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Daily MCQs: 17-12-2025

- 1) The bilateral military exercise *EKUMVERIN* is conducted between which of the following countries?
- India and Sri Lanka
 - India and Maldives
 - India and Seychelles
 - India and Bangladesh

- 2) With reference to the plasma environment near the Moon's South Polar Region as revealed by Chandrayaan-3, consider the following statements:
- Chandrayaan-3 provided the first-ever in situ measurements of lunar plasma at very low altitudes.
 - The electron density near the Moon's surface was found to be significantly lower than earlier radio occultation-based estimates.
 - The plasma environment near the lunar surface is dynamically influenced by both solar wind and Earth's geomagnetic tail.

Which of the statements given above is/are correct?

- 1 and 3 only
 - 1 only
 - 2 and 3 only
 - 1, 2 and 3
- 3) Consider the following statements:
- National Urban Cooperative Finance and Development Corporation (NUCFDC) is the Umbrella Organization for Urban Cooperative Banks.
 - Sahakar DigiPay is an Aadhaar-based payment system developed exclusively for Rural Cooperative Banks.
 - Sahakar DigiLoan aims to enable faster and more transparent loan processing for Urban Cooperative Banks.
 - Both platforms aim to help Urban Cooperative Banks comply with RBI-mandated cyber-security and consumer protection standards.

Which of the statements given above are correct?

- 1, 3 and 4 only
 - 1 and 2 only
 - 2 and 3 only
 - 1, 2, 3 and 4
- 4) With reference to the climatic requirements of sugarcane, consider the following statements:
- Sugarcane requires a hot and humid climate with temperatures between 21°C and 27°C.
 - Excessive rainfall increases the sugar content of sugarcane.
 - Ratooning in sugarcane cultivation, allows production of subsequent crops from the same plant.

Which of the statements given above is/are correct?

- 1 and 2 only

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

- 5) Rupee depreciation refers to
- (a) A fall in the value of rupee due to RBI devaluation
 - (b) A rise in the value of rupee in the forex market
 - (c) A fall in the value of rupee due to market forces
 - (d) Fixing of rupee value by the government

Explanation:

1) Answer: (B)

Exercise EKUVERIN is an annual **bilateral military exercise** conducted **between the Indian Army and the Maldives National Defence Force (MNDF)**. The term *Ekuverin* means “friends” in the Dhivehi language, reflecting the close defence cooperation between the two countries.

- The exercise has been held **since 2009**, alternating between **India and the Maldives** as host.
- It aims to **enhance interoperability and operational synergy**, especially in **counter-insurgency and counter-terrorism operations** along varied terrains, with contingents from both the Indian Army and the MNDF training together.

2) Answer: (A)

Statement 1 is Correct: Earlier missions studied lunar plasma indirectly from orbit. Chandrayaan-3’s RAMBHA-LP made **direct measurements close to the surface**, which is why this result is described as *first-of-its-kind*.

Statement 2 is Incorrect: RAMBHA-LP measured **electron densities of 380–600 electrons/cm³**, which are **much higher** than earlier estimates derived using the **radio occultation technique**. Hence, “lower” is incorrect.

Statement 3 is Correct: The study clearly shows that: During lunar daytime, plasma is dominated by **solar wind and photoelectric effects**. When the Moon enters Earth’s **geomagnetic tail**, plasma properties change due to **magnetospheric particles**.

3) Answer: (A)

Statement 1 is Correct: NUCFDC has been established as an Umbrella Organization (UO) for Urban Cooperative Banks (UCBs). Its role is to provide shared infrastructure, digital platforms, cyber-security support, and capacity building for UCBs.

Statement 2 is Incorrect: Sahakar DigiPay is a UPI-based digital payments platform, not Aadhaar-based. It is designed for Urban Cooperative Banks, not Rural Cooperative Banks. Its

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purpose is to connect UCBs to the UPI network through a centralized and secure infrastructure.

Statement 3 is Correct: Sahakar DigiLoan is a digital lending enablement platform. It simplifies loan origination, improves transparency, speeds up disbursement, and strengthens risk management for UCBs.

Statement 4 is Correct: Both platforms are designed to meet RBI-mandated technical, cyber-security, onboarding, and consumer protection standards, ensuring regulatory compliance even for small UCBs.

4) Answer: (B)

Statement 1 is Correct: Climate – This crop is predominantly a **tropical crop**. It requires a hot (21°-27°C) and humid (75-150 cm) climate. **Sugar beet, a tuber crop, is a temperate alternative to sugarcane.** Depending on the geographical conditions, it typically requires **10 to 18 months** to mature.

Statement 2 is Incorrect: Excessive **rainfall** can lead to **low sugar content**, while insufficient rainfall produces **fibrous crops**.

Statement 3 is Correct: Sugarcane Research Institute, Coimbatore, introduced **ratooning**; a technique designed to lower sugarcane cultivation costs. **In ratooning**, this crop is harvested while leaving the **roots intact** in the soil. This method, which produces a second or subsequent crop from the remaining roots, is **widely practiced** across various country regions.

5) Answer: (C)

- **Depreciation** occurs under a **market-determined exchange rate system**, where demand–supply forces reduce the rupee’s value.
- **Devaluation** is an official downward adjustment by the government/RBI (option a).
- Option (b) describes **appreciation**.
- Option (d) refers to a **fixed exchange rate** regime.