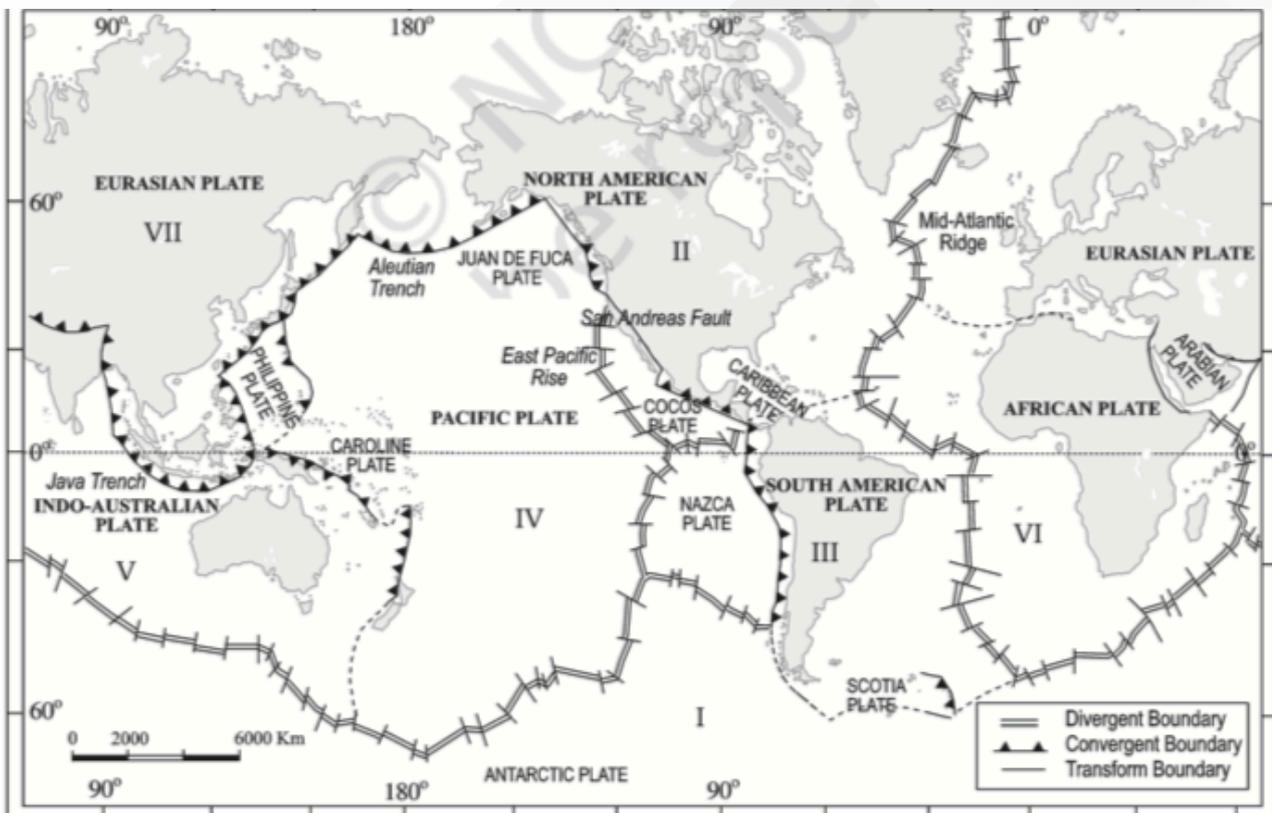
- 1. Nazca Plate
- 2. Cocos plate
- 3. Scotia Plate
- 4. Pacific Plate
- 5. Juan De Fuca plate

Select the answer using the code given below.

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

Answer: C

Explanation:



Source: NCERT Class 11th Fundamentals Of Physical Geography
Level: Difficult

Q61) With reference to BrahMos Missile consider the following statements:

1. It is a subsonic cruise missile.
2. It has been developed jointly by India and Israel.
3. It has a range of more than 1000 km with pinpoint accuracy.

Select the correct statement(s) using the codes given below.

- (a) 1 and 3 only
- (b) 2 and 3 only
- (c) 1 and 2 only
- (d) None

Answer: D

Explanation:

Statement 1 incorrect: BrahMos is supersonic cruise missile. It flies almost three times the speed of sound at Mach 2.8. (Mach number - ratio of velocity of the jet to the local speed of sound.)

Statement 2 incorrect: The missile has been jointly developed with Russia and is named after the rivers Brahmaputra and Moskva in Russia.

Statement 3 incorrect: BrahMos Missile is a medium-range ramjet supersonic cruise missile and has a range of 290 km. It is a multi-platform i.e. it can be launched from land, air, and sea and multi capability missile with pinpoint accuracy that works in both day and night irrespective of the weather conditions.

Source: <http://www.brahmos.com/content.php?id=10&sid=10>

<https://indianexpress.com/article/explained/what-is-brahmos-missiles-latest-upgrade-6186558/>

Level: Medium

Q61) With reference to The New Delhi International Arbitration Center, consider the following statements:

1. The Center was set up in 1964 to promote International Arbitration in India.
2. The Center comes under the purview of audit by the Comptroller and Auditor General.
3. The Center was moved to GIFT City in Gujarat when the City was completed.

Select the correct statement(s) using the codes given below:

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

Answer: A

Explanation:

1. The New Delhi International Arbitration Center has been set up under **The New Delhi International Arbitration Center Act, 2019** to promote alternate dispute resolutions of international financial matters in India. **Hence, both statements 1 and 3 are incorrect** (latter **because the Center didn't even exist when the GIFT City came up**).
2. The Center comes under the purview of the CAG who will audit its accounts. **Hence, statement 2 is correct**

Source:

<http://legalaffairs.gov.in/sites/default/files/The%20New%20Delhi%20International%20Arbitration%20Centre%20Act%2C%202019.pdf>

Level: Difficult

Q62) With reference to Aarogya Setu app, consider the following statements:

1. It is an example of geofencing.
2. It uses bluetooth and Wi-Fi to ascertain proximity of an individual to a COVID positive person.

Select the correct statement(s) using the codes given below:

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

Answer: D

Explanation:

1. In case of geofencing a virtual boundary is fixed around an area. There is no such case with Aarogya Setu. It only traces your movement relative to movement of people around you. **Hence, statement 1 is incorrect.**
2. The app uses bluetooth and location services to ascertain proximity of an individual to a COVID +ve person. It does not use Wi-Fi. **Hence, statement 2 is incorrect.**

Level: Difficult

Q63) Consider the following statements with reference to the Prime Minister of the India:

1. Indian Constitution under Article 75 gives procedure of selection and appointment of the Prime Minister.
2. In no condition President should use his/her discretion in selection of Prime Minister.
3. Before appointment of person as Prime Minister he/she has to prove the majority

Which of the statements given above is/are correct?

- (a) 1, 2 and 3

- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) None

Answer: D

Explanation:

1. The Constitution does not contain any specific procedure for the selection and appointment of the Prime Minister. Article 75 says only that the Prime Minister shall be appointed by the President.
2. When no party has a clear majority in the Lok Sabha, then the President may exercise his personal discretion in the selection and appointment of the Prime Minister
3. There is also one more situation when the President may have to exercise his individual judgement in the selection and appointment of the Prime Minister, that is, when the Prime Minister in office dies suddenly and there is no obvious successor.
4. In 1980, the Delhi High Court held that the Constitution does not require that a person must prove his majority in the Lok Sabha before he is appointed as the Prime Minister. The President may first appoint him the Prime Minister and then ask him to prove his majority in the Lok Sabha within a reasonable period.

Source: M LAXMIKANTH

Level: Difficult

Q64) Consider the following pairs:

- | Festival | State |
|----------------------|---------------------|
| 1. Mela Kheerbhawani | : Jammu and Kashmir |
| 2. Ambubachi Mela | : Assam |
| 3. Hornbill Festival | : Arunachal Pradesh |

Which of the pairs given above is/are correctly matched?

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

Answer: A

Explanation:

1. The **Kheer Bhawani Mela** is one of the biggest religious functions of the displaced community or kashmiri Pandits, which is held in **Jammu and Kashmir's Ganderbal district**. The festival was cancelled due to covid lockdown. The festival has become a symbol of communal harmony as Muslims in the locality make all the arrangements for the devotees, including setting up of stalls for flowers and other offerings.
2. For the first time in recorded 600 years, the famous **Ambubachi Mela which is held at Kamakhya Temple in Guwahati (ASSAM)** every year was cancelled due to the outbreak of Corona Virus. Kamakhya is one of 51 shaktipeeths or holy sites for the followers of the Shakti cult, each representing a body part of the Sati, Lord Shiva's companion. The temple's sanctum sanctorum houses the yoni – female genital – symbolised by a rock.
3. To encourage inter-tribal interaction and to promote cultural heritage of Nagaland, the Government of **Nagaland organizes the Hornbill Festival** every year in the first week of December. The first festival was held in 2000. The festival is named after the Indian hornbill, the large and colourful forest bird which is displayed in the folklore of most of the state's tribes. The festival is unlikely to be held this year as the pandemic has crippled the tourism industry.

Source: <https://www.thehindu.com/news/national/other-states/muslims-pandits-come-together-at-festival-in-kashmir/article27776395.ece>
<https://www.thehindu.com/news/national/other-states/no-ambubachi-mela-at-guwahatis-kamakhya-temple-this-year-due-to-covid-19/article31412441.ece>
<https://www.thehindu.com/news/national/other-states/coronavirus-nagalands-hornbill-festival-unlikely-this-year/article32143713.ece>

Level: Difficult

Q65) Which of the following country shares border with Azerbaijan as well as has coast in Black sea?

1. Russia
2. Iran
3. Turkey
4. Georgia
5. Armenia

Select the answer using the codes given below.

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

Answer: B



Explanation: Answer is Russia, Georgia and Turkey

Source: https://en.wikipedia.org/wiki/Nagorno-Karabakh_conflict

Level: Difficult

Q65) With reference to Revenue System under British, consider the following statements.

1. In Zamindari System, Zamindars were given hereditary ownership by allotting Pattas of land to them.
2. Ryotwari system was introduced in Madras presidency
3. Village system was the modified version of Mahalwari system.

Which of the statements given above is/are incorrect?

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

Answer: A

Explanation:

1. British were unsatisfied with the revenues which they were getting from the prevailing revenue systems in India. They needed more money to finance their war of annexation. **Therefore they introduced new revenue systems** to stabilise and secure their revenue flow.
2. **Permanent settlement/ Zamindari System – Zamindars were recognised as the owner of the land as long as they paid their fixed due to the British.** They were charged with the duty of collecting revenue from the Farmer. The position of farmers were made even more subordinate to Zamindars. Zamindar had to pay the prefixed amount before the due date otherwise their Zamindari right was auctioned for recovering the due amount.
3. **Statement 1 is incorrect** - The system of giving Patta was prevalent in Ryotwari system.
4. **Statement 2 is correct** – It was introduced in Madras and Bombay presidency. Ryot (farmers) were to directly pay the land revenue to the British. Ryots were recognised as owner as long as they were regularly paying land revenue. It was introduced by Reeds and Munro to further increase the revenue to the East India Company by removing the intermediaries like Zamindars and revenue farmers. The land revenue was reviewed periodically.
5. Mahawari system was introduced in North-west provinces, Punjab, some parts of central India. Here the revenue was assessed on village by village basis. The headman of the village was made responsible for delivering the revenue demand to the British.
6. **Statement 3 is correct** – In Punjab it was implemented with some modification there it was called as Village system.

Source: Old NCERT Bipin Chandra – Modern Indian History

Level: Medium

Q66) Which of the following statements is/are true of the Fundamental Duties of an Indian citizen?

1. The Fundamental Duties are confined to citizens only
2. They serve as a warning against the antinational and antisocial activities.
3. They help the courts in examining and determining the constitutional validity of a law

Select the correct answer using the code given below

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

Answer: C

Explanation:

1. Fundamental Duties are confined to citizens only and do not extend to foreigners. **Statement 1 is correct.**
2. In 1992, the Supreme Court ruled that in determining the constitutionality of any law, if a court finds that the law in question seeks to give effect to a fundamental duty, it may consider such law to be 'reasonable' in relation to Article 14 (equality before law) or Article 19 (six freedoms) and thus save such law from unconstitutionality. **Statement 3 is correct.**
3. To abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem serve as a warning against the antinational and antisocial activities like burning the national flag, destroying public property and so on. **Statement 2 is correct.**

Source: M LAXMIKANT

Level: Hard

Q67) With reference to “Thirty Meter Telescope (TMT) “ seen sometimes in news, consider the following statements :

1. It is a proposed World’s largest Ground-based Telescope.
2. It is being built by NASA and European Space agency (ESA).
3. Its proposed site is at Mauna Kea, a dormant volcano in Hawaii.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

1. Recently India said that it wants the TMT project to be moved out of the proposed **site at Mauna Kea, a dormant volcano in Hawaii. Statement 3 is correct.**
2. Mauna Kea came out on top because it offers better viewing conditions for astronomers. If the Thirty Metre Telescope cannot be built on Mauna Kea, Spain’s Canary Islands is a backup site. Hanle in Ladakh was also a proposed site.
3. The Thirty Meter Telescope (TMT), slated to be the **world’s largest ground-based telescope** is a new class of extremely large telescopes that will allow us to see deeper into space and observe cosmic objects with unprecedented sensitivity. **Statement 1 is correct.**
4. With its 30 m prime mirror diameter, TMT will be three times as wide, with nine times more area, than the largest currently existing visible-light telescope in the world. This will provide unparalleled resolution with TMT images more than 12 times sharper than those from the Hubble Space Telescope.
5. The Thirty Meter Telescope is being designed and developed by the **TMT International Observatory LLC (TIO)**. The TIO is a non-profit international partnership between the California Institute of Technology, the University of California, the National Institutes of Natural Sciences of Japan, the National Astronomical Observatories of the Chinese Academy of Sciences, the Department of Science and Technology of India, and the National Research Council (Canada). The Association of Universities for Research in Astronomy (AURA) is a TIO Associate and major funding for TMT has been provided by the Gordon & Betty Moore Foundation. **Statement 2 is incorrect.**
6. Recently a key milestone of software development for TMT was reached with pre-shipment review of the Telescope Common Software (CSW), which has been under development for the past two years in India. This means the software is consistent with original requirements and design and now is ready for its future integration within TMT’s software infrastructure.

Source: <https://www.downtoearth.org.in/news/science-technology/indian-engineers-develop-software-for-world-s-largest-telescope-67375>

<https://indianexpress.com/article/explained/thirty-meter-telescope-hawaii-its-construction-is-facing-protests-why-is-it-special-5840854/>

<https://www.thehindu.com/sci-tech/science/india-co-builder-of-hawaii-telescope-wants-it-shifted-out-of-proposed-site/article30618654.ece>

Level: Difficult

Q68) With reference to permanent Lok Adalats, consider the following statements.

1. Permanent Lok Adalats have been given statutory status under the National Legal Services Authorities Act, 1987.
2. Permanent Lok Adalats are establish for conciliation and settlement of cases relating to Public Utility Services.

3. The Award of the Permanent Lok Adalat is final and binding on all the parties.
Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. Lok Adalat is one of the alternative dispute redressal mechanisms. It is a forum where disputes/cases pending in the court of law or at pre-litigation stage are settled/compromised amicably. Lok Adalats have been **given statutory status under the Legal Services Authorities Act, 1987.**
2. Permanent Lok Adalats have been set up under **Section 22-B** of The Legal Services Authorities Act, 1987 as permanent bodies with a Chairman and two members for providing compulsory pre-litigative mechanism for conciliation and settlement of cases **relating to Public Utility Services like transport, postal, telegraph etc**
3. Under the said Act, the award made by the Permanent Lok Adalats is deemed to be a decree of a civil court and is final and binding on all parties and **no appeal against such an award lies before any court of law.**

Source: <https://nalsa.gov.in/lok-adalat>

Level: Hard

Q69) Which of the following Water bodies are endorheic in nature.

1. Lake Tso Moriri
2. Lake Chad
3. Aral sea
4. Chilika Lake

Select the answer using the code given below

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

Answer: B

Explanation:

1. Endorheic water bodies are those bodies which **do not drains into the ocean.** Endorheic lakes are generally saline as a result of being unable to get rid of solutes left in the lake by evaporation.
2. Some of the examples are – Sambhar lake, Tso Moriri, Pongong Tso, Luni river, Aral sea, Caspian Sea, Lake Chad
3. Chilika Lake is a Lagoon and is attached to Bay of Bengal

Source: https://en.wikipedia.org/wiki/List_of_endorheic_basins

Level: Medium

Q70) With reference to “ Indian Data Relay Satellite Systems (IDRSS) ” seen sometimes in news, consider the following statements :

1. IDRSS is planned to track and be constantly in touch with Indian satellites, in particular those in low-earth orbits which have limited coverage of earth.

2. It consists of three satellites of 2000kgs to be launched in Low Earth Orbit.
3. The first beneficiary would be the prospective crew members of the Gaganyaan mission of 2022.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

1. India is planning to ring in its own era of space-to-space tracking and communication of its space assets this year by putting up a new satellite series called the Indian Data Relay Satellite System.
2. The IDRSS is planned to track and be constantly in touch with Indian satellites, in particular those in low-earth orbits which have limited coverage of earth. **Hence, statement 1 is correct.**
3. IDRSS satellites of the 2,000 kg class would be launched on the GSLV launcher to geostationary orbits around 36,000 km away. **Statement 2 is incorrect**
4. A satellite in GEO covers a third of the earth below and three of them can provide total coverage.
5. The first beneficiary would be the prospective crew members of the Gaganyaan mission of 2022 who can be fully and continuously in touch with mission control throughout their travel. **Statement 3 is correct.**

Source: <https://www.thehindu.com/news/national/new-satellites-will-help-gaganyaan-crew/article30496759.ece>

Level: MEDIUM

Q71) Consider the following statements:

1. Ministers are appointed by the President while Cabinet Ministers are appointed by the Prime Minister.
2. A member of either house of Parliament disqualified on the ground of defection can be appointed as minister for six months.

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. **Statement 1 is incorrect:** The Prime Minister is appointed by the President, while the other **ministers are appointed by the President on the advice of the Prime Minister.**
2. Cabinet is a smaller body consisting of 15 to 20 ministers, it is a part of the council of ministers, holding important portfolios assigned by Prime Minister.
3. **Statement 2 is incorrect:** A member of either house of Parliament belonging to any political party who is disqualified on the ground of defection shall also be disqualified to be appointed as a minister. This provision was added by the **91st Amendment Act of 2003. The disqualified person can, though, re-contest the election and become eligible for appointment as a Minister again.**

Source: M LAXMIKANTH, Chapter -Central Council of Ministers

Level: Easy

Q72) With reference to PM Garib Kalyan Yojana, consider the following statements:

1. It was launched in 2016 as an amnesty scheme for people with undisclosed incomes.
2. The scheme aims to provide ₹1,000 to senior citizens and LPG cylinders to poor households during COVID outbreak.

Select the correct statement(s) using the codes given below:

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

Answer: C

Explanation:

1. **Pradhan Mantri Garib Kalyan Yojana, 2016 (PMGKY) was an amnesty scheme launched in December 2016 on the lines of the Income declaration Scheme, 2016** launched earlier in the same year. The scheme provided an opportunity to declare unaccounted wealth and black money in a confidential manner and avoid prosecution after paying a fine of 50% on the undisclosed income. An additional 25% of the undisclosed income was invested in the scheme which is to be refunded after four years, without any interest.
2. During the 2020 coronavirus pandemic in India, govt announced a relief package under PM Garib Kalyan Yojana for the poor which included ₹500 each to all women Jan Dhan account holders, LPG cylinders to 8 crore poor families for the next three months free of cost, and ₹1,000 for senior citizens to tide over difficulties during next three months.

Source: https://en.wikipedia.org/wiki/Pradhan_Mantri_Garib_Kalyan_Yojana

Level: Medium

Q73) Consider the following statements regarding Polar Vortex:

1. It a large area of low pressure and cold air surrounding the Earth's North and South Pole
2. It flows Counter-Clockwise in the Northern Hemisphere

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

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

Answer: C

Explanation:

1. Polar Vortex is a large area of low pressure and cold air surrounding the Earth's North and South Pole. **Hence statement 1 is correct.**
2. Polar vortex flows counter-clockwise in the Northern Hemisphere and Clockwise in the Southern Hemisphere. **Hence statement 2 is correct.**

More about Polar Vortex:

The boundary of the polar vortex is really the boundary between the cold polar air to the north, and the warmer sub-tropical air (considering Northern Hemisphere). And that boundary is actually defined by the polar front jet stream- a narrow band of very, very fast-moving air, moving from west to east. But that boundary shifts all the time. It shrinks in summer, pole-ward while in winter, the polar vortex sometimes becomes less stable and expands, sending cold air southward with the jet stream. This is called a polar vortex event ("breaking off" of a part of the vortex). The break in polar vortex appears to be linked to the long and chilly winter.

Source: <https://scijinks.gov/polar-vortex/>

Level: Easy

Q74) With reference to movements in Princely states during India's freedom struggle which of the following is/are correct?

1. Butler committee was opposed by Princely States
2. These movements were not directed against colonialism
3. Sardar Vallabh Bhai Patel led the people movement in the princely state of Rajkot.

Select the answer using the code given below

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

Answer: C

Explanation:

Statement 1 is incorrect: Butler Committee was appointed in 1927 to examine the nature of relationship between the princely states and government. One of its recommendation was Princely States should not be handed over to an Indian Government in British India, responsible to an Indian legislature, without the consent of the states. Therefore these states supported this committee as it was indicating their independent existence.

Statement 2 is correct: The condition of people in Princely state was even worse than those in British India. Those people did not have many rights which were enjoyed in British India. They did not have any responsible and participatory government elements of which was introduced by Government of India Act 1919. They were burdened with even more exploitative tax regime. Therefore people in these states want to come out of the feudalism and establish Democracy. They focused their movements against the princely states. These movements are also called as "Prajamandal Movements".

Statement 3 is correct: Sardar Vallabh Bhai Patel and Jamunalal Baja led the people movement in the princely state of Rajkot on the instance of Mahatma Gandhi in 1939. It was against heavy taxation policy of princely state against the peasants. Gandhi ji went on fast unto death in support of the movement and compelled the Goenkar ruling family to revise the tax policy in favour of peasants

Source: Spectrum

[https://en.wikipedia.org/wiki/Praja_Mandal_movement_\(Orissa\)](https://en.wikipedia.org/wiki/Praja_Mandal_movement_(Orissa))

Level: Difficult

Q75) Which of the following Bhatki saints come earliest in chronological order ?

- (a) Tukaram
(b) Basavanna
(c) Eknath
(d) Tulsidas

Answer: B

Explanation:

1. Basavanna is of 12th century.
2. Sant Tukaram Maharaj, was a 17th-century Hindu poet and sant of the Bhakti movement in Maharashtra. He was part of the egalitarian, personalized Varkari devotionism tradition.

3. Eknath was born in 1544. Eknath is best known for his translations of various Sanskrit texts into Marathi. He was associated with Vaisnavism.
4. Tulsidas, also known as Goswami Tulsidas, was a Vaishnava saint and poet. He was a disciple of Ramanand, renowned for his devotion to the deity Rama. He was born in 1497.

Source: <https://en.wikipedia.org/wiki/Basava>
<https://www.britannica.com/biography/Eknath>
<https://en.wikipedia.org/wiki/Tulsidas>

Level: Difficult

Q76) With reference to Lorenz Curve, consider the following statements:

1. It is the graphical representation of inequality amongst the population.
2. Inequality is said to be high when the distance between perfect equality line and Lorenz curve increases.
3. In India, income inequality is measured using consumption expenditure data and not the income.

Select the correct statements using the codes below

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

Answer: D

Explanation:

1. Lorenz curve is used to get the graphical representation of inequality using cumulative percentage of income and cumulative percentage of population. **(Hence, statement 1 is correct.)**
2. Perfect equality line is unrealistic since it is not possible in any economy where lowest/poorest 10% of population to get 10% of income and 20% of population to get 20 percent of income and so on. In reality, for any country, poor 10% of population will earn less than 10% of national income and 20% of population will earn less than 20% of income and that's why they are poor. So, when we plot % of income earned by % of population, we always get the curve to the right of perfect equality line. When distance between perfect equality line and curve increases, inequality is said to be increasing. **(Hence, statement 2 is correct.)**
3. In India, we use consumption expenditure data in place of income to find inequality as proper income data is not available. **(Statement 3 is also correct)**

Source: NCERT Class 11 Statistics, Chapter 6, Measures of Dispersion Page 88

Level: Medium

Q77) Which of the following is/are covered by "Jal Shakti Abhiyan"?

1. Hydel power projects
2. Piped Drinking water connection to house holds
3. Water conservation
4. Afforestation

Select the answer using the code given below.

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

Answer: D

Explanation:

Jal Shakti Abhiyan (JSA) is a time-bound, mission-mode water conservation campaign.

The focus of the campaign is on water stressed districts and blocks.

The important water conservation interventions are :

1. **Water conservation and rainwater harvesting,**
2. Renovation of traditional and other water bodies/tanks,
3. Reuse of water and recharging of structures,
4. Watershed development and
5. **Intensive afforestation.**

Jal Jeevan Mission, a central government initiative under the Ministry of Jal Shakti, aims to ensure access of piped water for every household in rural India.

Source: <https://ejalshakti.gov.in/JSA/JSA/Home.aspx>

Level: Medium

Q78) With respect to forest fires, consider the following statements:

1. NASA's MODIS and VIIRS sensors are prominently used for detecting areas of forest fires.
2. Forest fires due to heat wave occur in tropical as well as Polar Regions.
3. They cause large scale destruction to the flora and fauna, and are completely harmful for the forest ecosystem.

Which of the statements given above are incorrect?

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

Answer: B

Explanation:

1. **Statement 1 is correct:** NASA launched Moderate Resolution Imaging Spectro-radiometer and Visible Infrared Imaging Radiometer Suite sensors to provide several data related to Earth's dynamics on land and water. They also give data and images on wild fires, up to the accuracy of less than a kilometer.
2. **Statement 2 is correct:** Heatwaves can cause forest fires in both tropical and Polar Regions. Large scale forest fires have been in news recently in 2019 Amazon fires in Brazil, and in the Arctic Circle, where the temperatures crossed 100 degree Fahrenheit for the first time after the heatwaves caused forest fires in Seberian and Alaskan regions.
3. **Statement 3 is incorrect:** Although manmade forest fires and fires due to global warming are the major cause of wildlife loss and decrease in forest cover, naturally occurring fires are rather beneficial for some species of plants and animals of the forest.

Source: <https://earthdata.nasa.gov/learn/articles/feature-articles/wildfire-articles/wildfires-cant-hide-from-earth-observing-satellites>

https://en.wikipedia.org/wiki/2019_Amazon_rainforest_wildfires

<https://www.bbc.com/news/world-europe-49125391>

<https://www.nationalgeographic.org/article/ecological-benefits-fire>

Level: Difficult

Q79) In the context of Indian Parliament, Consider the following statement with respect to Motions

1. Privilege Motion can be moved against Private members.
2. Calling Attention Motion is introduced in the House to call attention of a House to a matter of urgent public importance.
3. No-Confidence Motion can be introduced only in Lok Sabha.

Select the correct answer using the codes given below:

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

Answer: A

Explanation:

1. **Privilege Motion can be moved against Private members.** Privilege Motion is concerned with the breach of parliamentary privileges. It is moved by a member when he/she feels that a minister has committed a breach of privilege of the House or one or more of its members by withholding facts of a case or by giving wrong or distorted facts.
2. Calling Attention Motion is introduced in the Parliament by a member **to call the attention of a minister (not House)** to a matter of urgent public importance, and to seek an authoritative statement from him on that matter. **Statement 2 is incorrect.**
3. Process of no-confidence motion is mentioned under **Rule 198 of the Rules of Procedure and conduct of Lok Sabha. Motion of No-confidence can be moved only in Lok Sabha**

Source: M Laxmikant- chapter Parliament

Level: Medium

Q80) This Biosphere Reserve is the only one spread across three states, and is a UNESCO World Heritage Site. The common faunae here include Nilgiri Tahr, Sloth Bears, Indian Pangolins, Malabar Giant Squirrels, etc. It is:

- (a) Sheshachalam Biosphere Reserve
- (b) Agasthyamala Biosphere Reserve
- (c) Nilgiri Biosphere Reserve
- (d) Similipal Biosphere Reserve

Answer: B

Explanation:

Statement (a) is incorrect: Sheshachalam Biosphere Reserve is in **Andhra Pradesh**. It's endemic species are slender lorries and red sanders.

Statement (b) is correct: Agasthyamala Biosphere Reserve is located in **Karnataka-Kerala-Tamil Nadu**. Nilgiri Tahr, sloth bears, Indian pangolins, pythons, monitor lizards, king cobras, Malabar giant squirrels, spotted deer, etc. are the famous species found here.

Statement (c) is incorrect: Nilgiri Biosphere Reserve, the largest one in India, is in **Tamil Nadu and Kerala**. It has several National Parks and Wildlife Sanctuaries, including Silent Valley.

Statement (d) is incorrect: Similipal Biosphere Reserve is in **Odisha**. Black Panthers, Leopard, Four-horned antelope are some of the famous faunae found here.

Source: <https://www.incredibleindia.org/content/incredible-india-v2/en/experiences/nature-and-wildlife/biosphere-reserves-in-india.html>

Level: Difficult

Q81) Arrange the following in decreasing order of the percentage amount of water on earth surface present in them.

1. Ice caps and Glaciers
2. Oceans
3. Groundwater
4. Streams and rivers

Select the answer using the codes given below.

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

Answer: C

Explanation:

Basic fact of water distribution of earth. If we know that **Ice Cap has more water than Ground Water and Groundwater has far more water than rivers and streams then we can arrive at option c.**

Source: https://en.wikipedia.org/wiki/Water_distribution_on_Earth Easy

Level: Medium

Q82) Consider the following statement with reference to Fuel Cell Electric vehicles (FCEV):

1. In FCEV, Hydrogen is primary source of fuel to produce electricity.
2. No moving parts in the fuel cell makes FCEV more efficient compared to combustion engine vehicles.
3. FCEV are safer than Petrol- or Diesel-powered vehicles.

Select the correct answer using the codes given below.

- (a) 1 and 3 only
- (b) 2 and 3 only
- (c) 1 and 2 only
- (d) None

Answer: C

Explanation:

1. Fuel cell electric vehicles (FCEVs) use electricity to power an electric motor.
2. **Statement 1 correct:** FCEVs produce electricity using a fuel cell powered by hydrogen, rather than drawing electricity from only a battery.
3. **Statement 2 correct:** In combustion engine some part of energy is lost due to friction among moving parts such phenomena is absent in fuel cell hence it is more efficient compared to Combustion engine
4. **Statement 3 incorrect:** Hydrogen is more explosive than petrol. Hence safety of FCEV is concern.

Source: https://afdc.energy.gov/vehicles/fuel_cell.html

Level: Medium

Q83) Consider the following statement about Public Accounts Committee:

1. The Public Accounts Committee was set up first in 1950 by the then Prime Minister.
2. The chairman of the committee is elected from amongst its member.
3. Committee examines the report of the Comptroller and Auditor General of India.

Which of the statements given above is/are correct?

- (a) 1 only

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

Answer: C

Explanation:

1. Public Accounts Committee committee was **set up first in 1921** under the provisions of the Government of India Act of 1919 and has since been in existence.
2. The chairman of the committee is **appointed (and not elected) from** amongst its members by the Speaker.
3. The function of the committee is to examine the annual audit reports of the Comptroller and Auditor General of India (CAG), which are laid before the Parliament by the President.

Source: M Laxmikant- Chapter Parliament

Level: Medium

Q84) Which of the following statements is / are correct regarding the Paramarsh scheme?

1. It is introduced to improve the quality of Higher Education in India.
 2. Under the scheme, the leading institutions will provide regular mentoring to help colleges achieve high quality standards.
 3. Scheme will be implemented jointly by Niti Aayog and Ministry of Education.
- Select the correct answer using the code given below.

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

Answer: A

Explanation:

1. Paramarsh scheme of the **University Grants Commission (UGC)** as an important scheme, on **improving the global ranking of the Indian higher education institutions. Hence statement 1 is correct and statement 3 is incorrect.**
2. The Paramarsh scheme will **facilitate sharing of knowledge, information and opportunities for research collaboration and faculty development in mentee institution**
3. The Scheme will be operationalized through a “Hub & Spoke” model wherein the Mentor Institution, called the “Hub” is centralized and will have the responsibility of guiding the Mentee institution through the secondary branches the “Spoke” through the services provided to the mentee for self-improvement.
4. This allows a centralized control over operational efficiency, resource utilization to attain overall development of the mentee institution.
5. **Hence statement 2 is correct**

Source: <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1579415>

Level: Medium

Q85) LEADS Index is Perception-based Assessment of International Trade Logistics across Indian states. Which of the following dimension/s is not used in the Index?

1. Efficiency of regulatory processes
2. Favourability of operating environment

3. Safety/Security of cargo movement
4. Inter/intra-state permit creation time.
Select the correct answer using the code given below.

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

Answer: C

Explanation:

1. Logistics Ease Across Different States (LEADS) index makes a perception-based assessment of international trade logistics across Indian states and UTs – focusing on users and stakeholders.
2. Along with an overall composite assessment of logistics performance across states, LEADS also provides indicator-level assessments of performance on specific dimensions.
3. The index is developed by the Commerce and Industry Ministry along with Deloitte
4. The indicators covered in the index are: **Quality of Transport & Logistics Infrastructure, Quality of services offered by Logistics Service Providers, Efficiency of regulatory processes, Favourability of operating environment, Ease of arranging logistics at competitive rates, Timeliness of cargo delivery, Safety/Security of cargo movement, Ease of Track & Trace."**

Level: <https://pib.gov.in/PressReleasePage.aspx?PRID=1584836>

Level: Medium

Q86) Consider the following statements:

1. In India only six states have bicameral legislature.
2. President can abolish or create legislative council, if the legislative assembly of the concerned state passes a resolution to that effect.
3. The Constitution has fixed the maximum and the minimum limits of the legislative council of the state in India.

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

1. At present (2019), **only six states have two Houses (bicameral legislature). These are Andhra Pradesh, Telangana, Uttar Pradesh, Bihar, Maharashtra and Karnataka.** The Jammu and Kashmir Legislative Council was abolished by the Jammu and Kashmir Reorganisation Act, 2019
2. The **Parliament can** abolish a legislative council (where it already exists) or create it (where it does not exist), if the legislative assembly of the concerned state passes a resolution to that effect. **It is not the power of the President.**
3. The Constitution has fixed the maximum and the minimum limits, however the actual strength of a Council is fixed by Parliament. **Article 171(1) states,** ""The total number of members in the Legislative Council of a State having such a Council shall not exceed one third of the total number of members in the Legislative Assembly of that State, Provided that the total number of members in the Legislative Council of a State shall in no case be less than forty.""

Source: M Laxmikant- Chapter State legislature

Level: Easy

Q87) With reference United Nations Convention to Combat Desertification (UNCCD), consider the following statements.

1. It is the only International Legally Binding Instrument to effectively tackle desertification and the effects of drought.
2. The Peace Forest Initiative (PFI) was launched during the 14th Conference of the Parties to the UNCCD in New Delhi

Select the correct answer using the codes given below.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 and 2

Answer: C

Explanation:

1. **Statement 1 is correct:** Established in 1994, the United Nations Convention to Combat Desertification (UNCCD) is the sole legally binding international agreement linking environment and development to sustainable land management to tackle desertification and the effects of drought.
2. **Statement 2 is correct:** The Peace forest Initiative (PFI) was launched during the 14th Conference of the Parties to the UNCCD in New Delhi. It is global initiative proposed by south Korea to use ecological restoration as a peace-building process. This can address the issue of land degradation in conflict-torn border areas and go a long way in alleviating tensions and building trust between communities living there and between enemy countries in particular.

Source: <https://www.thehindubusinessline.com/news/world/korea-for-using-forestry-to-grow-peace-on-borders/article29384871.ece>

Level: Medium

Q88) Consider the following statements.

1. National Animal Disease Control Programme primarily focusses on eradication of zoonotic disease
2. Preservation, Protection and Improvement of Stock and Prevention of Animal Aiseases is covered in Concurrent list.
3. It is mandatory for every Indian State to implement National Animal Disease Control Programme to control the livestock diseases.

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

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

Answer: D

Explanation:

1. **Statement 1 incorrect:** National Animal Disease Control Programme (NADCP), to control and eradicate the Foot & Mouth Disease (FMD) and Brucellosis amongst the livestock in the country which causes severe economic losses to the dairy farmers in the country.
2. **Statement 2 incorrect:** Preservation, protection and improvement of stock and prevention of animal diseases is covered in **state list** (Entry 15).

3. **Statement 3 incorrect:** The project will be fully funded by the Central Government. **It is not mandatory for states to adopt the programme.**

Source: <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1584719>

Level: Medium

Q89) Consider the following statement with reference to antimicrobial resistance.

1. Antibiotic resistance could be developed naturally.
2. Genetic predisposition can cause antimicrobial resistance
3. Colistin is used to treat multidrug resistant bacteria.

Select the correct answer using the codes given below.

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

Answer: D

Explanation:

1. Antimicrobial resistance (AMR), or drug resistance, develops when microbes, including bacteria, fungi, parasites, and viruses, no longer respond to a drug that previously treated them effectively.
2. **Statement 1 correct:** Antibiotic resistance develops naturally with normal bacterial mutation, humans are speeding it up by using antibiotics improperly
3. **Statement 2 correct: Genetic** mechanisms of antimicrobial resistance. Antimicrobial resistance may occur as the result of intrinsic or acquired genetic material. Furthermore, intrinsic or acquired genetic material may undergo changes, usually single base mutations, which may affect the spectrum of antimicrobial resistance
4. **Statement 3 correct:** Colistin, also known as polymyxin E, is an antibiotic used as a last-resort for multidrug-resistant Gram-negative infections including pneumonia.

Source: <https://www.niaid.nih.gov/research/antimicrobial-resistance-causes>

Level: Medium

Q90) Consider the following statements:

1. A distinguished jurist can be appointed by the President as a Judge of the Supreme Court or a High Court.
2. The Constitution of India has prescribed a minimum age for appointment of Judges of the Supreme Court and High Courts.

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

1. **Statement 1 incorrect:** Distinguished jurist can be appointed as judge in case of Supreme court but no such provision exists for High Courts.
2. **Statement 2 incorrect:** The Constitution has not prescribed a minimum age for appointment as a judge of the Supreme Court or a High Court

Source: M Laxmikanth-chapter Supreme Court
Level: Medium

Q91) Recently, Clinical Ecotoxicology Facility, a first-of-its-kind established in India. Which of the following is correct regarding Ecotoxicology Facility?

- (a) To study effect of changing ecological pattern on wildlife.
- (b) It will study adverse effect of chemicals on ecosystem.
- (c) It will investigate naturally synthesis toxics.
- (d) It will assess crop disease.

Answer: B

Explanation:

1. **Ecotoxicology is that branch of science that deals with the nature, effects, and interactions of substances that are harmful to the environment**, on ecological entities, i.e. populations, communities or ecosystems.
2. Learning: AIIMS, Delhi, has launched a clinical ecotoxicology facility.
3. New facility will provide diagnostic consultation as well as research services to all the clinical departments dealing with diseases due to ecotoxicity.

Source: <https://www.newindianexpress.com/cities/delhi/2019/aug/10/new-facility-in-delhi-to-evaluate-cases-of-envirom-toxicology-2016927.html>

Level: Medium

Q92) With reference to Pradhan Mantri Kisan Man-dhan Yojana (PM-KMY), consider the following statements.

1. It is flagship scheme of Ministry of Labour & Employment
2. It is pension scheme for all land holding Small and Marginal Farmers (SMFs).
3. If the farmer dies after the retirement date, the accumulated corpus shall be credited back to the Pension Fund.

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

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

Answer: D

Explanation:

1. **Statement 1 incorrect:** The Pradhan Mantri Kisan Maan Dhan Yojana a Central Sector Scheme which is administered by the Cooperation & Farmers Welfare, Department of Agriculture, **Ministry of Agriculture & Farmers' Welfare** and Government of India in partnership with Life Insurance Corporation of India (LIC).
2. **Statement 2 incorrect:** SMFs are covered under any other statutory social security schemes such as National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, **Pradhan Mantri Shram Yogi Maan Dhan Yojana (PM-SYM) etc will not be covered under this scheme.**
3. **Statement 3 incorrect: If the farmer dies after the retirement date, the spouse will receive 50% of the pension as Family Pension.** After the death of both the farmer and the spouse, the accumulated corpus shall be credited back to the Pension Fund.

Source: <https://www.financialexpress.com/economy/pm-kmy-over-14-lakh-join-pension-scheme-for-farmers-35-are-women/1706929/>

Level: Medium

Q93) Consider the following pairs of cities and their respective countries:

1. Kandahar: Afghanistan
2. Biarritz: France
3. Riffa: Bahrain

Which of the following are correctly matched?

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

Answer: D

Explanation:

1. Kandahar or Qandahar is a city in Afghanistan
2. Biarritz is a city on the Bay of Biscay, France
3. Riffa is the largest city in the Kingdom of Bahrain

Source: Map

Level: Difficult

Q94) With reference to United Nations Security Council, Consider the following statements :

1. The UNSC is the only UN body with the authority to issue binding resolutions on member states.
2. A non-permanent retiring member is eligible for immediate re-election.
3. To get a non-permanent seat, a country has to secure two-thirds votes of the General Assembly in its favour.
4. Election of non-permanent seats happens every year.

Which of the statements given above are correct?

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

Answer: B

Explanation:

1. India is about to chair non-permanent seat of UNSC in 2021 after it secured two-thirds vote of the General Assembly in its favour. **Hence, statement 3 is correct.**
2. The United Nations Security Council (UNSC) is one of the six principal organs of the United Nations (UN) charged with ensuring international peace and security and some other functions. It is the only UN body with the authority to issue binding resolutions on member states. **Hence, statement 1 is correct.**
3. A retiring member is not eligible for immediate re-election. **Hence, statement 2 is incorrect.**
4. 5 non-permanent members of UNSC retire every year, resulting in election of 5 members every year. **Hence, statement 4 is correct.**

Source: https://en.wikipedia.org/wiki/United_Nations_Security_Council

Level: MEDIUM

Q95) With reference to Lieutenant Governor of Delhi, consider the following statements :

1. He acts as chairperson of the Delhi Disaster Management Authority (DDMA).
2. He is empowered to promulgate Ordinances.
3. He appoints Chief Minister of Delhi.

Which of the statements given above are correct?

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

Answer: A

Explanation:

1. Recently Lieutenant Governor of Delhi overrules Delhi govt. order to restrict COVID-19 treatment only for Delhi locals.
2. Lieutenant Governor of Delhi acting as chairperson of the Delhi Disaster Management Authority (DDMA) took this decision. **Statement 1 is correct.**
3. The Lieutenant Governor is empowered to promulgate ordinances during recess of assembly. An ordinance has the same force as an act of the assembly. Statement 2 is correct.
4. **The chief Minister of Delhi is appointed by the President (not by Lieutenant Governor). The other ministers are also appointed by the President on the advice of Chief Minister. Statement 3 is incorrect.**

Source: <https://www.thehindu.com/news/cities/Delhi/l-g-overrules-delhi-govt-order-to-restrict-covid-19-treatment/article31782995.ece>

<https://www.thehindu.com/news/national/the-hindu-explains-the-powers-of-governors-and-it-governors/article24253871.ece>

Level: EASY

Q96) Consider the following statements with reference to “Project NETRA”

1. It is a early warning system to safeguard Indian space assets.
2. Project involves launched of three Satellites in Geosynchronous orbit.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 and 2

Answer: A

Explanation:

1. **Statement 1 correct:** Project NETRA is an early warning system in space to detect debris and other hazards to Indian satellites.
2. It will give India its own capability in space situational awareness (SSA) like the other space powers — which is used to ‘predict’ threats from debris to Indian satellites.
3. **Statement 2 incorrect:** No new satellite will be launched. Under NETRA, or Network for space object Tracking and Analysis, the ISRO plans to put up many observational facilities: connected radars, telescopes; data processing units and a control centre

Source: <https://www.thehindu.com/sci-tech/science/isro-initiates-project-netra-to-safeguard-indian-space-assets-from-debris-and-other-harm/article29497795.ece>

Level: Medium

Q97) With reference to State Rooftop Solar Attractiveness Index (SARAL) ranking consider the following statements:

1. It is released by Ministry of Environment.
2. Karnataka and Telangana have acquired top rank in the Index.
3. Consumer experience is one of the parameters to assess the performance of the state.

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

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

Answer: C

Explanation:

1. **Statement 1 incorrect:** State Rooftop Solar Attractiveness Index (SARAL) ranking which was released recently by **Ministry of New and Renewable Energy**.
2. **Statement 2 correct:** Karnataka leads with a SARAL score of 78.76. Telangana stands at the second position followed by Gujarat, Andhra Pradesh and Rajasthan.
3. **Statement 3 correct:** The index aims to objectively assess states based on several parameters critical for establishing strong solar rooftop markets. These parameters belong to five broad categories:
 - Ø Robustness of policy framework
 - Ø Effectiveness of policy support/implementation environment
 - Ø Consumer experience
 - Ø Investment climate for rooftop solar sector
 - Ø Business ecosystem

Source: <https://economictimes.indiatimes.com/industry/energy/power/karnataka-ranks-best-in-roof-top-solar-development/articleshow/70772978.cms?from=mdr>

Level: Medium

Q98) Which of the following agency is responsible for the implementation of Graded Response Action Plan (GRAP)?

- (a) Central Pollution Control Board
- (b) Environmental Pollution (Prevention and Control) Authority (EPCA)
- (c) Delhi State Government
- (d) National Green Tribunal

Answer: B

Explanation:

1. **Graded Response Action Plan (GRAP)** was formulated in 2016 and notified in 2017 has been in effect for two years in **Delhi and the National Capital Region (NCR)**.
2. The plan was formulated after several meetings were held by **Environment Pollution (Prevention and Control) Authority (EPCA) with state government representatives and experts**.
3. **EPCA under Environment Protection Act, 1986** was constituted with the objective of protecting and improving the quality of the environment and preventing and controlling the environmental pollution in the National Capital Region. **It enforces Graded Response Action Plan (GRAP)**.

4. GRAP is a set of institutionalized measures to be taken when air quality deteriorates, hence works only as an emergency measure. When the air quality shifts from poor to very poor, the measures listed have to be followed since the plan is incremental in nature.
5. If air quality reaches the severe+ stage, GRAP talks about shutting down schools and implementing the odd-even road-space rationing scheme.
6. The plan requires action and coordination among 13 different agencies in Delhi, Uttar Pradesh, Haryana and Rajasthan (NCR areas).
7. At the head of the table is the EPCA, mandated by the Supreme Court

Source: <https://indianexpress.com/article/explained/explained-how-plan-for-clean-air-works-6059669/>
Level: Easy

Q99) With reference to Banking Correspondents, consider the following statements:

1. Non-Governmental Organisations can apply for Banking Correspondents.
2. Banking Correspondents are engaged by banks for providing banking services at low cost in locations other than bank branches.
3. A bank in a country can appoint another bank in a foreign country to act as correspondent bank.

Select the correct statements using the code below.

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

Answer: D

Explanation:

1. Banking Correspondents are retail agents engaged by banks for providing banking services at low cost in locations other than a bank branch/ATM. They are not separate banks recognized by the RBI. **Hence, statement 2 is correct.**
2. Banking Correspondents model was introduced by the RBI in 2006 to provide services at door steps. The RBI has provided a long list of entities and persons who can act as BCs. Some of **these are NGOs/ MFIs set up under Indian Societies/ Trust Acts** (excluding non banking financial companies (NBFCs)), Societies registered under mutually aided co operative societies Act or the Cooperative Acts of States, Section 25 companies, Post Offices, Individual kirana/ medical/fair price shop owners etc. Hence, Non-Governmental Organisations or individuals like ex-serviceman can apply for Banking Correspondents. **Hence, statement 1 is correct.**
3. In June 2018, Union government announced that all 2.9 lakh common service centres in the country will operate as business correspondents of banks. The banks engaging Banking Correspondents are responsible for their functioning. **A bank in a country can appoint another bank in a foreign country to act as correspondent bank. Hence, statement 3 is correct.**

Source: <https://indianexpress.com/article/business/grey-areas-stymie-financial-inclusion-raise-viability-concerns-for-bcs-5711709/>

Level: Medium

Q100) With reference to International Transport Forum (ITF), consider the following statements :

1. It is an organisation within the UN.
2. It is the only global body with a mandate for all modes of transport.
3. India currently, is not a member of ITF.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

1. NITI Aayog in collaboration with International Transport Forum (ITF) launched the “Decarbonising Transport in India” project on 24 June, with the intention to develop a pathway towards a low-carbon transport system for India.
2. The ITF is an **inter-governmental organisation within the OECD** (Organisation for Economic Co-operation and Development) system. **Statement 1 is incorrect**
3. It is the **only global body with a mandate for all modes of transport**. **Statement 2 is correct**
4. It acts as a think tank for transport policy issues and organises the annual global summit of transport ministers.
5. The ITF’s motto is “**Global dialogue for better transport**”
6. India has been a member of ITF since 2008. **Statement 3 is incorrect.**

Source: <https://pib.gov.in/PressReleasePage.aspx?PRID=1633286>

<https://www.itf-oecd.org/>

Level: DIFFICULT