

**MCQ 01.07.2020 TO 31.07.2020**

1. The term “one country, two systems” is sometimes mentioned in the news in the context of the affairs of

- A. China
- B. India
- C. Iraq
- D. Nepal

Answer: A

**Explanation:**

- Hong Kong, a former **British colony**, was returned to the People's Republic of China in 1997 under a policy known as “one country, two systems,” which promised the territory a high degree of autonomy.
- As a **Special Administrative Region (SAR)**, Hong Kong allows freedoms not enjoyed in mainland China, including freedom to protest and an independent judiciary.
- But that autonomy, guaranteed under a mini-constitution known as the **Basic Law**, expires in 2047. The joint signed declaration does not state what will happen in 2047 after that agreement officially ends.
- Last month, China passed a controversial national security law in Hong Kong in its parliament to tighten China’s control over the former British colony.
- Many sections in Hong Kong are protesting against the law who fear that it could be the biggest blow to the territory’s autonomy and personal freedoms since 1997 when it came under Chinese rule.
- China has also sought the support and understanding of India and other countries for its new national security law, saying the new legislation is aimed at containing the secessionist forces in Hong Kong.

<https://www.thehindu.com/news/international/china-lawmakers-review-draft-of-hong-kong-national-security-bill/article31938726.ece>

**2. The main objective of the PM SVANidhi Scheme is**

- A. Initiative to create an ecosystem for availing home delivery of 40 essential public services.
- B. Providing affordable loans to street vendors.
- C. Providing health insurance to COVID-19 frontline workers.
- D. Implementing Direct Benefit Transfer for procurement of food grains by the Food Corporation of India.

Answer: **B**

**Explanation:**

- The Central government launched the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) Scheme on 1 June 2020 for providing affordable loans to street vendors.
- The vendors can avail a working capital loan of up to Rs. 10,000, which is repayable in monthly instalments within a year. The loans would be without collateral.
- The main objective of the scheme is to ensure that daily wage earners like vegetable sellers, fruit sellers, earn their livelihood. This short term assistance of Rs. 10,000 will enable small street vendors to restart their work which is badly hit due to Coronavirus (COVID-19) lock-down.

<https://www.thehindu.com/news/national/portal-for-street-vendors-loan-scheme-launched/article31947670.ece>

**3. With reference to the Environment Ministry's new rules to regulate the import and export of exotic wildlife species, consider the following statements.**

1. Exotic live species will mean animals named under Appendices I of the Convention on International Trade in Endangered Species (CITES) of Wild Fauna and Flora only.

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2. Under the new rules, owners and possessors of such animals and birds must register their stock with the Chief Wildlife Warden of their States.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

#### Explanation:

- The Environment Ministry's wildlife division has introduced new rules to regulate the import and export of 'exotic wildlife species'.
- Currently, it is the Directorate-General of Foreign Trade, Ministry of Commerce, that oversees such trade.
- **Statement 2 is correct:** Under the new rules, owners and possessors of such animals and birds must also register their stock with the Chief Wildlife Warden of their States.
- Officials of the Wildlife Department will also prepare an inventory of such species and have the right to inspect the facilities of such traders to check if these plants and animals are being housed in salubrious conditions.
- Additionally, stockists will have six months to declare their stock.
- **Statement 1 is incorrect:** The advisory, issued earlier this month, also says 'exotic live species' will mean animals named under **Appendices I, II and III** of the Convention on International Trade in Endangered Species (CITES) of Wild Fauna and Flora.
- It will not include species from the Schedules of the Wild Life (Protection) Act, 1972.

### About CITES

- CITES is an international agreement aimed at ensuring that international trade in specimens of wild animals and plants does not threaten their survival.
- It is also referred to as the **Washington Convention**.
- It is legally binding on the Parties, but it does not take the place of national laws of parties. States have to adopt their own domestic legislation to implement its goals.
- It is administered through the **United Nations Environment Programme (UNEP)**, Geneva, Switzerland.
- The species covered by CITES are listed in **three Appendices**, according to the degree of protection they need.

### Appendix I:

- Most endangered plants and animals.
- Examples include gorillas, giant pandas etc.,.
- They are threatened with extinction and CITES prohibits international trade in specimens of these species except when the purpose of the import is **not commercial**, for instance for scientific research.

### Appendix II:

- Not necessarily now threatened with extinction but that may become so unless trade is closely controlled.
- Most CITES species are listed in this Appendix.
- It also includes "**look-alike species**", i.e. species whose specimens in trade look like those of species listed for conservation reasons.
- International trade in specimens of Appendix-II species may be authorized by the granting of an export permit or re-export certificate.

**Appendix III**

- List of species that are included at the request of a party.
- Trade is allowed with the presentation of documents.

<https://www.thehindu.com/news/national/centre-unveils-new-rules-to-regulate-exotic-animal-trade/article31940125.ece>

**4. Which among the following are responsibilities of the National Statistical Office (NSO)?**

1. Releasing the Index of Industrial Production
2. Conducting the National Population Register
3. Conducting the Annual Survey of Industries
4. Conducting the all-India Economic Censuses

Select the correct answer using the codes given below

- A. 1, 2 and 3 only
- B. 1, 3 and 4 only
- C. 2, 3 and 4 only
- D. 1, 2, 3 and 4

Answer: **B**

**Explanation:**

- The National Statistical Office (NSO) is the Statistics Wing of the **Ministry of Statistics and Programme Implementation**.
- In 2019, the central government merged the Central Statistical Organisation (CSO) and National Sample Survey Organisation (NSSO) into the National Statistical Organisation.
- NSO is mandated with the following responsibilities:-
  - o acts as the nodal agency for planned development of the statistical system in the country



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o compiles and releases the **Index of Industrial Production (IIP)** every month and conducts the **Annual Survey of Industries (ASI)**;

o organizes and conducts periodic **all-India Economic Censuses**

o prepares national accounts as well as publishes annual estimates of national product, government and private consumption expenditure, capital formation, savings, etc. as also the state level gross capital formation of supra-regional sectors and prepares comparable estimates of State Domestic Product (SDP) at current prices;

- Monitoring the implementation of Members of Parliament Local Area Development Scheme (MPLADS) is the responsibility of **Programme Implementation Wing** of the Ministry of Statistics and Programme Implementation.

- National Population Register (NPR) is conducted by the **Office of the Registrar General** under the Ministry of Home Affairs.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1634923>

#### 5. Consider the following pairs

##### Terms Definition

1. Recession fall in growth rate
2. Slow down fall in GDP
3. Deflation fall in the rate of inflation over a period of time
4. Disinflation persistent fall in the general price level of goods and services

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

- A. 1 and 2 only
- B. 3 and 4 only
- C. 1, 2, 3 and 4
- D. None of the above

Answer: **D**

**Explanation:**

- Recession- Drop in the gross domestic product (GDP)
- Slow down- Decline in the growth rate of the GDP
- An economic recession signifies a shrinkage in the GDP for two or more consecutive quarters, while an economic slowdown is when the GDP continues to grow but in a slower rate than the previous period in question. A slowdown is a pointer towards recession and usually precedes one but does not necessarily lead to recession.
- Recession means that the country is producing and earning less than what it did before. Consumers tend to spend less as people lose confidence in the growth of the economy. Less spending means that there's a decrease in demand, which, in turn, leads to a dip in production. Such events also lead to lay-offs and job loss and mark a spike in unemployment.
- Slowdown, on the other hand, means that production and earnings of the economy is not growing at the same pace as before.
- Deflation- It is a persistent fall in the general price level of goods and services
- Disinflation- It is a fall in the rate of inflation over a period of time

<https://indianexpress.com/article/explained/explainspeaking-why-in-a-crisis-we-need-to-look-at-absolute-level-of-gdp-more-than-growth-rates-6480633/>

**6. Consider the following with respect to the National Food Security Act, 2013.**

1. The Act legally entitled the population to receive subsidized food grains under the Universal Public Distribution System.
2. According to the Act, Pregnant women and lactating mothers will be entitled to meals and maternity benefits of not less than Rs 6000.
3. It comes under the ambit of the Ministry of Agriculture and farmer's welfare.

Which of the statements given above is/are correct?

- A. 1 and 3 only
- B. 2 only
- C. 3 only
- D. 1, 2 and 3

Answer: **B**

**Explanation:**

- The National Food Security Act, 2013 was notified on 10th September, 2013 with the objective to provide for food and nutritional security in human life cycle approach, by ensuring access to adequate quantity of quality food at affordable prices to people to live a life with dignity
- **Statement 1 is incorrect:** The Act provides for coverage of upto 75% of the rural population and upto 50% of the urban population for receiving subsidized foodgrains under **Targeted Public Distribution System (TPDS)**, thus covering about two-thirds of the population.
- The eligible persons will be **entitled to receive 5 Kgs of foodgrains per person per month at subsidised prices of Rs. 3/2/1 per Kg for rice/wheat/coarse grains**. The existing Antyodaya Anna Yojana (AAY) households, which constitute the poorest of the poor will continue to receive 35 Kgs of foodgrains per household per month.
- **Statement 2 is correct:** The Act also has a special focus on the nutritional support to women and children. Pregnant women and lactating mothers will be entitled to meals and maternity benefits of not less than Rs 6000. It is however restricted to two children only.
- Children upto 14 years of age will be entitled to nutritious meals as per the prescribed nutritional standards. In case of non-supply of entitled foodgrains or meals, the beneficiaries will receive food security allowance. The Act also contains provisions for setting up of grievance redressal mechanism at the District and State levels



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- The eldest women of the household of age 18 years or above will be the head of the household for the purpose of issuing ration cards

- **Statement 3 is incorrect:** It comes under the ambit of the **Ministry of Consumer Affairs, Food and Public Distribution** (not under the Ministry of Agriculture and farmer's welfare).

<https://www.thehindu.com/opinion/op-ed/grain-aplenty-and-the-crisis-of-hunger/article31948530.ece>

#### 7. Consider the following statements regarding the Swadesh Darshan scheme.

1. It was launched by the Ministry of Culture.

2. It aims to develop theme-based tourist circuits in the country on the principles of competitiveness and sustainability in an integrated manner.

Which of the statements given above is/are correct?

A. 1 only

B. 2 only

C. Both 1 and 2

D. Neither 1 nor 2

Answer: **B**

#### Explanation:

- **Statement 1 is incorrect:** Swadesh Darshan Scheme was launched by the **Ministry of Tourism** in 2014.

- **Objective:** To develop theme-based tourist circuits in the country. These tourist circuits will be developed on the principles of high tourist value, competitiveness and sustainability in an integrated manner. **Hence, statement 2 is correct.**

- It is a Central Sector Scheme and efforts are made to achieve convergence with other schemes of Central and State Governments and also to leverage the voluntary funding available for

Corporate Social Responsibility (CSR) initiatives of Central Public Sector Undertakings and Corporate Sector.

**The scheme has following objectives:**

- Position tourism as a major engine of economic growth and job creation;
- Develop circuits having tourist potential in a planned and prioritized manner;
- Promote cultural and heritage value of the country to generate livelihoods in the identified regions;
- Follow community based development and pro-poor tourism approach;
- Create employment through active involvement of local communities;
- They are identified as tourist circuits under this scheme. Tourist Circuit is defined as a route having at least three major tourist destinations which are distinct and apart. Circuits should have well defined entry and exit points. A tourist who enters should get motivated to visit most of the places identified in the circuit.
- A Circuit could be confined to a State or could be a regional circuit covering more than one State/Union Territory. These circuits may have one dominant theme and other sub-themes.
- Projects under the scheme shall be under the following identified themes; **Eco-tourism, Wildlife, Buddhist, Desert, Spiritual, Ramayana, Krishna, Coastal, Northeast, Rural, Himalayan, Tribal and Heritage.**

<https://www.thehindu.com/news/national/kerala/guru-spiritual-circuit-to-be-revived/article31948751.ece>

**8. The e-Sanchit portal was introduced with the main objective of**

- A. Improving coordination between the power, coal and railway ministries to ensure coal supplies to power plants.
- B. Creating a network for nurturing social entrepreneurship.

C. Creating an integrated platform for offering online courses and covering school to Postgraduate Level.

D. Facilitating trading across Borders.

Answer: **D**

**Explanation:**

- To better facilitate cross-border trade, the Central Board of Excise & Customs (CBEC) introduced e-SANCHIT, which is an online platform for paperless processing, uploading of documents, in October 2017.
- This is a single-window for Indian Customs clearance that allows importers and exporters to upload their clearance documents.
- The new interface is proposed to reduce the dependency with the government authorities, thereby reducing time and cost of operating business in India for exporters and importers.
- **Option A is related to PRAKASH portal.**
- **Option B is related to UDYAM SAKHI portal.**
- **Option C is related to SWAYAM Portal.**

<https://www.thehindu.com/opinion/op-ed/making-trade-more-digitised/article31956538.ece>

**9. With reference to the Permanent Court of Arbitration (PCA), consider the following statements:**

1. The PCA is not a court in the traditional sense but provides services of an arbitral tribunal to resolve disputes that arise out of international agreements between member states, international organizations or private parties.
2. India is a party to the PCA.

Which of the statements given above is/are correct?

A. 1 only

- B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: C

**Explanation:**

- The Permanent Court of Arbitration was established by the **Convention for the Pacific Settlement of International Disputes**, concluded at The Hague in 1899 during the first Hague Peace Conference.
- The 1899 Convention was revised at the second Hague Peace Conference in 1907.
- **Statement 1 is correct:** The PCA is not a court in the traditional sense but provides services of an **arbitral tribunal** to resolve disputes that arise out of international agreements between member states, international organizations or private parties.
- The cases span a range of legal issues involving territorial and maritime boundaries, sovereignty, human rights, international investment, and international and regional trade.
- The PCA has **no sitting judges: the parties themselves select the arbitrators.**
- The PCA is an official United Nations Observer. It is headquartered in The Hague, Netherlands.

**Members**

- The PCA has 122 Contracting Parties which have acceded to one or both of the PCA's founding conventions (1899 and 1907 Conventions).
- **Statement 2 is correct: India is a party** to the PCA according to the convention of 1899.

**10. Consider the following industries**

1. Petroleum & Refinery production
2. Fertilizers production
3. Steel production

4. Natural Gas production

**Arrange them in decreasing order of their weightage in the Index of Eight Core Industries (ICI)?**

- A. 1-2-4-3
- B. 1-3-4-2
- C. 4-3-1-2
- D. 2-4-1-2

**Answer: B**

**Explanation:**

- The monthly Index of Eight Core Industries (ICI) is a **production volume index**.
- The objective of the ICI is to provide an advance indication on production performance of industries of 'core' nature before the release of Index of Industrial Production (IIP) by the Central Statistics Office.
- These industries are likely to impact on general economic activities as well as industrial activities.
- The Eight Core Industries- **Electricity, steel, refinery products, crude oil, coal, cement, natural gas and fertilizers**- comprise 40.27 per cent of the weight of items included in the IIP.
- **Industry Weight (In percentage)**
  - Petroleum & Refinery production - 28.04
  - Electricity generation - 19.85
  - Steel production - 17.92
  - Coal production - 10.33
  - Crude Oil production - 8.98
  - Natural Gas production - 6.88
  - Cement production - 5.37



○ Fertilizers production - 2.63

● ICI is released by the **Office of Economic Advisor**, under the Ministry of Commerce and Industries. The base year of the ICI is **2011-12**.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1635355>

**11. The main objective of the Pradhan Mantri Matsya Sampada Yojana is**

- A. Sustainable and responsible development of the fisheries sector.
- B. Direct Benefit Transfer (DBT) scheme for nutritional support to tuberculosis patients.
- C. Providing unemployment allowance to workers rendered jobless due to the changing employment pattern.
- D. Providing insurance coverage and financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases.

Answer: A

**Explanation:**

- In May 2020, the central government launched the Pradhan Mantri Matsya Sampada Yojana (PMMSY) – A scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India at a total estimated investment of Rs. 20,050 crore.
- The PMMSY will be implemented as an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS).
- The Scheme will be implemented during a period of 5 years from FY 2020-21 to FY 2024-25.

**Benefits:**

- Address the critical gaps in the fisheries sector and realize its potential.
- Augmenting fish production and productivity at a sustained average annual growth rate of about 9% to achieve a target of 22 million metric tons by 2024-25 through sustainable and responsible fishing practices.

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- Improving availability of certified quality fish seed and feed, traceability in fish and including effective aquatic health management.
- Creation of critical infrastructure including modernisation and strengthening of value chain.
- Creation of direct gainful employment opportunities to about 15 lakh fishers, fish farmers, fish workers, fish vendors and other rural/urban populations in fishing and allied activities and about thrice this number as indirect employment opportunities including enhancement of their incomes.
- Boost to investments in the fisheries sector and increase of competitiveness of fish and fisheries products.
- Doubling of fishers, fish farmers and fish workers incomes by 2024
- Social, physical and economic security for fishers and fish workers.
- **Option B is related to Nikshay Poshan Yojana.**
- **Option C is related to Atal Bimit Vyakti Kalyan Yojana.**
- **Option D is related to Pradhan Mantri Fasal Bima Yojana.**

<https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1635365>

#### 12. Which among the following is/are components of India's external debt?

1. Commercial Borrowings
2. Sovereign Borrowings
3. Non-Resident Ordinary Rupee (NRO) Accounts Deposits
4. Trade credits
5. Foreign Direct Investments

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 1, 2, 4 and 5 only
- C. 1, 2, 3 and 4 only

D. 1, 2, 3, 4 and 5

Answer: C

**Explanation:**

- India's external debt includes Commercial Borrowings, Sovereign Borrowings, Non-Resident Ordinary Rupee (NRO) Accounts Deposits, Trade credits.
- Foreign Direct Investments are not included in external debt account.

<https://www.thehindu.com/business/Economy/external-debt-touches-5585-bn-in-march/article31958205.ece>

**13. Consider the following statements about Unlawful Activities (Prevention) Amendment Act, 2019.**

1. It empowers both the central and state government to designate an individual a terrorist if they are found committing an act of terror.
2. It requires any investigating officer to take prior permission of the Director General of Police of a state for conducting raids.

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

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: D

**Explanation**

- The Unlawful Activities (Prevention) Amendment Act, 2019 was passed by the Parliament in August 2019. It amends the Unlawful Activities (Prevention) Act, 1967.

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- **Statement 1 is incorrect:** The act **empowers the central government** (state government does not have such powers) to designate an **individual a “terrorist”** if they are found committing, preparing for, promoting, or involved in an act of terror. Earlier, the Central Government was having powers only to designate organisations as terrorist organisations.
  - **Statement 2 is incorrect:** The UAPA law of 1967 requires an investigating officer to take prior permission of the Director General of Police of a state for conducting raids, and seizing properties that are suspected to be linked to terrorist activities.
  - The **amendment act of 2019** however, **removes this requirement** if the **investigation is conducted by an officer of the National Investigation Agency (NIA)**. The investigating officer, under the 2019 act, **only requires sanction from the Director General of NIA**.
- Central agencies such as the **Central Bureau of Investigation (CBI)** are **required to obtain prior permission** from the state government since law and order is a state subject under the Constitution.
- The UAPA law of 1967 specifies that only officers of the rank of Deputy Superintendent or Assistant Commissioner of Police of the NIA shall have the **power to investigate offences** under the UAPA law. The amendment act seeks to allow **NIA officers of Inspector rank to carry out investigations**.
- <https://www.thehindu.com/news/national/india-designates-nine-individuals-linked-to-khalistani-groups-as-terrorists/article31964834.ece>

#### 14. Consider the following statements about the Medical Termination of Pregnancy Act, 1971.

1. The law allows a woman to undergo an abortion only under certain conditions such serious abnormality of the fetus, mental or physical harm to the woman, etc.
2. It capped the upper gestation limit for abortion at 24 weeks.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** The Medical Termination of Pregnancy Act, 1971 allows a woman to undergo an abortion only under certain conditions. A woman can seek abortion if the doctor confirms that the fetus in the womb has serious abnormality or if the continuation of pregnancy could cause mental or physical harm to the woman.
- **Statement 2 is incorrect:** The law allows a woman to undergo abortion **only till 20 weeks, beyond which abortion is prohibited.**

**Issues with the current law**

- Legal and medical experts feel that a revision of the legal limit for abortion is long overdue.
- Foetal abnormalities show up only by 18 weeks, so just a two-week window after that is too small for the would-be parents to take the difficult call on whether to keep their baby and for the medical practitioner to exhaust all possible options before advising the patient to take the extreme step.
- Since lack of legal approval does not prevent abortions from being carried out beyond 20 weeks, women are put under risk since the abortions then are often conducted in unhygienic conditions by untrained, unqualified persons. It is estimated that about 8% of maternal deaths happen due to unsafe abortions.



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- Recently, the Union Cabinet approved the MTP (Amendment) Bill, 2020, which allows abortion up to 24 weeks of gestational age for vulnerable categories of women and there is no limit of gestational age in case of pregnancies with substantial foetal abnormalities, diagnosed by a medical board.

<https://www.thehindu.com/news/cities/mumbai/bombay-hc-allows-minor-rape-victim-to-terminate-pregnancy/article31965296.ece/amp/>

#### 15. The World Investment Report is released by

- A. International Monetary Fund
- B. World Economic Forum
- C. United Nations Conference on Trade and Development
- D. World Trade Organization

Answer: C

#### Explanation:

- The World Investment Report has been published annually since 1991 by the United Nations Conference on Trade and Development (UNCTAD).
- The Report focuses on trends in foreign direct investment (FDI) worldwide, at the regional and country levels and emerging measures to improve its contribution to development.

<https://www.thehindu.com/opinion/op-ed/reforming-indias-digital-policy/article31966403.ece>

#### 16. Which among the following are examples of Non-Banking Financial Companies (NBFCs)?

- 1. Housing Finance Companies
- 2. Nidhi Companies
- 3. Chit Funds
- 4. Stock Exchanges

Select the correct answer using the code given below.

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2 and 3 only
- D. 1, 2, 3 and 4

Answer: **D**

**Explanation:**

● **Housing Finance Companies**, Merchant Banking Companies, **Stock Exchanges**, Companies engaged in the business of stock-broking/sub-broking, Venture Capital Fund Companies, **Nidhi Companies**, Insurance companies and **Chit Fund Companies** are examples of NBFCs.

<http://www.newsonair.com/News?title=Govt-launches-Special-Liquidity-Scheme-of-30-thousand-crore-rupees-to-improve-liquidity-for-NBFCs-and-HFCs&id=392751>

**17. Consider the following statements about convalescent plasma therapy.**

1. This includes transfusing neutralising antibodies extracted via plasma from recovered patients to others with infection that can help their immune system to fight it off.
2. For the first time, it is being recommended to treat COVID-19.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **A**

**Explanation:**

**What is convalescent plasma?**

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- People **who have recovered** from COVID-19 have **antibodies** to the disease in their blood. Doctors call this convalescent plasma.
- Researchers hope that convalescent plasma can be given to people with severe COVID-19 to boost their ability to fight the virus.
- Everyone who has suffered from a disease possibly carries what are called **neutralising antibodies** that when extracted via plasma and transfused on to others with the infection can **help their immune system** fight it off. **Statement 1 is correct.**

#### Earlier trials

- This is **not the first time** that plasma from recovered patients has been used to treat people infected with certain viruses for which drugs are not available. Hence **statement 2 is incorrect.**
- When Ebola struck Guinea, Sierra Leone, and Liberia in 2014, the World Health Organization prioritised the evaluation of treatment with convalescent plasma derived from patients who have recovered from the disease.
- Treatment with convalescent plasma is a classical, time-tested method. It has been used against measles, chickenpox, and rabies.

<https://www.financialexpress.com/lifestyle/health/convalescent-plasma-for-covid-19-patients-not-responding-to-steroids-cdsco/2011043/>

**18. With reference to the United Nations Convention on the Law of the Sea (UNCLOS), consider the following statements:**

1. The Convention was formed to ensure freedom of shipping navigation at the sea.
2. It defines an Exclusive Economic Zone as extending 250 nautical miles from shore, within which the coastal state has the right to explore and exploit, and the responsibility to conserve and manage, both living and non-living resources.
3. India is party to UNCLOS.

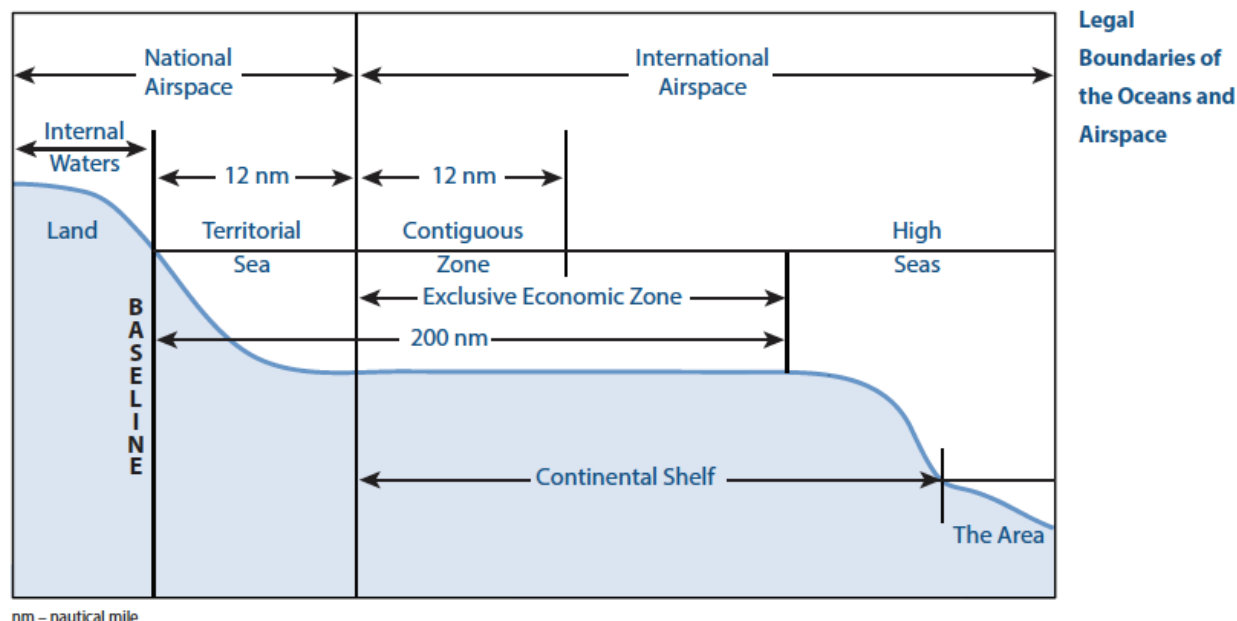
Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: **B**

**Explanation:**

- **Statement 1 is correct:** The United Nations Convention on the Law of the Sea (UNCLOS), also known as the **Law of the Sea Treaty**, is an international treaty which was adopted and signed in 1982. The Convention was formed to ensure freedom of shipping navigation at the sea.
- The Convention has created three new institutions on the international scene :
  - the **International Tribunal for the Law of the Sea**,
  - the **International Seabed Authority**,
  - the **Commission on the Limits of the Continental Shelf**.
- **Statement 3 is correct:** **India** is party to UNCLOS.
- UNCLOS classifies marine areas into five zones. They are:
  - Territorial sea
  - Contiguous zone
  - Exclusive economic zone
  - Continental shelf
  - High Sea



### Territorial sea

- According to UNCLOS, the territorial sea can be defined as the area which extends up to **12 nautical miles** from the baseline of a country's coastal state. The territorial sea is under the jurisdiction of that particular country; however, foreign ships (both merchant and military) ships are allowed passage through it.

- This type of passage of territorial passage of foreign ships is known as an **innocent passage**. However, the right to the innocent passage can be suspended if there is a threat to the security of the coastal state.

### Contiguous Zone

- The contiguous zone can be defined as the belt which **extends 12 nautical miles beyond the territorial sea limit**.



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- A coastal state's control on this area is limited to prevention of actions which can infringe its customs, fiscal, and immigration laws. It can also act if any activity in the contiguous zone threatens regulations in the territorial sea.

#### Exclusive economic zone

- **Statement 2 is incorrect:** It defines an Exclusive Economic Zone as extending 250 nautical miles from shore, within which the coastal state has the right to explore and exploit, and the responsibility to conserve and manage, both living and non-living resources.

#### Continental Shelf

- The continental shelf can be defined as the area whose outer limit **shall not exceed 350 nautical miles from the baseline or shall not exceed 100 nautical miles from the 2500 meters isobath.**
- *Isobath is a line connecting points of equal underwater depth.*
- The coastal state has exclusive rights for exploring and exploiting its natural resources in this area. The state also has the exclusive rights to authorize and regulate drilling on the shelf for all purposes.

#### High Seas

- High seas can be defined as the part of the sea that is **not included** in the exclusive economic zone, in the territorial sea, or in the internal waters of a coastal state or archipelagic waters of an archipelagic state.
- High seas are **open to all states** for freedom of navigation, freedom of overflight, freedom to construct artificial islands installation, freedom of fishing, and freedom of scientific research.

<https://www.thehindu.com/news/national/italian-marines-case-india-loses-jurisdiction/article31973247.ece>

**19. Consider the following statements about the United Nations Convention Against Torture and Other Cruel, Inhuman, or Degrading Treatment or Punishment (UNCAT).**

1. UNCAT allows for no circumstances or emergencies where torture could be permitted.
2. India has ratified the convention.

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

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

• The United Nations Convention Against Torture and Other Cruel, Inhuman, or Degrading Treatment or Punishment (UNCAT) seeks to ensure that countries put in place various institutional mechanisms to prevent the use of torture.

• **Statement 1 is correct:** UNCAT requires signatory parties to take measures to end torture within their territorial jurisdiction and to criminalize all acts of torture. UNCAT generally defines torture as the infliction of severe physical and/or mental suffering committed under the color of law.

**UNCAT allows for no circumstances or emergencies where torture could be permitted.**

• CAT was adopted in 1984 and entered into force in 1987.

• The convention Each country that is party to the convention is required to carry out certain steps such as (i) legislative, administrative, judicial or other measures to prevent torture, and (ii) ensure that torture is a criminal offence, among others.

• **Statement 2 is incorrect:** Though India had signed the U.N. Convention Against Torture in 1997, it is **yet to ratify it**.

<https://www.thehindu.com/opinion/lead/indias-torture-culture-needs-to-end-now/article31973431.ece>

20. Consider the following statements about the National Pharmaceutical Pricing Authority (NPPA).

1. It functions as an attached office of the Ministry of Health and Family Welfare.
2. NPPA has been entrusted with the task of enforcing the provisions of the Drugs (Prices Control) Order.
3. NPPA can also fix the price for non-scheduled drugs.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

Answer: B

**Explanation:**

- National Pharmaceutical Pricing Authority (NPPA), was established in 1997 as an independent body of experts as per the decision taken by the Cabinet committee in 1994 while reviewing Drug Policy as regulator for pricing of drugs.

- **Statement 1 is incorrect:** It has been constituted as an attached office of the **Department of Pharmaceuticals (DoP), Ministry of Chemicals & Fertilizers.**

- The Authority has been entrusted with the task of

- Fixation/revision of prices of pharmaceutical products (bulk drugs and formulations),
- Enforcement of provisions of the Drugs (Prices Control) Order. **Hence, Statement 2 is correct.**
- Monitoring of the prices of controlled and decontrolled drugs in the country.

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- The NPPA currently fixes prices of drugs placed in the **National List of Essential Medicines** (NLEM) under **Schedule-I of the DPCO**.
- Non-scheduled drugs are allowed an increase of up to 10 per cent in prices every year, which is monitored by the NPPA.
- **Statement 3 is correct:** NPPA can also fix the price for non-scheduled drugs by invoking extraordinary powers in public interest, under the Drugs (Prices Control) Order, 2013.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1635899>

#### 21. With reference to the Project Tiger, consider the following statements.

1. It is a Centrally Sponsored Scheme for in-situ conservation of wild tigers in designated tiger reserves.
2. National Tiger Conservation Authority is the immediate supervising agency of the programme.
3. At present, there are a total of 18 Tiger Reserves in India governed by Project Tiger.

**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:**





- **Statement 1 is correct:** Project Tiger is a Centrally Sponsored Scheme of Government of India which was launched in 1973 for in-situ conservation of wild tigers in designated tiger reserves.
- Broadly, the strategy involves exclusive tiger agenda in the **core/critical tiger habitat**, inclusive people-wildlife agenda in the outer buffer, besides fostering the latter agenda in the corridors.



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- This strategy is reflected in a tiger reserve specific Tiger Conservation Plan for each reserve prepared under the Wildlife (Protection) Act, 1972.
- **Statement 2 is correct:** The initiative is administered under the Ministry of Environment, Forests and Climate Change (MoEFCC). **National Tiger Conservation Authority**, a statutory body under MoEFCC, is the immediate supervising agency.
- It was launched from the **Jim Corbett National Park** of Uttarakhand.
- **Statement 3 is incorrect:** At present, there are a total of 50 Tiger Reserves in India governed by Project Tiger.
- There are 18 Biosphere Reserves in India.

<https://www.thehindu.com/news/national/other-states/uttar-pradesh-mulling-over-proposal-to-turn-shivalik-forest-into-tiger-reserve/article31968322.ece>

#### 22. In which one of the following States is Mollem National Park located?

- A. Kerala
- B. Goa
- C. Rajasthan
- D. Gujarat

Answer: **B**

#### Explanation:

- Spread over 240 sq km in the Western Ghats, Mollem National Park is located in Goa close to the border with Karnataka. The reserve also has several temples dating back to the Kadamba Dynasty.
- The national park showcases a wide variety of birds like fairy bluebird, wagtails, three-toed kingfisher, drongo, golden oriole, great Indian hornbill. Some of the birds found here are native to

the region. Butterflies of many species like Blue Mormon, Crimson Rose, Tailed Jay, Malabar Tree Nymph, Tamil Yoeman, Plain Tiger and Lime Butterfly are found in the region.

<https://indianexpress.com/article/explained/120-year-old-rail-track-at-heart-of-green-alarm-in-wildlife-sanctuary-6487564/>

**23. Consider the following statements about the Purchasing Managers' Index.**

1. It is an indicator of economic health for both manufacturing and service sectors.
2. It is published by the Central Statistics Office (CSO).
3. PMI >50 implies an expansion of business and economic activity, PMI <50 means contraction.

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

- A. 1 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

Answer: C

**Explanation:**

- **Statement 1 is correct:** Purchasing Managers' Index is an economic indicator which indicates the business activity & economic health of both the **manufacturing and service sectors**.
- **Statement 2 is incorrect:** PMI of India is published by Japanese firm **Nikkei** but compiled and constructed by **IHS Markit**, a London-based global information provider.
- The PMI is an investor sentiment tracking index and is dynamic in nature.
- They are derived from monthly surveys of about 400 private companies.
- Variables used for calculating the PMI are: Output, New Orders, Employment, Input Costs, Output Prices, Backlogs of Work, Export Orders, Quantity of Purchases, Suppliers' Delivery Times, Stocks of Purchases and Stocks of Finished Goods.

### How to read PMI?

- **Statement 3 is correct:** While PMI >50 implies an expansion of business and economic activity, PMI <50 means contraction.

<https://www.thehindu.com/business/Industry/services-sector-contracts-for-fourth-month-in-june-pmi/article31983289.ece>

### 24. Defence Acquisition Council is headed by

- A. The Prime Minister
- B. The Defence Minister
- C. The National Security Advisor
- D. Chief of Defence Staff

Answer: **B**

#### Explanation:

- Defence Acquisition Council (DAC) is **constituted under the Ministry of Defence (MoD)** for **overall guidance of the defence procurement planning process.**
- It includes **Defence Minister as Chairman** and chiefs of tri-services, Defence Secretary, Secretary Defence Research & Development, Secretary Defence Production, Director General (Acquisition), Chief of Integrated Staff Committees and Deputy Chief of Integrated Defence as members.
- The objective of the Defence Acquisition Council is to **ensure expeditious procurement** of the approved requirements of the Armed Forces in terms of capabilities sought, and **time frame** prescribed, by **optimally utilizing the allocated budgetary resources.**

<http://newsonair.com/News?title=Govt-clears-Defence-acquisition-worth-Rs-38%2c900-Cr&id=392783>

25. With reference to Advance Pricing Agreements (APAs), consider the following statements.

1. An APA is an agreement between tax authorities of different countries.
2. Their objective is to avoid transfer pricing disputes.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Transfer pricing** is an accounting practice that represents the price that one division in a company charges another division for goods or services provided.
- Companies charge a higher price to divisions in high-tax countries (reducing profit) while charging a lower price (increasing profits) for divisions in low-tax countries.
- To avoid such manipulation, tax departments preset the price charged for such transactions between divisions of a company.
- At the beginning of a year, the price charged for intra company transactions will be determined in advance and will be kept for the coming five years or so. This price arrangement between companies and the tax department is called advance price agreement (APA). **Hence, statement 2 is correct.**
- **Statement 1 is incorrect:** Thus, An APA is a contract, usually for multiple years, **between a taxpayer and at least one tax authority** specifying the pricing method that the taxpayer will apply to its related-company transactions. These programmes are designed to help taxpayers voluntarily resolve actual or potential transfer pricing disputes in a proactive, cooperative manner, as an alternative to the traditional examination process.

- APAs give certainty to taxpayers, reduce disputes, enhance tax revenues and make the country an attractive destination for foreign investments.

<https://economictimes.indiatimes.com/news/economy/policy/government-reach-out-to-multinationals-and-assure-them-fresh-apas-could-reflect-covid-reality/primeshow/76770570.cms>

**26. With reference to the Joint Comprehensive Plan of Action (JCPOA), more commonly known as the Iran nuclear deal, consider the following statements.**

1. It was reached between Iran and G 7 countries in 2015.
2. The US has withdrawn from the agreement.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** The Joint Comprehensive Plan of Action (JCPOA), more commonly known as the Iran nuclear deal, was reached between Iran and six world powers known as the **P5+1** (China, France, Germany, Russia, the United Kingdom, and the United States) in July 2015.

**What did Iran have to do to meet the requirements of the deal?**

- According to this framework, Iran would **redesign, convert, and reduce its nuclear facilities** in order to lift all nuclear-related economic sanctions.



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- The deal also allowed for the tracking of nuclear activities with robust transparency and inspections by the **International Atomic Energy Agency (IAEA)**.

#### U.S. withdrawal from JCPOA

- **Statement 2 is correct:** The US President Donald Trump unilaterally withdrew from the Iran nuclear deal in 2018, claiming it did not address Iran's ballistic missile programme or its roles in Middle Eastern conflicts.
- The US also re-imposed tough economic sanctions against Iran.
- Reacting to the US' withdrawal, Iran announced that it will breach its limits set on its nuclear activity by the 2015 deal.

<https://www.livemint.com/news/world/eu-says-iran-has-triggered-nuclear-deal-dispute-mechanism-11593820053320.html>

#### 27. Consider the following statements.

1. Sale of a substantial portion of the Government shareholding of a CPSE of upto 50% or more, along with or without transfer of management control is known as Strategic disinvestment.
2. The disinvestment proceeds will be credited to the Consolidated Fund of India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **D**

#### Explanation:

- **Statement 1 is incorrect:** Strategic disinvestment would imply the sale of a substantial portion of the Government shareholding of a central public sector enterprise (CPSE) of upto 50%, or such

higher percentage as the competent authority may determine, along with transfer of management control.

- The disinvestment proceeds will be credited to the **National Investment Fund (NIF)** which is a '**Public Account**' under the Government Accounts and the funds would remain there until withdrawn/invested for the approved purposes. **Hence, statement 2 is incorrect.**

<https://economictimes.indiatimes.com/news/economy/finance/govt-to-focus-on-strategic-stake-sales-to-meet-disinvestment-target-dipam-secretary/articleshow/76769212.cms>

**28. Consider the following statements about the University Grants Commission (UGC).**

1. It is a statutory body set up under the Ministry of Human Resource Development.
2. UGC has developed the SAKSHAM portal that aims towards empowerment of women in college campuses.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The University Grants Commission is a **statutory body** set up by the Indian Union government in accordance with the UGC Act 1956 under **Ministry of Human Resource Development**.

- It is charged with coordination, determination and maintenance of standards of higher education.
- It provides recognition to universities in India, and disburses funds to such recognised universities and colleges.

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- The SAKSHAM portal aims towards empowerment of women in college campuses through creating awareness of the existing opportunities and initiatives, support and redressal mechanism.
- Web resources such as government and United Nations policy documents are made available to women students and employees of Higher Education Institutions through the portal.
- It brings together information on all women-oriented initiatives.
- It also provides a platform for registering complaints related to violence and harassment through a National helpline number.
- **Statement 2 is correct:** It is developed by the **University Grants Commission (UGC)**.  
<https://www.thehindu.com/education/colleges/coronavirus-students-in-limbo-as-ugc-yet-to-decide-on-final-year-exams/article31996448.ece>

### 29. Consider the following statements about mutual funds and stock market.

1. Mutual fund is a collective investment usually managed by a professional fund manager.
2. Mutual funds are riskier than stock market investment.
3. Both are regulated by the SEBI in India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. 1 and 2 only
- D. 1 and 3 only

Answer: **D**

#### Explanation:

- **Statement 1 is correct:** Mutual funds are a collective investment that pools together the money of a large number of investors to purchase a number of securities like stocks, FDs, bonds, etc. A professional fund manager manages this fund.

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● On the other hand, Stock market investing means investing directly in the stocks of the company. Here, you are purchasing the companies listed on the stock exchange with an expectation to earn profits when the price of that stock goes up.

● **Statement 2 is incorrect:** Investing in the mutual fund is comparatively less risky than the stock market because of the diversification of investment profile. However, the returns are also slightly low in mutual funds compared to the stock market.

● **Statement 3 is correct:** The Securities and Exchange Board of India (SEBI) is the principal regulator for Stock Exchanges and mutual funds in India.

<https://www.livemint.com/mutual-fund/mf-news/mf-investments-in-stocks-soar-in-january-june-11593997654620.html>

### 30. Consider the following statements.

1. The National List of Essential Medicines of India is prepared by the Ministry of Health and Family Welfare.
2. National Pharmaceutical Pricing Authority under the Ministry of Chemicals and Fertilizers fixes the ceiling price of essential medicines in India.
3. Currently, India follows a cost-based pricing mechanism for price capping of drugs.

**Which of the statements given above is/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:**

**How are prices of drugs regulated in India?**

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- The Drugs (Prices Control) Order (DPCO) 2013 controls the prices of all essential medicines by fixing ceiling prices, limiting the highest prices companies can charge.
- **Statement 1 is correct:** The National List of Essential Medicines (NLEM) is drawn up to include essential medicines that satisfy the priority health needs of the population. It is prepared by the Ministry of Health and Family Welfare. This list forms the basis of price controls under the DPCO.

#### What is the mechanism for price capping?

- The NLEM 2015 contains 376 medicines on the basis of which the National Pharmaceutical Pricing Authority (NPPA) has fixed prices of over 800 formulations using the provisions of the DPCO. However, these formulations cover less than 10% of the total pharmaceutical market.
- **Statement 3 is incorrect:** The DPCO follows a **market-based pricing mechanism**. Under this, the ceiling price is worked out on the basis of the simple average price of all brands having at least 1% market share of the total market turnover of that medicine.

#### Have any other methods been used?

- Prior to 2013, the DPCO followed a **cost-based pricing mechanism** that was based on the costs involved in manufacturing a medicine along with reasonable profit margins.
- The National Pharmaceutical Pricing Authority (NPPA), is an independent body of experts under the Ministry of Chemicals and Fertilizers, formed in the year 1997 so as to implement and enforce the provisions of the DPCO for regulating medicine prices in accordance with the powers delegated to it.
- **Statement 2 is correct:** The functions of NPPA include fixation and revision of prices of scheduled drugs (those medicines included in Schedule I of the DPCO which are subject to price control) and formulations, Monitoring of prices of decontrolled drugs and formulations, Implementation and enforcement of the provisions of DPCO in accordance with the powers delegated, Monitoring the availability of drugs, identify shortages, taking remedial steps, etc.



- The organization is also entrusted with the task of recovering amounts overcharged by manufacturers for the controlled drugs from the consumers.

<https://indianexpress.com/article/explained/why-government-mandated-price-controls-are-a-tricky-business-even-for-essential-medicines-6491779/>

**31. The main objective of the Paramparagat Krishi Vikas Yojana (PKVY) is**

- A. To extend a financial assistance of ₹6,000 per year per farmer in the country.
- B. Achieve convergence of investments in irrigation at the field level and expand cultivable areas under assured irrigation.
- C. Adoption of organic village by cluster approach and Participatory Guarantee System (PGS) certification.
- D. Implementing Direct Benefit Transfer for procurement of food grains by the Food Corporation of India.

Answer: C

**Explanation:**

- Under PKVY, Organic farming is promoted through adoption of organic village by cluster approach and Participatory Guarantee System (PGS) certification.
- This is a Government of India and the State government shared scheme with a sharing pattern of 60:40.

**The Scheme envisages:**

- Promotion of commercial organic production through certified organic farming.
- The produce will be pesticide residue free and will contribute to improve the health of consumers.
- It will raise farmer's income and create a potential market for traders.
- It will motivate the farmers for natural resource mobilization for input production.

**Programme implementation**

- Groups of farmers would be motivated to take up organic farming under Paramparagat Krishi Vikas Yojana (PKVY).
- Fifty or more farmers will form a cluster having 50 acre land to take up the organic farming under the scheme. In this way during three years 10,000 clusters will be formed covering 5.0 lakh acre area under organic farming.
- There will be no liability on the farmers for expenditure on certification.
- Every farmer will be provided Rs. 20,000 per acre in three years for seed to harvesting of crops and to transport produce to the market.
- Organic farming will be promoted by using traditional resources and the organic products will be linked with the market.
- It will increase domestic production and certification of organic produce by involving farmers
- Option A is related to Pradhan Mantri Kisan Samman Nidhi (*PM-KISAN*).
- Option B is related to Pradhan Mantri Krishi Sinchai Yojana.

<http://newsonair.com/News?title=PM-Modi-calls-for-adoption-of-organic-and-natural-farming-in-cluster-based-approach&id=392980>

**32. Consider the following statements about the Food and Agriculture Organization (FAO).**

1. It is a specialized agency of the United Nations that leads international efforts to defeat hunger.
2. The Globally Important Agricultural Heritage Systems (GIAHS) programme is an initiative of FAO.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2

D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The Food and Agriculture Organization is a **specialized agency** of the United Nations that leads international efforts to defeat hunger.
- Its goal is to achieve food security for all and make sure that people have regular access to enough high-quality food to lead active, healthy lives.
- Established in 1945, FAO's members include over 194 countries worldwide (including **India**).
- FAO is headquartered in Rome, Italy.
- **Statement 2 is correct:** The Globally Important Agricultural Heritage Systems (GIAHS) programme was started by the **Food and Agriculture Organization** (FAO) in 2002 for spreading public awareness and to safeguard world agricultural heritage sites.
- The objective is to support the international community to put forward food production practices that make skilful use of natural resources and protect soil health and biodiversity.
- GIAHS designated places in India:
  - **Saffron Heritage of Kashmir**
  - **Koraput Traditional Agriculture, Odisha**
  - **Kuttanad Below Sea Level Farming System, Kerala**

<https://www.thehindu.com/news/national/fao-issues-locust-alert-for-india/article31996016.ece>

**33. Consider the following statements about the Mahatma Gandhi National Rural Employment Guarantee (MGNREGA) Scheme.**

1. MGNREGA promises 100 days of work every year to rural households across the country.
2. Consumer Price Index-Combined (CPI-C) is used for MGNREGA wage revisions.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme aims to provide **100 days of work to any rural household** willing to do public work-related unskilled manual work at the statutory minimum wage. **Hence, statements 1 is correct.**
- The act makes it obligatory for the State to give rural households work on demand. In case such employment is not provided within 15 days of registration, the applicant becomes eligible for an **unemployment allowance.**
- The **Ministry of Rural Development (MRD)**, is monitoring the entire implementation of this scheme in association with state governments.
- **One-third** of the stipulated workforce must be women.
- The employment will be provided **within a radius of 5 km:** if it is above 5 km extra wage will be paid.
- **Statement 2 is incorrect:** The wages are revised according to the **Consumer Price Index-Agricultural Labourers (CPI-AL).**
- Work site facilities such as crèche, drinking water, shade have to be provided.
- **Social Audit has to be done by the Gram Sabha**

<https://www.thehindu.com/news/national/amid-demand-surge-14-lakh-families-have-reached-annual-mgnrega-work-limit/article32006305.ece>

34. With reference to India's Five Year Plans, which of the following statements is/are correct?

1. The First Five-Year Plan was based on the Mahalanobis model.
2. From the Second Five-Year Plan, there was a determined thrust towards substitution of basic and capital goods industries.

Select the correct answer using the code given below

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** The Second Five-Year Plan was based on the Mahalanobis model.
- It focused on the development of the public sector and rapid Industrialisation.
- **Statement 2 is correct:** From the Second Five-Year Plan, there was a determined thrust towards substitution of basic and capital goods industries.

<https://www.thehindu.com/opinion/op-ed/theres-no-one-to-fill-mahalanobiss-shoes/article32005985.ece>

35. With reference to the World Bank, which one of the following statements is not correct?

- A. It was founded at the Bretton Woods conference in 1944.
- B. India is a founder member of the World Bank.
- C. The main objective of the World Bank is to foster global monetary cooperation.
- D. To become a member of the World Bank, a country must first join the International Monetary Fund.

Answer: **C**



**Explanation:**

- **Statement A is correct:** The World Bank and the International Monetary Fund (IMF) were set up at a meeting of 43 countries in Bretton Woods, New Hampshire, USA in July 1944.
- **Statement B is correct:** India is one of the founder members of the world bank.
- **Statement D is correct:** To become a member of the World Bank, under the International Bank for Reconstruction and Development (IBRD) Articles of Agreement, a country must first join the IMF.
- The World Bank is an international organization dedicated to providing financing, advice, and research to developing nations to aid their economic advancement.
- **Statement C is incorrect:** Currently, the World Bank has two stated goals that it aims to achieve by 2030.
  - The first is to **end extreme poverty** by decreasing the number of people living on less than \$1.90 a day to below 3% of the world population.
  - The second is to **increase overall prosperity** by increasing income growth in the bottom 40% of every country in the world.
- Fostering global monetary cooperation is a major objective of the International Monetary Fund (IMF).

<https://pib.gov.in/PressReleasePage.aspx?PRID=1636790>

**36. Consider the following statements.**

1. The National Disaster Management Authority is a statutory body.
2. The Union Home Minister acts as the chairman of the National Disaster Management Authority.
3. India's National Disaster Management Plan has been aligned broadly with the goals and priorities set out in the Sendai Framework for Disaster Risk Reduction.

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

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

Answer: C

**Explanation:**

● **Statement 1 is correct:** The National Disaster Management Authority is a statutory body constituted under the Disaster Management Act 2005, with the **Prime Minister of India** as its Chairman-; a Vice Chairman with the status of Cabinet Minister, and eight members with the status of Ministers of State. **Hence, statement 2 is correct.**

● The Disaster Management Act also has statutory provisions for the constitution of the National Disaster Response Force for the purpose of specialized response to natural and man-made disasters.

● The NDMA is the apex statutory body for disaster management in India. It is under the control of the Ministry of Home Affairs (MHA).

**National Disaster Management Plan**

● The National Disaster Management Plan (NDMP) provides a framework and direction to the government agencies for all phases of disaster management cycle. The plan is prepared by the National Disaster Management Authority.

● **Statement 3 is correct:** The NDMP has been aligned broadly with the goals and priorities set out in the Sendai Framework for Disaster Risk Reduction. For each hazard, the approach used in this national plan incorporates the four priorities enunciated in the Sendai Framework into the planning framework for Disaster Risk Reduction under the five Thematic Areas for Actions:

- Understanding Risk
- Inter-Agency Coordination

- Investing in DRR – Structural Measures
- Investing in DRR – Non-Structural Measures
- Capacity Development

<http://newsonair.com/News?title=NDMA-emphasizes-on-need-to-create-awareness-among-people-about-lightning-%26-precautions&id=393110>

**37. Consider the following statements.**

1. Options and futures are types of derivatives.
2. Futures contract holder is obligated to execute the contract, whereas in an options contract, there is no obligation on the buyer to buy or sell.
3. Options and futures are allowed in commodity markets in India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 and 3
- C. 1 and 2 only
- D. 1, 2 and 3

Answer: **D**

**Explanation:**

- A derivative is a contract between two parties which derives its value/price from an underlying asset. Generally stocks, bonds, currency, commodities and interest rates form the underlying asset.
- **Statement 1 is correct:** The most common types of derivatives are futures, options, forwards and swaps.
- **Statement 2 is correct:** An option gives an investor the right, but not the obligation, to buy (or sell) shares at a specific price at any time, as long as the contract is in effect.

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- A futures contract requires a buyer to purchase shares, and a seller to sell them, on a specific future date unless the holder's position is closed before the expiration date.
- Commodity Market is a market where different commodities such as gold, silver, soyabean base metals, etc. are traded on its derivative contract.
- **Statement 3 is correct:** Last year, Capital markets regulator SEBI, permitted stock exchanges with commodity derivative segments to introduce futures on indices. The regulator has already permitted commodity options in commodity derivative markets.

<https://www.livemint.com/companies/news/mcx-to-launch-gold-mini-options-from-july-10-11594040317393.html>

### 38. Consider the following statements about Border Roads Organisation (BRO)

1. It functions under the Ministry of Road Transport & Highways.
2. It is engaged in road construction to provide connectivity to inaccessible regions in the border areas of the country.
3. It also maintains operations in neighbouring countries such as Afghanistan, Bhutan, Myanmar, and Sri Lanka.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 2 only
- D. 1, 2 and 3

Answer: **B**

#### Explanation:

- **Statement 1 is incorrect:** The Border Roads Organisation develops and maintains road networks in India's border areas and functions under the **Ministry of Defence**.

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- **Statements 2 and 3 are correct:** It is engaged in road construction to provide connectivity to difficult and inaccessible regions in the border areas of the country. Officers from the Border Roads Engineering Service and personnel from the General Reserve Engineer Force form the parent cadre of the Border Roads Organisation. Currently, the organisation maintains operations in twenty-one states, one UT (Andaman and Nicobar Islands), and **neighbouring countries such as Afghanistan, Bhutan, Myanmar, and Sri Lanka.**

#### Role of the BRO

##### In Peace

- Develop & Maintain the Operational Road Infrastructure of General Staff in the Border Areas.
- Contribute to the Socio-Economic Development of the Border States.

##### In War

- To Develop & Maintain Roads to Keep Line of Control through in Original Sectors and Re-Deployed Sectors.
- To Execute Additional Tasks as laid down by the Govt Contributing to the War Effort.

<http://newsonair.com/News?title=Defence-Minister-Rajnath-Singh-reviews-ongoing-projects-of-Border-Road-Organisation&id=393164>

### 39. With reference to the Countering America's Adversaries Through Sanctions Act (CAATSA), consider the following statements.

1. It is an act made by the US legislature which mandates the U.S. administration to impose sanctions on any country carrying out significant defence and energy trade with sanctioned entities.
2. In 2019, the US evoked sanctions against India under CAATSA.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only



- C. Both 1 and 2  
D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** The Countering America's Adversaries Through Sanctions Act (CAATSA) is an act made by the **US legislature** which mandates the U.S. administration to impose sanctions on any country carrying out significant defence and energy trade with **sanctioned entities** in North Korea, Iran and Russia.
- India and Russia signed a \$5 billion contract for the procurement of S-400 air defense systems during the 2018 annual bilateral summit.
- **Statement 2 is incorrect:** The U.S. had expressed deep concern over the deal and threatened to impose sanctions on India under CAATSA. However, the US is yet to evoke sanctions against India under the law.
- In June last year, India had assertively told the US that it would go by its national interest while dealing with other countries, including sanctions-hit Russia.

<https://www.thehindu.com/news/international/us-position-on-caatsa-unchanged-despite-chinas-actions-in-neighbourhood/article32010144.ece>

**40. Consider the following statements about the Essential Commodities Act (ECA).**

1. The act empowers both the Central and state governments to control production, supply and distribution of certain commodities in view of rising prices.
2. Recently, the Centre removed cereals, edible oil, oil seeds, pulses, onions and potato from the purview of ECA.

Which of the statements given above is/are correct?

- A. 1 only

- B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: C

**Explanation:**

- The Essential Commodities Act (ECA) was enacted by the Central Government in 1955 to control and regulate trade and prices of commodities declared essential under the Act.
- **Statement 1 is correct:** The Act empowers the Central and state governments concurrently to control production, supply and distribution of certain commodities in view of rising prices.
- The measures that can be taken under the provisions of the Act include, among others, licensing, distribution and imposing stock limits. The governments also have the power to fix price limits, and selling the particular commodities above the limit will attract penalties.
- Some of the major commodities that are covered under the act:
  - Petroleum and its products
  - Drugs- prices of essential drugs are still controlled by the DPCO
  - Fertilisers
- **Statement 2 is correct:** Recently, the Union Cabinet has approved an amendment to the Essential Commodities Act, removing cereals, pulses, oilseeds, edible oils, onion and potatoes from the list of essential commodities.

<https://www.thehindu.com/news/national/coronavirus-face-masks-hand-sanitisers-no-more-essential-items-centre/article32012107.ece>

**41. With reference to International Financial Services Centres (IFSCs), consider the following statements.**

1. An IFSC caters to customers outside the jurisdiction of the domestic economy.

2. India's 1st IFSC has been set up in Mumbai.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

● **Statement 1 is correct:** An IFSC caters to customers outside the jurisdiction of the domestic economy. Such centres deal with flows of finance, financial products and services across borders. London, New York and Singapore can be counted as global financial centres.

● **Services provided by an IFSC:**

- Fund-raising services for individuals, corporations and governments
- Asset management and global portfolio diversification undertaken by pension funds, insurance companies and mutual funds
- Wealth management
- Global tax management and cross-border tax liability optimization, which provides a business opportunity for financial intermediaries, accountants and law firms.
- Global and regional corporate treasury management operations that involve fund-raising, liquidity investment and management and asset-liability matching
- Risk management operations such as insurance and reinsurance
- Merger and acquisition activities among trans-national corporations

● **Statement 2 is incorrect:** India's 1st IFSC has been set up at the **Gujarat International Finance Tec-City (GIFT City) in Gandhinagar**. It is intended to provide Indian corporates with

easier access to global financial markets, and to complement and promote the further development of financial markets in India.

- It seeks to bring to India, those types of financial services and transactions that are currently carried on outside India by overseas financial institutions and overseas branches/ subsidiaries of Indian financial institutions.

<https://economictimes.indiatimes.com/news/economy/infrastructure/gift-sez-provides-approval-to-28-entities/articleshow/76822108.cms>

**42. Which of the following categories of voters are allowed to avail postal voting facility?**

1. Members of the armed forces
2. Government officers on poll duty
3. Convicted and under trials prisoners
4. Absentee voters employed in essential services

Select the correct answer using the code given below :

- A. 1, 2 and 3 only
- B. 1, 2 and 4 only
- C. 1, 3 and 4 only
- D. 1, 2, 3 and 4

Answer: **B**

**Explanation:**

**What is postal voting?**

- A restricted set of voters can exercise postal voting. Through this facility, a voter can cast her vote remotely by recording her preference on the ballot paper and sending it back to the election officer before counting.

**Who can avail this facility?**

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- **Members of the armed forces** like the Army, Navy and Air Force, members of the armed police force of a state (serving outside the state), government employees posted outside India and their spouses are entitled to vote only by post.
- In other words, they can't vote in person. **Voters under preventive detention** can also vote only by post. **(Convicted and under trials prisoners are not eligible for postal voting)**
- Special voters such as the President of India, Vice President, Governors, Union Cabinet ministers, Speaker of the House and **government officers on poll duty** have the option to vote by post. But they have to apply through a prescribed form to avail this facility.
- Recently, the Law Ministry, at the Election Commission's behest, introduced a new category of '**absentee voters**', who can now also opt for postal voting. These are voters employed in essential services and unable to cast their vote due to their service conditions.
- Currently, officials of the Delhi Metro Rail Corporation, Northern Railway (Passenger and Freight) Services and media persons are notified as absentee voters.
- Last month, senior citizens above the age of 65 and voters who test positive for COVID19 or are suspected to be COVID-affected were allowed to cast their vote by post.

<https://indianexpress.com/article/explained/postal-ballots-political-controversy-explained-6495861/>

#### 43. How does the National Sample Survey Organization (NSSO) define "unemployment"?

- A. Situation in which people without work but actively seeking employment.
- B. Situation in which people without work but given up seeking employment.
- C. Situation in which people are employed at less than full-time or regular jobs.
- D. Situation in which people earn less than minimum wage level.

Answer: A



**Explanation:**

- NSSO defines unemployment as a situation in which all those who, owing to lack of work, are not working but either seek work through employment exchanges, intermediaries, friends or relatives or by making applications to prospective employers or express their willingness or availability for work under the prevailing conditions of work and remuneration.

<https://www.thehindu.com/opinion/op-ed/joblessness-and-opportunity-in-tamil-nadu/article32024995.ece>

**44. With reference to the International Court of Justice (ICJ), consider the following statements.**

1. It is the principal judicial organ of the UN.
2. The Court is composed of 15 judges, who are elected for terms of office of nine years.
3. All members of the UN are automatic parties to the statute.

**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: **D**

**Explanation:**

- **Statement 1 is correct:** The International Court of Justice is the principal judicial organ of the United Nations.
- It was established in June 1945 by the Charter of the United Nations.
- The Court's role is to settle, in accordance with international law, legal disputes submitted to it by States and to give advisory opinions on legal questions referred to it by authorized United Nations organs and specialized agencies.

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- Unlike most other organs of international organizations, the Court is **not composed of representatives** of governments. Members of the Court are **independent judges**.
- **Statement 2 is correct:** The Court is composed of 15 judges, who are elected for terms of office of nine years by the United Nations General Assembly and the Security Council.
- **Statement 3 is correct:** All members of the UN are **automatic** parties to the statute of the court, but this does not automatically give the ICJ jurisdiction over disputes involving them. The ICJ gets jurisdiction **only on the basis of consent of both parties**.

### Difference between ICC and ICJ

S. No.	International Criminal Court (ICC)	International Court of Justice (ICJ)
1	Independent judicial body distinct from the UN	Principal judicial organ of the UN
2	Handles prosecutions of individuals	Hears disputes between sovereign states
3	Established by the Rome Statute in 2002	Established in 1945 by the San Francisco Conference, which also created the UN
4	Only those who ratified the Rome Statute are parties to ICC	All members of the UN are parties to the statute of the ICJ, and non-members may also become parties
5	The judges are elected by the Assembly of States Parties, the court's governing body.	The judges are elected by the UN General Assembly and the Security Council
6	Headquarters of both the courts are situated at The Hague, Netherlands.	

<https://www.thehindu.com/news/international/jadhav-refused-to-file-review-petition-against-his-death-sentence-claims-pakistan/article32020510.ece>

45. Consider the following statements about the “core inflation”.

1. It measures the price movements of eight core industries which comprise 40.27 per cent of the Index of Industrial Production (IIP).
2. The flexible inflation targeting (FIT) framework of the RBI targets to contain CPI core inflation within 4 percent with a band of (+/-) 2 percent.

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:**

- **Statement 1 is incorrect:** Core inflation is a measure of inflation obtained by excluding commodities of high price volatility such as food items, energy products etc.
- If temporary price shocks are taken into account, they may affect the estimated overall inflation numbers in such a way that they are different from actual inflation. To eliminate this possibility, core inflation is calculated to gauge the actual inflation apart from temporary shocks and volatility.
- **Statement 2 is incorrect:** Under the flexible inflation targeting (FIT) framework, RBI aims to contain **headline CPI (Combined)** within 4 percent with a band of (+/-) 2 percent.

<https://economictimes.indiatimes.com/news/economy/indicators/india-inflation-likely-slowed-in-june-as-output-returns/articleshow/76867710.cms>

46. In which one of the following States is Dehing Patkai Elephant Reserve located?

- A. Meghalaya
- B. Arunachal Pradesh

C. Sikkim

D. Assam

Answer: **D**

### Explanation:

#### About Dehing Patkai Elephant Reserve

- It is a part of Dehing Patkai Wildlife Sanctuary located in **Assam**.
- Dehing is the name of the river that flows through the reserve and Patkai is the hill at the foot of which the sanctuary lies.
- The Reserve consists of wet tropical evergreen Assam valley forests. It is often referred to as "**The Amazon of the east**" owing to its large area and thick forests.
- The Dehing Patkai Forest is one of the most important forests of Assam in terms of orchid diversity. So far, 101 species of orchids within 45 genera have been recorded there.



<https://indianexpress.com/article/north-east-india/assam/assam-govt-to-upgrade-dehing-patkai-wildlife-sanctuary-to-national-park-6493214/>



47. Consider the following statements about the State Development Loans (SDLs).

1. SDLs are market borrowings of state governments, issued by the RBI on their behalf.
2. Foreign Portfolio Investment is allowed in SDLs.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** State Development Loans (SDLs) are market borrowings by state governments. RBI issues these securities on their behalf, through auctions.
  - Purpose of issuing State Development Loans is to meet the budgetary needs of state governments.
  - Each state is allowed to issue securities up to a certain limit each year.
  - SDLs are eligible securities for Statutory Liquidity Ratio (SLR) and Liquidity adjustment facility (LAF) purposes, and are bought by banks, insurance companies, mutual funds, provident funds and other institutional investors.
  - **Statement 2 is correct:** The limits for FPI investment in Government securities (G-secs) and State Development Loans (SDLs) are 6% and 2%, respectively, of outstanding stocks of securities.
- <https://www.thehindu.com/business/Economy/state-borrowings-set-to-rise-53-in-first-half-care-ratings/article32024991.ece>



48. With reference to the electoral bonds, consider the following statements.

1. They are interest-free bearer instruments which allows individuals and domestic companies to present these bonds to political parties of their choice.
2. Only the Political Parties which secured not less than one per cent of the votes polled in the last General Election to the House of the People or the Legislative Assembly of the State, are eligible to receive the Electoral Bonds.
3. A company's contribution cannot be more than 7.5% of its average net profit in the three preceding years.

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:**

- **Statement 1 is correct:** The Finance Bill, 2017 introduced "Electoral bonds" as interest-free bearer instruments (like Promissory Notes) that will be available for purchase from the State Bank of India within a designated window of 10 days in every quarter of the financial year.
- The scheme, which was notified on January 2, 2018, allows individuals and domestic companies to present these bonds — issued in multiples of Rs 1,000, Rs 10,000, Rs 1 lakh, Rs 10 lakh, and Rs 1 crore — to political parties of their choice, which have to redeem them within 15 days. Buyers of the bonds have to submit full KYC details at the time of buying. But the beneficiary political party is not required to reveal the identity of the entity that has given it the bond(s).
- **Statement 2 is correct:** Only the Political Parties registered under Section 29A of the Representation of the People Act, 1951 (43 of 1951) and which secured not less than one per cent

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of the votes polled in the last General Election to the House of the People or the Legislative Assembly of the State, shall be eligible to receive the Electoral Bonds.

- **Statement 3 is incorrect:** One of the major criticisms on electoral bonds is that it eliminated the cap on companies to contribute more than 7.5% of its average net profit in the three preceding years.

<https://www.thehindu.com/opinion/lead/owning-up-to-criminalisation-in-politics/article32035186.ece>

49. “Bhashan Char” island sometimes seen in the news is located in

- A. Myanmar
- B. Bangladesh
- C. Nepal
- D. Bhutan

Answer: **B**

#### Explanation:

- The Bhashan Char, also known as Thengar Char is an island located at the **Meghna river** estuary.
- It belongs to **Bangladesh**.
- The Bangladesh government has sheltered over 300 Rohingya refugees in Bhasan Char.



### Who are Rohingyas?

- Rohingyas are an ethnic group, largely comprising Muslims, who predominantly live in the **Western Myanmar province of Rakhine**. They speak a dialect of Bengali, as opposed to the commonly spoken Burmese language.
- Though they have been living in the country for generations, Myanmar considers them as persons who migrated to their land during the Colonial rule. So, it has not granted Rohingyas full citizenship.
- Since they are not citizens, their movements are restricted within the Rakhine state.

### 2017 attack:

- In 2017, the Arakan Rohingya Salvation Army (ARSA), a Rohingya insurgent group, attacked police posts and an army base in Rakhine state.

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- The response by the Myanmar security forces has sent over 7,00,000 Rohingyas fleeing into Bangladesh and other neighbouring countries including India. Reports of villages being torched and civilian deaths have followed the militant attack.
- The UN has termed the Rohingya's situation as the "world's fastest growing refugee crisis".

#### India's stand:

- According to the Ministry of Home Affairs, there are approximately 40,000 Rohingyas living in India. They have reached India from Bangladesh through the land route over the years.
- The government had previously informed that all the Rohingyas in India were “**illegal immigrants**” and they will be deported soon.

#### Legal provisions:

- India doesn't have a specific law regarding refugees.
- India has also **not been a signatory** of the **1951 UN Convention or the 1967 Protocol** – both relating to the Status of Refugees and included in the United Nations High Commissioner for Refugees (UNHCR) statute.
- However, UNHCR had earlier stated that the ‘**principle of non-refoulement**’ is considered part of customary international law and therefore binding on all states whether they have signed the Refugee Convention or not.
- In addition, India is party to major international human rights instruments such as the **International Covenant on Civil and Political Rights, Convention on the Elimination of All Forms of Discrimination against Women and Convention on the Rights of the Child.**

#### Illegal immigrant:

- A foreigner is considered to be an illegal immigrant under two circumstances.
  - One, if they come into India without valid travel documents, or
  - two, having come in legally, they stay beyond the time period permitted to them under their travel documents.



- Illegal migrants may be imprisoned or deported.

#### Principle of non-refoulement:

- Non-refoulement is a principle in international law that stops a country from returning a person to a place where they would be at risk of persecution.

<https://www.thehindu.com/news/international/rohingya-refugees-cant-leave-island/article32035334.ece>

#### 50. Which of the following countries are part of the Malabar naval exercise?

1. India
2. Japan
3. The U.S.
4. Australia

Select the correct answer using the code given below :

- A. 1, 2 and 3 only
- B. 1, 2 and 4 only
- C. 1, 3 and 4 only
- D. 1, 2, 3 and 4

Answer: **A**

#### Explanation:

- Malabar began as a bilateral naval exercise between **India and the U.S.** in 1992, and was expanded into a trilateral format with the inclusion of **Japan** in 2015.
- Australia has been requesting for observer status in the trilateral exercise.
- However, India did not include Australia in the exercises in 2018 and 2019.

<https://www.thehindu.com/news/national/india-to-take-a-call-on-australias-inclusion-in-malabar-exercises-with-japan-us/article32034664.ece>



51. With reference to the National Green Tribunal (NGT), consider the following statements.

1. It is a statutory body.
2. NGT has jurisdiction over all civil cases involving a substantial question relating to the environment.
3. The decision of NGT can be challenged before the Supreme Court.

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: **D**

**Explanation:**

- **Statement 1 is correct:** The National Green Tribunal (NGT) is a **statutory body** that was established in 2010 by the National Green Tribunal Act.
- It is a **specialised judicial body** equipped with expertise solely for the purpose of adjudicating environmental cases in the country.
- The Tribunal's dedicated jurisdiction in environmental matters shall provide **speedy environmental justice** and help reduce the burden of litigation in the higher courts.
- **New Delhi** is the Principal Place of Sitting of the Tribunal and Bhopal, Pune, Kolkata and Chennai are the other four places of sitting of the Tribunal.

**Composition of Tribunal:**

- The Tribunal shall consist of-
  - o a full time **Chairperson**;
  - o not less than ten but subject to a maximum of twenty full time **Judicial Members**;
  - o not less than ten but subject to a maximum of twenty full time **Expert Members**.

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- The chairperson of the panel is appointed by the central government in consultation with the chief justice of India.
- The members, judicial and expert, are picked by the government on the recommendation of a selection committee.

#### **Powers and Jurisdiction:**

- The **Tribunal's orders are binding** and it has power to grant relief in the form of compensation and damages to affected persons.
- **Statement 2 is correct:** The Tribunal has jurisdiction **over all civil cases** involving a substantial question **relating to the environment**.
- The Tribunal is not bound by the procedure laid down under the Code of Civil Procedure 1908, but shall be **guided by principles of natural justice**.
- **Statement 3 is correct:** The Tribunal has **powers to review its own decisions**. If this fails, the decision can be challenged before the **Supreme Court within ninety days**.
- Any person seeking relief and compensation for environmental damage involving subjects in the legislations mentioned in **Schedule I of the National Green Tribunal Act, 2010** may approach the Tribunal. The statutes in Schedule I are:
  - o The Water (Prevention and Control of Pollution) Act, 1974;
  - o The Water (Prevention and Control of Pollution) Cess Act, 1977;
  - o The Forest (Conservation) Act, 1980;
  - o The Air (Prevention and Control of Pollution) Act, 1981;
  - o The Environment (Protection) Act, 1986;
  - o The Public Liability Insurance Act, 1991;
  - o The Biological Diversity Act, 2002.

<https://www.newindianexpress.com/states/tamil-nadu/2020/jul/09/neyveli-boiler-blast-ngt-slaps-interim-penalty-of-rs-5-crore-on-nlc-india-ltd-2167567.html>

52. Consider the following statements about the FAME India Scheme.

1. The main objective of the scheme is to promote manufacturing of electric and hybrid vehicle technology.
2. It is an initiative of the Ministry of New and Renewable Energy.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** In 2015, the government formulated the Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (**FAME India**) Scheme to **promote manufacturing of electric and hybrid vehicle technology** and to ensure sustainable growth of the same.
- **Statement 2 is incorrect:** It is an initiative of the **Department of Heavy Industries and Public Enterprises under the Ministry of Heavy Industries.**

**The Scheme operates in two phases.**

Phase I: started in 2015 and was completed on March 31st, 2019.

Phase II: started from April 1st, 2019, will be completed by March 31st, 2022.

**FAME - Phase I**

- The 1st Phase of FAME India Scheme was implemented through **four focus areas namely (i) Demand Creation, (ii) Technology Platform, (iii) Pilot Project and (iv) Charging Infrastructure.**

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- Market creation through demand incentives was aimed at incentivizing all vehicle segments i.e. 2-Wheelers, 3-Wheelers Auto, Passenger 4-Wheeler vehicles, Light Commercial Vehicles and Buses.

#### FAME - Phase II

- The outlay of 10,000 crore has been made for three years till 2022 for FAME 2 scheme.
- The centre has sanctioned investment in setting up charging stations for electric vehicles in India
- The government will offer the incentives for electric buses, three-wheelers and four-wheelers to be used for commercial purposes.
- Plug-in hybrid vehicles and those with a sizeable lithium-ion battery and electric motor will also be included in the scheme and fiscal support offered depending on the size of the battery.

<https://economictimes.indiatimes.com/industry/energy/power/eesl-signs-agreement-with-noida-authority-to-install-ev-charging-units/articleshow/76875312.cms?from=mdr>

**53. With reference to the Fiscal Responsibility and Budget Management (FRBM) Review Committee Report, consider the following statements.**

1. It has recommended lowering the debt-to-GDP ratio down to 60 per cent — comprising 40 per cent for the Centre and 20 per cent for the states.
2. It allows an 'escape clause' under which a 2 percent relaxation in fiscal deficit targets is available in exceptional cases.

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

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

**Answer: A**

#### Explanation:

- Fiscal Responsibility and Budget Management (FRBM) Act was enacted in 2003 which set targets for the government to reduce fiscal deficits. It was mandated that both states and the centre would cut the fiscal deficit to 3% by 2008-09. The targets were put off several times.
- In 2016, the government set up a committee under **NK Singh** to review the FRBM Act.
- The committee recommended that the central government should bring down the fiscal deficit to 3% of the GDP by 2020, cut it to 2.8% in 2020-21 and 2.5% by 2023.
- The committee also recommended that states should keep their fiscal deficit under 3% of their respective gross state domestic product (GSDP).
- It also allows an **escape clause** under the FRBM Act that provides for a deviation from the estimated fiscal deficit on some exception cases such as:
  - Overriding considerations of national security, acts of war, and calamities of national proportion and collapse of agriculture severely affecting farm output and incomes
  - Far-reaching structural reforms in the economy with unanticipated fiscal implications
  - A sharp decline in real output growth of at least 3 percentage points below the average for the previous four quarters.
- **Statement 2 is incorrect:** The deviation from the stipulated fiscal deficit target **must not exceed 0.5 percentage points.**
- Escape clauses provide flexibility to governments to overshoot fiscal deficit targets in times of need, enabling them to respond to economic shocks.
- **Statement 1 is correct:** It also suggested that India should adopt a debt-to-GDP ratio as a new anchor of fiscal policy along with the fiscal deficit and gradually bring it down to 60 per cent — comprising of 40 per cent for the Centre and 20 per cent for the states.



- In the Union Budget 2020-21, the government pegged the fiscal deficit as a percentage of the GDP for FY20 and FY21 at 3.8 per cent and 3.5 per cent, respectively, invoking the **escape clause** in the FRBM Act.

<https://www.pressreader.com/india/the-hindu/20200711/281801401257269>

**54. The territories “West Bank” and “Gaza strip” are sometimes mentioned in the news in the context of the affairs of**

- A. China and Philippines
- B. Saudi Arabia and Yemen
- C. Iraq and Iran
- D. Israel and Palestine

Answer: **D**

**Explanation:**

**Israel-Palestine conflict**

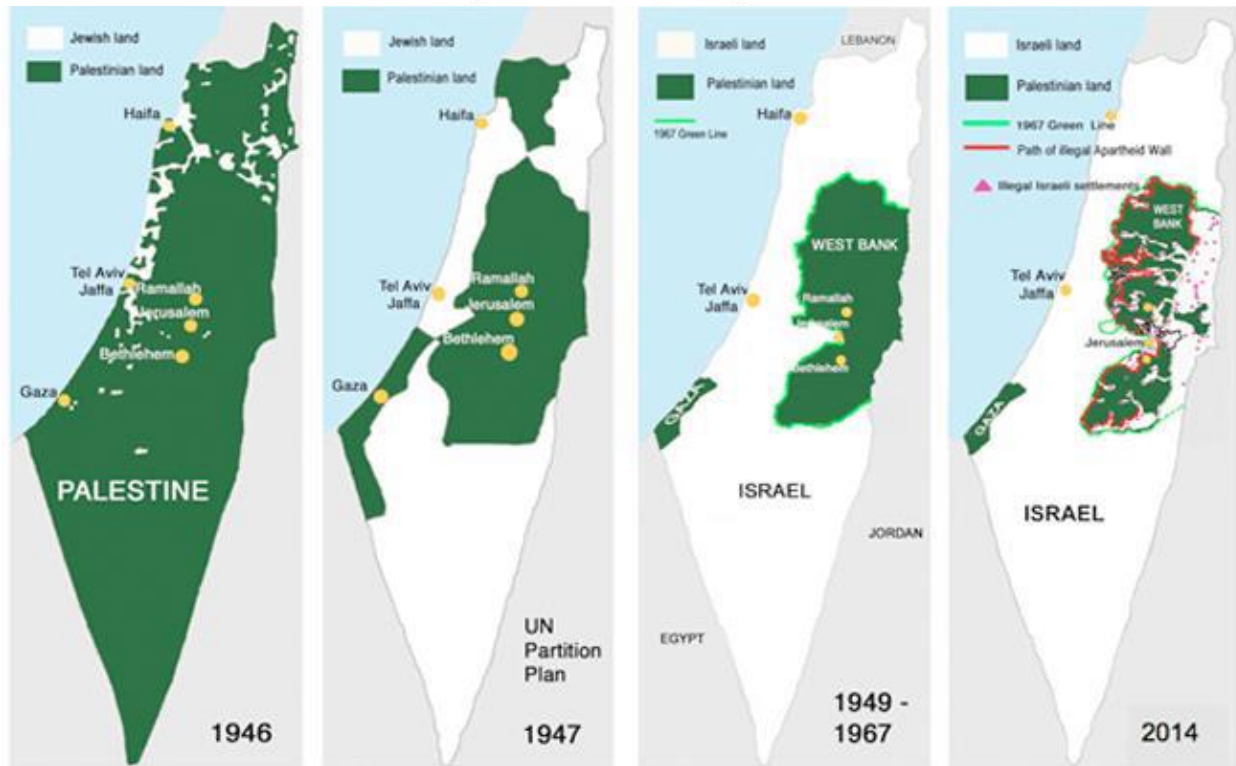
- Jerusalem lies in the heart of the Israel-Palestine conflict. The tussle is over who gets to control the ancient city that is sacred to Jews, Muslims and Christians.
- After the end of the **First Arab-Israel War in 1948**, Jerusalem was partitioned into West and East, under Israeli and Palestinian control respectively.
- But in 1967, during the **Six-Day Arab-Israel War**, Israel occupied East Jerusalem from Jordanian forces, and Israel’s Parliament declared the territory had been annexed to Israel.
- This marginalised the Palestinians, who wanted East Jerusalem to be their capital under the **“two-state solution”**.

**What is it?**

- Its basis is two separate states, Israel and Palestine, living peacefully side by side on the land between the western bank of the Jordan river and the Mediterranean Sea.

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- This territory would be divided broadly along the **pre-1967 armistice line** or “**green line**”
- **Jerusalem**, which both sides want as their capital, would be shared.
- Past negotiations have failed to make progress and there are currently no fresh talks in prospect.



### Oslo Accords & India's position

- Despite Israel's hold over the Jerusalem, in 2016, the UN reaffirmed that Jerusalem's Palestinian territories were under “hostile occupation”.
- Undeterred by the refusal of the international community to endorse the annexation, Israel further expanded settlements in the territories of East Jerusalem.
- Under the **Oslo Accords** of the 1990s, both Israel and the Palestinians agreed that the status of settlements would be decided by negotiations. But the negotiations process has been stalled for several years now.

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- India has **traditionally backed a two-state solution** to resolve the Israel-Palestine conflict.

#### Why in News?

- Israeli Prime Minister Benjamin Netanyahu recently said he is planning to effectively annex parts of the occupied West Bank.

#### What is the West Bank?

- It is a chunk of land located - as the name suggests - on the west bank of the River Jordan and bounded by Israel to the north, west and south. To its east lies **Jordan**.
- Since the Six-Day War in 1967, also known as the Third Arab-Israeli War, the West Bank has been **occupied by Israel**. Both Israelis and Palestinians assert their rights to the territory of the West Bank and its disputed status and the conflict has not been resolved as yet.
- Between 2.1 million and 3 million Palestinian Arabs live in the West Bank under both limited self-rule and Israeli military rule.
- The West Bank is also home to some 430,000 Israeli Jews who live in 132 settlements built under Israel's occupation.
- The vast majority of the international community considers the settlements **illegal under international law**, though Israel disputes this interpretation.

#### Possible repercussions

- Palestians have sought the entire territory of the West Bank and the **Gaza strip** (*a self-governing Palestinian territory on the eastern coast of the Mediterranean Sea*) for an independent Palestinian state in the future, to which they claim historical right.
- Israel, on the other hand, claims that it has historical and religious rights over the West Bank because it believes that the territory is the ancestral land of the Jewish people.
- These annexation plans have been extremely controversial because it would mean Israel unilaterally declaring sovereignty over parts of occupied Palestinian territory in the West Bank.

Such moves are also **contrary to the two-state solution** and have the potential to trigger further conflict in the region.

<https://www.pressreader.com/india/the-hindu/20200711/282243782888757>

**55. Consider the following pairs :**

**Communities sometimes mentioned in the news in the affairs of**

1. Uighurs : China
2. Kurd : Myanmar
3. Madhesi : Nepal

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

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: **B**

**Explanation:**

**Correct Answer**

1. Uighurs : China
2. Kurd : Iran/Middle East
3. Madhesi : Nepal

**56. Consider the following statements about the National Company Law Tribunal (NCLT).**

1. It is a quasi-judicial authority incorporated for dealing with corporate disputes that are of civil nature arising under the Companies Act.

2. NCLT adjudicates insolvency resolutions for individuals and partnership firms under the Insolvency and Bankruptcy Code.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** The National Company Law Tribunal is a quasi-judicial authority established by the Central Government in 2016 under the Companies Act of 2013 for dealing with corporate disputes that are of civil nature arising under the Companies Act.
- The Company Law Board which was set up under the Companies Act, 1956 stands dissolved with the establishment of **National Company Law Tribunal (NCLT)** and **National Company Law Appellate Tribunal (NCLAT)**.
- The Tribunal and Appellate Tribunal follows the rules laid down in the Code of Civil procedure, and it is also guided by the principles of natural justice.
- **No other civil court** has the jurisdiction to consider any case concerning any matter which the Tribunal and Appellate Tribunal is empowered to decide.
- Any **appeal** on the order of Tribunal can be raised at the National Company Law Appellate Tribunal. Appeals can be made within 45 days from the date of the decision of the Tribunal. The Appellate Tribunal has to dispose the appeal within six months from the date of the receipt of the appeal.
- The government has appointed 11 benches for NCLT. Selection of members is done by a selection committee headed by the Secretary of the Corporate Affairs Ministry (MCA).



### About IBC

- The Insolvency and Bankruptcy Code (IBC) creates time-bound processes for insolvency resolution of companies and individuals. These processes will be completed within 180 days (unless extended by a one time extendable period of 90 days). If insolvency cannot be resolved, the assets of the borrower may be sold to repay creditors (known as liquidation).
- The resolution processes are conducted by licensed insolvency professionals (IPs). These IPs are members of insolvency professional agencies (IPAs).
- **Information utilities** (IUs) are established to collect, collate and disseminate financial information to facilitate insolvency resolution.
- **Statement 2 is incorrect:** The **National Company Law Tribunal** adjudicates insolvency resolution for companies and Limited Liability Partnerships. The **Debt Recovery Tribunal** (DRT) adjudicates insolvency resolution for individuals and partnership firms.
- The **Insolvency and Bankruptcy Board of India** (IBBI) regulates the functioning of IPs, IPAs and IUs.
- IBC was later amended with the provision to **bar promoters from bidding for their own companies**. It prevented defaulters from regaining control of their companies at a cheaper value
- The code was again amended in 2019 which mandates a deadline for the completion of the resolution process **within 330 days, including all litigation and judicial processes**.

### 57. Consider the following statements about the PM KUSUM scheme?

1. The scheme aims at installation of solar pumps and grid connected solar and other renewable power plants in the country.
2. It was launched by the Ministry of Agriculture and Farmers' Welfare.

Which of the statements given above is/are correct?

A. 1 only

- B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** The Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) Scheme was launched in 2019 for installation of solar pumps and grid connected solar and other renewable power plants in the country.
- **Statement 2 is incorrect:** It was launched by the **Ministry of New and Renewable Energy**.
- Under the Kusum scheme farmers, panchayat, co-operative societies can apply to plant a solar pump. The total cost involved in this scheme is divided into three categories in which the Government will help farmers.
- Government will provide a subsidy of 60% to farmers and 30% of the cost will be given by Government in the form of loans. Farmers will only have to give 10% of the total cost of the project. The electricity generated from the solar panel can be sold by the farmers.
- The scheme consists of three components:
  - **Component-A:** 10,000 MW of Decentralized Ground Mounted Grid Connected Renewable Power Plants.
  - **Component-B:** Installation of 17.50 lakh standalone Solar Powered Agriculture Pumps.
  - **Component-C:** Solarisation of 10 Lakh Grid-connected Solar Powered Agriculture Pumps.
- The scheme aims to add solar and other renewable capacity of 25,750 MW by 2022 with total central financial support of Rs. 34,422 Crore including service charges to the implementing agencies.

**Benefits of the Scheme:**

- The Scheme will have substantial environmental impact in terms of savings of CO2 emissions. All three components of the Scheme combined together are likely to result in saving about 27 million tonnes of CO2 emission per annum.
- Further, Component-B of the Scheme on standalone solar pumps may result in saving of 1.2 billion liters of diesel per annum and associated savings in the foreign exchange due to reduction of import of crude oil.
- The scheme has direct employment potential. Besides increasing self-employment the proposal is likely to generate employment opportunities equivalent to 6.31 lakh job years for skilled and unskilled workers.

<http://newsonair.com/News?title=Advisory-issued-against-fraudulent-websites-claiming-registration-under-PM-KUSUM-Scheme&id=393428>

**58. With reference to the New Education Policy, consider the following statements.**

1. The 10+2 structure of school curriculum is to be replaced by a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively.
2. It aims to raise the Gross Enrolment Ratio in higher education to 100 per cent by 2025.
3. It has set the target to increase the public investment in the education sector to reach 6 per cent of GDP by the Centre and State.
4. Vocational education will start in schools from the 6th grade.
5. An autonomous body, the National Educational Technology Forum (NETF) will be created to promote digital learning.

Which of the statements given above is/are correct?

- A. 1, 4 and 5 only
- B. 1, 2, 4 and 5 only

C. 1, 3, 4 and 5 only

D. 1, 2, 3, 4 and 5

Answer: C

**Explanation:**

● The New Education Policy expands age group 6-14 years of mandatory schooling to **3-18 years of schooling**. The NEP introduces hitherto uncovered three years of pre-schooling, age group of 3-6 years under the school curriculum.

● **Statement 1 is correct:** With an emphasis on Early Childhood Care and Education (ECCE), the 10+2 structure of school curriculum is to be replaced by a **5+3+3+4 curricular structure** corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively. The Indian government has replaced a 34-year-old National Policy on Education, framed in 1986, with the New Education Policy of 2020. The NEP, approved by the union cabinet, makes sweeping reforms in school and higher education including teaching.

● **Statement 2 is incorrect:** The new policy aims for **universalisation of education** from pre-school to secondary level with 100 per cent Gross Enrolment Ratio (GER) in school education by 2030 and aims to raise **GER in higher education to 50 per cent by 2025**.

● **Statement 3 is correct:** NEP 2020 has set the target to increase the public investment in the education sector to reach **6 per cent of GDP** by the Centre and State.

● NEP 2020 calls for the setting up of a **National Mission on Foundational Literacy and Numeracy** by the Education Ministry. States will prepare an implementation plan for attaining universal foundational literacy and numeracy in all primary schools for all learners by grade 3 by 2025.

● A new National Assessment Centre, **PARAKH** (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development), will be set up as a standard-setting body.



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- NEP emphasises on setting up of **Gender Inclusion Fund** and also **Special Education Zones** for disadvantaged regions and groups.
- Every state/district will be encouraged to establish "**Bal Bhavans**" as a special daytime boarding school, to participate in art-related, career-related, and play-related activities. Free school infrastructure can be used as Samajik Chetna Kendras.
- The policy states, the medium of instruction until at least class 5 (and preferably till class 8) should be "home language or mother tongue or local/regional language". Thereafter, the home or local language should continue to be taught as a language. The policy gives the freedom to the state, region, and child to choose **three languages** to be learned. However, at least two of the three languages should be native Indian languages.
- High performing Indian universities will be encouraged to set up campuses in other countries, and similarly, selected universities, those from among the top 100 universities in the world will be facilitated to operate in India.
- **Statement 5 is correct:** An autonomous body, the **National Educational Technology Forum (NETF)** will be created to promote digital learning. It will provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration and so on, both for school and higher education.
- **Statement 4 is correct:** **Vocational education** will start in schools from the 6th grade.

<https://indianexpress.com/article/education/new-education-policy-2020-live-updates-cabinet-approves-nep-ramesh-pokhriyal-prakash-javadekar-6529139/>

### 59. Atal Innovation Mission is set up under the

- A. Department of Science and Technology
- B. NITI Aayog
- C. Ministry of Labour and Employment



D. Ministry of Skill Development and Entrepreneurship

Answer: **B**

**Explanation:**

- The Atal Innovation Mission (AIM) is a flagship initiative set up by the **NITI Aayog** to promote innovation and entrepreneurship across the country.
- AIM's objectives are to create and promote an ecosystem of innovation and entrepreneurship across the country at schools, universities, research institutions, MSME and industry levels.
- To promote creative, innovative mindset in schools. At the school level, AIM is setting up state of the art **Atal Tinkering Labs (ATL)** in schools across all districts across the country.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1637998>

**60. Consider the following statements about the National Intelligence Grid (NATGRID).**

1. It is an attached office under the Ministry of Defence to create a unified database that would compile a wide variety of currently available intelligence inputs.
2. At least 10 central agencies will have access to the data on a secured platform.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** NATGRID (or National Intelligence Grid) is an **attached office under the Ministry of Home Affairs** which aims to create an online database for collating scattered pieces of information of core security agencies and putting them on one platform.

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- The 26/11 attacks on Mumbai led to the exposure of several weaknesses in India's intelligence gathering and action networks.
- NATGRID is part of the radical overhaul of the security and intelligence apparatuses of India.
- NATGRID is being implemented in four different phases, the first two were operationalised in 2014.
- **Statement 2 is correct:** At least 10 central agencies like Intelligence Bureau (IB), Research and Analysis Wing (R&AW) and others will have access to the data on a secured platform.
- The 10 user agencies will be linked independently with certain databases that would be **procured from 21 providing organisations** and include telecom, tax records, bank, immigration, etc. to enable the generation of intelligence inputs.
- The project aims to go live by December 31, 2020.
- It is being set up to track any terror suspect and prevent terrorist attacks with real time data.
- The NATGRID will enable multiple security and intelligence agencies to access a database related to immigration entry and exit, banking and telephone details, among others, from a common platform.
- The project, initially started in **2009**, is an **online database** for collating scattered pieces of information and putting them together on one platform.
- The NATGRID **links intelligence and investigation agencies.**
- At least 10 Central government agencies, such as the Intelligence Bureau, Research and Analysis Wing and others will have access to the data on the secured platform.
- The 10 user agencies will be linked independently with certain databases which will be procured from 21 providing organisations including telecom, tax records, bank, immigration etc. to generate intelligence inputs.
- The **data recovery centre** of the NATGRID has been constructed **in Bengaluru** and its **headquarters** is nearing completion in **Delhi**.

- The project aims to go live by December 31, 2020.

<https://www.thehindu.com/news/national/natgrid-to-have-access-to-database-that-links-around-14000-police-stations/article32058643.ece>

**61. Consider the following statements about Atal Pension Yojana (APY).**

1. It is a pension scheme for citizens of India focussed on the unorganised sector workers.
2. Minimum entry age for this scheme is 40 years.

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

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** Atal Pension Yojana (APY) is a pension scheme for citizens of India focussed on the **unorganised sector workers**.
- Under the APY, guaranteed minimum pension of Rs. 1,000/-, 2,000/-, 3,000/-, 4,000 and 5,000/- per month will be given at the age of 60 years depending on the contributions by the subscribers.
- Any Citizen of India can join the APY scheme.
- The following are the eligibility criteria:
  - The age of the subscriber should be between 18 - 40 years. **Hence, statement 2 is incorrect.**
  - He / She should have a savings bank account/ open a savings bank account.
  - The prospective applicant should be in possession of mobile number and its details are to be furnished to the bank during registration.

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- Government of India (GoI) will also co-contribute 50% of the subscriber's contribution or Rs. 1,000 per annum, whichever is lower, who joins the scheme during the period 1st June, 2015 to 31st March, 2016.
  - The Government co-contribution is available for those who are not covered by any Statutory Social Security Schemes and is not an Income Tax payer.
- <https://www.livemint.com/money/personal-finance/atal-pension-yojana-you-can-now-change-contribution-anytime-11594081733558.html>

**62. With reference to India's external trade, consider the following statements.**

1. China remains as the largest trading partner of India.
2. With the USA, India has consistently run trade surplus since 2014-15.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** India's top five trading partners continue to be USA, China, UAE, Saudi Arabia and Hong Kong respectively.
- **Statement 2 is correct:** With two top trading countries i.e. The USA and United Arab Emirates, India has consistently run **trade surplus** since 2014-15.
- On the other hand, India has trade deficit continuously since 2014-15 with respect to other major trading partners i.e. China PRP, Saudi Arabia, Iraq, Germany, Korea RP, Indonesia and Switzerland.

<https://economictimes.indiatimes.com/news/economy/foreign-trade/u-s-remains-indias-top-trading-partner-in-2019-20/articleshow/76924711.cms>

63. Consider the following pairs :

**Important ports sometimes mentioned in the news**

1. Duqm : Oman
2. Changi : Myanmar
3. Chabahar : Iraq
4. Gwadar : Pakistan

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

- A. 1 and 2 only
- B. 1 and 4 only
- C. 1, 2 and 4 only
- D. 2, 3 and 4 only

Answer: **B**

**Explanation:**

1. Duqm : Oman
2. Changi : Singapore
3. Chabahar : Iran
4. Gwadar : Pakistan

<https://www.thehindu.com/news/national/iran-drops-india-from-chabahar-rail-project-cites-funding-delay/article32072428.ece>



64. With reference to the Pradhan Mantri Fasal Bima Yojana (PMFBY), consider the following statements:

1. The scheme is mandatory for the farmers who have borrowed institutional loans from banks.
2. The Maximum Premium payable by the farmers is 2% for all Kharif Food & Oilseeds crops, 1.5% for Rabi Food & Oilseeds crops and 5% for Annual Commercial/Horticultural Crops.
3. The difference between premium and the rate of Insurance charges payable by farmers is shared equally by the Centre and State.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. 1 and 2 only
- D. 1, 2 and 3

Answer: B

**Explanation:**

- **Pradhan Mantri Fasal Bima Yojana (PMFBY)**, launched in 2016, provides a comprehensive insurance cover against crop damage or loss arising out of unforeseen events thus helping in stabilising the income of the farmers and encouraging them for adoption of innovative practices.
- The scheme is administered by the **Ministry of Agriculture and Farmers' Welfare**.
- **Crops covered** : Oilseed crops; all food crops; Annual commercial/horticultural crops
- **Eligibility criteria** : The scheme is **mandatory** for the farmers who have borrowed institutional loans from banks, and it is optional for the farmers who have not availed institutional credit.
- **Premium** : There will be a uniform premium of 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops. For annual commercial and horticultural crops, the premium to be paid by farmers will be 5%. **Hence, statement 2 is correct.**

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- The difference between premium and the rate of Insurance charges payable by farmers shall be **shared equally by the Centre and State.**
- **Coverage** : It aims at covering the losses suffered by farmers such as pre- sowing losses, post-harvest losses due to cyclonic rains and losses due to unseasonal rainfall in India. It also covers losses due to localized calamities such as inundation, hailstorm and landslide risks.
- **Exclusions** : The losses arising out of war and nuclear risks, malicious damage and other preventable risks are not covered under this scheme.
- The scheme is implemented by empanelled general insurance companies. The funds for the scheme come from the **Krishi Kalyan Kosh.**
- Krishi Kalyan Kosh (farmers' welfare fund) is an emergency fund to support farmers when they incur losses due to low rates of produce, crop damage due to natural disasters, and to assist them when there is a delay in payment of minimum support price (MSP) by the Centre.
- Recently, the Union Cabinet approved the revamp of the Pradhan Mantri Fasal Bima Yojana to enable quick and accurate yield estimation thus leading to faster claims settlement.

#### Major changes

- **Statement 1 is incorrect:** The enrolment in the two schemes has been made **voluntary for all farmers**, including those with existing crop loans.
- The **Centre has reduced its share of the premium subsidy** under PMFBY from the current 50% to 25% in irrigated areas and 30% for unirrigated areas from the kharif season of 2020. Districts having 50 per cent or more irrigated area will be considered as irrigated area/district. **Hence, statement 3 is incorrect.**
- Central share in premium subsidy is increased to **90 per cent** for north eastern states from the existing sharing pattern of 50:50 under both the schemes.
- Technology solutions like **Smart Sampling Technique (SST)** to be adopted during assessment exercises.

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- The Centre has given states/UTs the option to select any number of additional risk covers/features like prevented sowing, localised calamity, mid-season adversity, and post-harvest losses. Earlier, these risk covers were mandatory.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1638347>

**65. Consider the following pairs**

**Index Released By**

1. Wholesale Price Index Office of Economic Affairs
2. Index of Industrial Production Office of Economic Affairs
3. Consumer Price Index- Combined Central Statistical Organisation
4. Purchasing Managers' Index Central Statistical Organisation

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

- A. 1 and 4 only
- B. 3 only
- C. 1 and 3 only
- D. 1, 2 and 3 only

Answer: C

**Explanation**

**Index Released By**

- Wholesale Price Index Office of Economic Affairs
- Consumer Price Index- Combined Central Statistical Organisation
- Index of Industrial Production Central Statistical Organisation
- Purchasing Managers' Index Japanese firm Nikkei

<https://www.pressreader.com/india/the-hindu/20200714/281505048518656>

**66. The main objective of the Bharatmala Pariyojana is**

- A. Making all national highways free of various railway crossings.
- B. Improving road connectivity particularly on economic corridors, border areas and far flung areas.
- C. To promote, develop and harness the potential of tourism in India.
- D. To provide an alternative source of livelihoods to members of Self Help Groups.

Answer: **B**

**Explanation:**

- Bharatmala, under the **Ministry of Road Transport and Highways**, is an umbrella program for the highways sector in India that focuses on optimizing efficiency of freight & passenger movement across the country by bridging critical infrastructure gaps.
- Bharatmala will look to improve connectivity particularly on economic corridors, border areas and far flung areas with an aim of quicker movement of cargo and boosting exports.
- The Union Cabinet had approved the phase I of the project in October 2017 and it is set to be completed by 2021-22.
- The Bharatmala project was envisaged with the aim to improve logistics efficiency while easing up traffic congestion caused due to vehicles for such purposes, making our economic corridors more effective, improving connectivity to border areas and more.
- Highlights of Bharatmala Pariyojana
  - Improvement in efficiency of existing corridors through development of Multimodal Logistics Parks and elimination of choke point
  - Enhance focus on improving connectivity in North East and leveraging synergies with Inland Waterways
  - Emphasis on use of technology & scientific planning for Project Preparation and Asset Monitoring



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- Delegation of powers to expedite project delivery - Phase I to complete by 2022
- Improving connectivity in the North East
- Option A is related to **Setu Bharatam scheme**. It was launched by Prime Minister Narendra Modi on 4th March 2016. It was an initiative to make all national highways free of various railway crossings by 2019.
- It involves the construction of 208 road overbridges (RoBs) and road underbridges (RuBs) across 19 states at a cost of Rs 208 billion.
- Option C is related to **Swadesh Darshan Scheme**. It is a scheme of the Ministry of Tourism which aims to promote, develop and harness the potential of tourism in India.
- Option D is related to **Aajeevika Grameen Express Yojana (AGEY)**. It is a sub-scheme under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) to facilitate transport facilities in the rural areas and also provide job opportunities to members of Self Help Groups (SHGs) under DAY-NRLM.
- AGEY aims to provide connectivity to rural areas through vehicles operated by SHG members. State Rural Livelihoods Missions (SRLMs) in consultation with Community Based Organisations (CBOs) under DAY – NRLM identify routes where roads have been constructed under Pradhan Mantri Gram Sadak Yojana (PMGSY) but have poor transport services. SHG members are then provided interest free loans by the CBOs for operating vehicles on the identified routes based on financial viability.

<https://www.thehindu.com/news/national/tamil-nadu/satellite-town-ring-road-between-tn-karnataka-gets-expert-committee-nod/article32064523.ece>

### 67. Consider the following statements about NABARD.

1. It involves in both direct and indirect financing.
2. It is a subsidiary of the RBI.



Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- NABARD was established in 1982 under the National Bank for Agriculture and Rural Development Act, 1981.
- It is a development bank focussing primarily on the rural sector of the country. It is the apex banking institution to provide finance for Agriculture and rural development. It is responsible for the development of the small industries, cottage industries, and any other such village or rural projects.
- **Statement 1 is correct:** NABARD is an apex refinancing agency for the institutions providing investment and production credit for promoting the various developmental activities in rural areas.
- NABARD also provides direct term loans at affordable rates of interest to certain activities like Designated Food Parks (DFPs) and food processing units in the DFPs.
- **Statement 2 is incorrect:** In 2019, the RBI has sold its entire stake in the National Housing Bank (NHB) and the National Bank for Agriculture & Rural Development (Nabard), by selling its entire stakes to the government, making them **fully government-owned**.

<https://economictimes.indiatimes.com/news/economy/finance/nabard-to-provide-bank-refinance-of-rs-5000-crore-for-watershed-development-projects/articleshow/76941752.cms>

68. Broad-based Trade and Investment Agreement (BTIA) is sometimes seen in the news in the context of negotiations held between India and

- A. Association of Southeast Asian Nations
- B. European Union
- C. Organization for Economic Cooperation and Development
- D. Shanghai Cooperation Organization

Answer: **B**

**Explanation:**

- India and the European Union (EU) have been negotiating a FTA, officially called a Broad-based Trade and Investment Agreement (BTIA) since 2007 but has not been able to conclude it because of differences in some important areas.

**Issues with BTIA**

- The key differences arise over the movement of professionals. India is demanding greater and liberal market access for its service professionals.
- India is also seeking **data secure nation status** by the EU. India is currently not among the nations considered data secure by the EU.
- On the other hand, the EU is demanding significant duty cuts in automobiles, wines, spirits and dairy products, and a strong intellectual property regime.

**‘Data Secure Nation’ status**

- The lack of ‘Data Secure Nation’ status from EU prevents flow of sensitive data, such as patient information for telemedicine, to India.
- The existing data protection laws in the EU (known as **General Data Protection Regulation (GDPR)**) allow such information to only flow into a country that has been designated as being data secure.

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- The matter is particularly crucial as it will have a bearing on Indian IT companies wanting market access.

<https://www.thehindu.com/business/Economy/eu-india-summit-to-launch-talks-on-resuming-fta-negotiations/article32082576.ece>

**69. The “Nagorno-Karabakh” region sometimes mentioned in the news in the context of the affairs of**

- A. China and Philippines
- B. Israel and Palestine
- C. Azerbaijan and Armenia
- D. Iraq and Iran

Answer: C

**Explanation:**

- The landlocked mountainous region of Nagorno-Karabakh is the subject of an unresolved dispute between Azerbaijan, in which it lies, and its ethnic Armenian majority, backed by neighbouring Armenia.
- In 1988, towards the end of Soviet rule, Azerbaijani troops and Armenian secessionists began a bloody war which left the de facto independent state in the hands of ethnic Armenians when a truce was signed in 1994.



- Negotiations have so far failed to produce a permanent peace agreement, and the dispute remains one of post-Soviet Europe's "frozen conflicts."

<https://indianexpress.com/article/explained/armenia-azerbaijan-nagorno-karabakh-6505740/>

**70. With reference to Commercial papers (CPs), consider the following statements.**

1. They are unsecured money market instruments issued in the form of a promissory note.
2. CPs in India are regulated by the RBI.
3. All corporates are eligible to issue CPs.

Which of the above statements is/are correct?

- A. 1 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: **B**

#### Explanation:

● **Statement 1 is correct:** Commercial paper, or CP, is a short-term debt instrument issued by companies to raise funds generally for a time period up to one year. It is an unsecured money market instrument issued in the form of a promissory note and was introduced in India in 1990. CPs can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue.

● **Statement 3 is incorrect:** Corporates, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue CP.

● **Not all corporates are eligible to issue CPs.** A corporate would be eligible to issue CP provided –

○ the tangible net worth of the company, as per the latest audited balance sheet, is not less than Rs. 4 crore

○ company has been sanctioned working capital limit by bank/s or all-India financial institution/s; and

○ the borrowal account of the company is classified as a Standard Asset by the financing bank/s/institution/s.

● **Statement 2 is correct:** CPs in India are regulated by the RBI and governed by the RBI directions which lays down the eligibility requirements, disclosure norms, rating and documentation procedures.

<http://newsonair.com/News?title=PSBs-to-purchase-NBFC-Bonds%2fCPs-worth-Rs-14%2c667-cr-under-extended-PCGS%3a-FM-Nirmala-Sitharaman&id=393812>

**71. Which one of the following countries is not a member of the Organization of the Petroleum Exporting Countries (OPEC)?**

A. Iran



B. Saudi Arabia

C. Russia

D. Venezuela

Answer: C

**Explanation:**

• The Organization of the Petroleum Exporting Countries (OPEC) was founded in Baghdad, Iraq, with the signing of an agreement in September 1960 by five countries namely **Islamic Republic of Iran**, Iraq, Kuwait, **Saudi Arabia** and **Venezuela**. They were to become the Founder Members of the Organization.

• At present, the members of OPEC include Libya, the United Arab Emirates, Algeria, Nigeria, Gabon, Angola, Equatorial Guinea and Congo.

**OPEC +**

• **“OPEC Plus” arrangement** is a grouping which includes OPEC countries and other countries including Russia, Mexico and Kazakhstan to contain oil output and stable oil prices.

<https://www.bloomberquint.com/markets/oil-extends-gains-after-report-points-to-lower-u-s-stockpiles>

**72. Consider the following statements about the anti-defection law.**

1. It is contained in the Ninth Schedule of the Constitution introduced by the 52nd Amendment.
2. It protects legislators from disqualification in cases where there was a split.

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:

#### What is anti-defection?

- It is disqualification when a member of parliament or legislature chooses to join another party after being elected as some party.
- **Statement 1 is incorrect:** Anti-Defection Law is contained in the **Tenth Schedule** of the Constitution, which was introduced by the 52nd Amendment in 1985.

#### Disqualification is done when:

- Members voluntarily give up party membership.
- If he abstains from the direction given by the party's whip (an official of a political party appointed to maintain parliamentary discipline).
- If an independent candidate joins any political party.
- If a nominated member joins a party after 6 months of his/her nomination.

#### Exception:

- If the speaker or any presiding officer after being elected, give up party for impartiality then he is not disqualified. He can rejoin the party after getting down from the post.
- The **speaker/presiding officer** will be the final authority to decide the disqualification on the ground of anti-defection. The decision can be challenged in court.
- The original act introduced in 1985 protected legislators from disqualification in cases where there was a **split** (with 1/3rd of members splitting) or **merger** (with 2/3rds of members merging) of a legislature party with another political party.
- **Statement 2 is incorrect:** The 2003 amendment to the law **deleted the one-third split provision** which offered protection to defectors.

<https://www.thehindu.com/news/national/tamil-nadu/puducherry-mla-moves-hc-challenging-disqualification-under-anti-defection-law/article32084481.ece>

73. Consider the following statements

1. Rising Inflation may lead to decrease in unemployment.
2. Rising Inflation may lead to increase in unemployment.

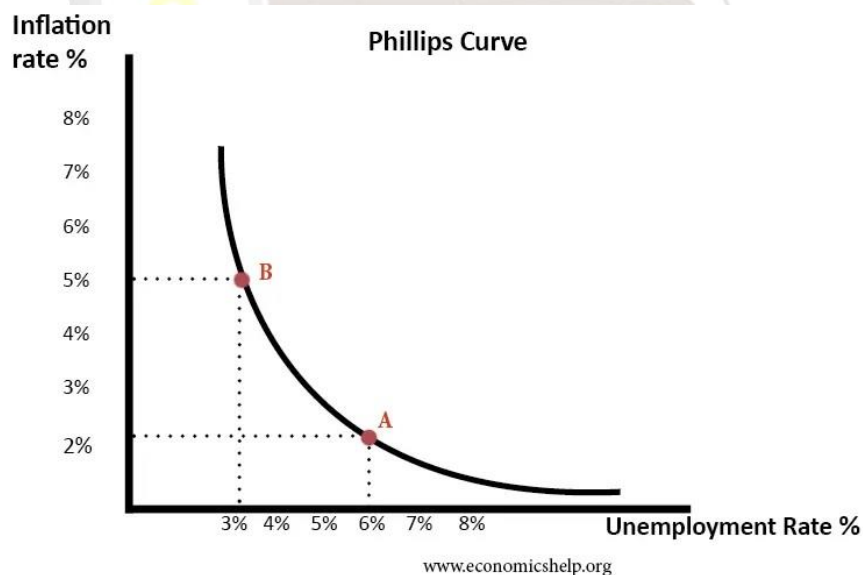
Which of the statements given above is/are correct?

- A. 1 only  
B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The Phillips curve is an economic concept developed by A. W. Phillips stating that inflation and unemployment have a stable and **inverse relationship**.
- The theory claims that with economic growth comes inflation, which in turn should lead to more jobs and less unemployment. This theory was found to be empirically correct in many countries.



- **Statement 2 is correct:** However, the concept was called into question due to the occurrence of **stagflation** in the 1970s, when there were high levels of both inflation and unemployment.

<https://www.thehindu.com/opinion/editorial/inflation-alert-the-hindu-editorial-on-rising-prices/article32095082.ece>

**74. Consider the following statements about the National Skills Development Corporation (NSDC).**

1. It was set up by the Ministry of Finance as a not-for-profit public-private partnership.
2. 51 per cent equity of NSDC is held by the private sector and 49 per cent by the Union Government.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The National Skills Development Corporation (NSDC) is a **not-for-profit public-private partnership** set up by the **Ministry of Finance** in 2008.
- **Statement 2 is correct:** The **Government of India** through the Ministry of Skill Development & Entrepreneurship (MSDE) holds **49%** of the share capital of NSDC, while the **private sector** has the balance **51%** of the share capital.
- NSDC acts as a catalyst in skill development by providing funding to enterprises, companies and organizations that provide skill training.
- It also develops appropriate models to enhance, support and coordinate private sector initiatives.

<https://www.thehindu.com/news/national/mantra-to-stay-relevant-is-to-improve-skills-says-pm-modi/article32088039.ece>

75. Consider the following statements about the United Nations Development Programme (UNDP).

1. It is a specialized agency of the United Nations.
2. It releases the Gender Social Norms Index.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- The United Nations Development Programme (UNDP) is the UN's global development network formed in 1965, helping countries to achieve the eradication of poverty, and the reduction of inequalities and exclusion.
- UNDP is central to the United Nations Sustainable Development Group (UNSDG), a network that spans 165 countries and unites the 40 UN funds, programmes, specialized agencies and other bodies working to advance the 2030 Agenda for Sustainable Development.
- As the UN's development agency, UNDP plays a critical role in helping countries achieve the Sustainable Development Goals.
- UNDP is the largest UN development assistance program and it is headquartered in New York City, the U.S.
- **Statement 1 is incorrect:** UNDP is **not a specialized agency** of the United Nations.



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- UN specialized agencies are international organizations that coordinate their work with the United Nations through negotiated agreements.
- Specialized agencies are legally independent of the United Nations and have separate budgets, members, rules, and personnel.

There are currently **17 specialized agencies:**

- Food and Agriculture Organization (FAO)
- International Civil Aviation Organization (ICAO)
- International Fund for Agricultural Development (IFAD)
- International Labour Organization (ILO)
- International Maritime Organization (IMO)
- International Monetary Fund (IMF)
- International Telecommunications Union (ITU)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- United Nations Industrial Development Organization (UNIDO)
- Universal Postal Union (UPU)
- World Bank Group:
  - IBRD: International Bank for Reconstruction and Development
  - IDA: International Development Association
  - IFC: International Finance Corporation
- World Health Organization (WHO)
- World Intellectual Property Organization (WIPO)
- World Meteorological Organization (WMO)
- World Tourism Organization (UNWTO)

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- **Statement 2 is correct:** UNDP releases the annual Human Development Report and the Gender Social Norms Index.
- Gender Social Norms Index is designed to measure how social beliefs obstruct gender equality in areas like politics, work, and education.
- The Index contains data from 75 countries, covering over 80 percent of the world's population.  
<https://www.thehindu.com/news/national/lancet-study-predicts-earlier-peak-for-indian-population/article32095120.ece>

76. "Green deal" sometimes mentioned in the news in the context of the affairs of

- A. European Union
- B. Organization for Economic Cooperation and Development
- C. Shanghai Cooperation Organization
- D. Group of Seven

Answer: A

**Explanation:**

- The **European Union (EU)** introduced its ambitious **Green Deal** in the CoP25 (held in Madrid in 2019) which consists of additional measures it would take on climate change.
- EU's member countries are together the **third-largest emitter of greenhouse gases** in the world after China and the United States.
- The European Green Deal outlines that the EU will become **carbon neutral** (*achieved when a country's emissions are balanced by absorptions and removal of greenhouse gases from the atmosphere*) **by 2050** and increase its **2030 emission reduction target** to at least 50 per cent compared to 1990 levels and work towards 55 per cent.

<https://www.thehindu.com/opinion/op-ed/india-should-believe-in-the-eu/article32094669.ece>

77. “Hope Mars Mission” is an initiative of which of the following countries?

- A. United Arab Emirates
- B. The U.S.
- C. China
- D. India

Answer: A

**Explanation:**

- The United Arab Emirates (UAE) is set to launch its Emirates Mars Mission aka Hope Mars Mission on July 16 (July 17 as per Indian time).
- With the spacecraft’s launch to the Red Planet, **UAE will become the first Arab country** to achieve this feat.
- The spacecraft is expected to reach Mars’ orbit by February 2021.
- The objective of the mission is to collect data on the Martian atmosphere by studying the different layers of the atmosphere in different seasons.

<https://indianexpress.com/article/technology/science/uae-hope-mars-mission-streaming-6506896/>

78. Consider the following statements about Participatory Notes (P-Notes).

1. They are part of money market instruments.
2. It makes possible for overseas investors to invest in India without registering themselves with SEBI directly.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2

D. Neither 1 nor 2

Answer: **B**

**Explanation:**

● **Statement 2 is correct:** P-Notes are Overseas Derivative Instruments that have Indian stocks as their underlying assets. They allow foreign investors to buy stocks listed on Indian exchanges without being registered. The instrument gained popularity as FIIs, to avoid the formalities of registering and to remain anonymous, started betting on stocks through this route.

● **Statement 1 is incorrect:** P-Notes are part of capital market instruments.

<https://www.thehindubusinessline.com/markets/stock-markets/p-notes-investment-climbs-to-62138-cr-till-june/article32102472.ece>

**79. “Vienna Convention” sometimes seen in the news is related to**

A. Set of treaties that aims to prevent torture and other acts of cruel, inhuman, or degrading treatment or punishment around the world.

B. Convention which establishes the standards of international law for humanitarian treatment in war.

C. International legally binding instrument for conservation and sustainable use of marine biological diversity of areas beyond national jurisdiction.

D. Set of treaties which forms the core of international diplomatic and consular law.

Answer: **D**

**Explanation:**

● The 1961 Vienna Convention on Diplomatic Relations (VCDR) and the 1963 Vienna Convention on Consular Relations form the core of international diplomatic and consular law.

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- To a large extent, the VCDR codified customary rules on bilateral diplomatic relations between States. Meanwhile, its provisions have largely become part of general international law themselves.

<https://www.thehindu.com/news/national/consular-access-to-kulbhushan-jadhav-neither-meaningful-nor-credible-india/article32103757.ece>

#### 80. Consider the following statements about Common Service Centres (CSCs).

1. CSCs are the access points for delivery of essential public utility services, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country.
2. CSCs come under the Ministry of Science and Technology.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

#### Explanation:

- Common Service Centre is an important component of National e-governance plan launched in 2006
- **Statement 1 is correct:** CSCs are the access points for delivery of essential public utility services, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country.



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- It is a pan-India network catering to regional, geographic, linguistic and cultural diversity of the country, thus enabling the Government's mandate of a socially, financially and digitally inclusive society.

- **Statement 2 is incorrect:** Common Service Centres (CSCs) come under the **Ministry of Electronics and Information Technology (MeitY)**.

<https://www.livemint.com/news/india/csc-e-governance-services-to-recruit-20-lakh-people-at-cscs-this-year-11594917781052.html>

**81. The 'NISHTHA' initiative is related to?**

- A. National level awareness campaign on cybersecurity
- B. Improving Quality of School Education through Integrated Teacher Training
- C. Network to nurture women entrepreneurship
- D. Coordinating implementation of the National Intellectual Property Rights (IPR) Policy 2016

Answer: **B**

#### Explanation

- A National Mission called NISHTHA – National Initiative for School Heads' and Teachers' Holistic Advancement under the Centrally Sponsored Scheme of **Samagra Shiksha** was launched to improve learning outcomes at the elementary level.

- The Integrated Teacher Training Programme envisages to build the capacities of around 42 lakh teachers and head of schools, faculty members of SCERTs, DIETs, Block Resource Coordinators, and Cluster Resource Coordinators.

- The aim of this training is to motivate and equip teachers to encourage and foster critical thinking in students, handle diverse situations and act as first level counsellors.

- **Option B** is related to **Pradhan Mantri Shram Yogi Maan-dhan (PM- SYM) scheme**: The scheme is meant for old age protection and social security of Unorganised Workers (UW) who are

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mostly engaged as rickshaw pullers, street vendors, rag pickers, domestic workers, construction workers etc.

- **Option C** is related to **UDYAM SAKHI portal**: An initiative of the Ministry of Micro, Small & Medium Enterprises initiative is a network for nurturing social entrepreneurship creating business models revolving around low-cost products and services to resolve social inequities

<http://newsonair.com/News?title=HRD-Minister-launches-NISHTHA-programme-for-1200-key-resources-persons-of-Andhra-Pradesh&id=393946>

**82. With reference to the Rights of Persons with Disabilities Act, 2016, consider the following statements:**

1. The Act fulfills the obligations to the United National Convention on the Rights of Persons with Disabilities (UNCRPD), to which India is a signatory and subsequently ratified the same.
2. The Act provides three percent reservation for persons with benchmark disabilities in posts of all Government establishments.
3. Under the Act, every child with benchmark disability between the age group of 6 and 18 years shall have the right to free education.

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:

- **Statement 1 is correct:** Rights of Persons with Disabilities Act, 2016 fulfills the obligations to the United National Convention on the Rights of Persons with Disabilities (UNCRPD), to which India is a signatory and subsequently ratified the same on 1st October, 2007.

- The Act came into force during December 2016.

#### Disabilities covered

- Disability has been defined based on an evolving and dynamic concept.
- The types of disabilities have been increased from **existing 7 to 21** and the Central Government will have the power to add more types of disabilities.

#### Rights and entitlements

- Responsibility has been cast upon the appropriate governments to take effective measures to ensure that the persons with disabilities enjoy their rights equally with others.
- **Statement 3 is correct:** Every child with benchmark disability between the age group of **6 and 18 years** shall have the **right to free education**.
- All Government institutions of higher education and those getting aid from the Government are required to reserve at least 5% of seats for persons with benchmark disabilities.
- **Statement 2 is incorrect:** **Four percent reservation** for persons with benchmark disabilities is to be provided in posts of all Government establishments with differential quotas for different forms of disabilities.
- Incentives to employers in the private sector are to be given who provide 5% reservation for persons with benchmark disability. Special employment exchanges for the PWD are to be set up.

#### Guardianship

- The Act provides for grant of guardianship by District Court under which there will be joint decision – making between the guardian and the persons with disabilities.

#### Establishment of Authorities

- Broad based **Central & State Advisory Boards on Disability** are to be set up to serve as apex policy making bodies at the Central and State level.

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- The Office of Chief Commissioner of Persons with Disabilities has been strengthened who will now be assisted by 2 Commissioners and an Advisory Committee comprising not more than 11 members drawn from experts in various disabilities.
- The Chief Commissioner for Persons with Disabilities and the State Commissioners will act as regulatory bodies and Grievance Redressal agencies and also monitor implementation of the Act.

#### Penalties for offences

- The Act provides for penalties for offences committed against persons with disabilities and also violation of the provisions of the new law.
- Any person who violates provisions of the Act, or any rule or regulation made under it, shall be punishable with imprisonment up to six months and/ or a fine of Rs 10,000, or both. For any subsequent violation, imprisonment of up to two years and/or a fine of Rs 50,000 to Rs five lakh can be awarded.
- Whoever intentionally insults or intimidates a person with disability, or sexually exploits a woman or child with disability, shall be punishable with imprisonment between six months to five years and fine.
- Special Courts will be designated in each district to handle cases concerning violation of rights of PwDs.

<https://www.thehindu.com/opinion/editorial/for-equal-treatment-the-hindu-editorial-on-the-supreme-court-extending-benefits-to-the-disabled/article32106048.ece>

**83. With reference to the United Nations 1267 sanctions committee, consider the following statements.**

1. It is also known as ISIL (Da-esh) and Al Qaida sanctions committee.
2. The committee can impose measures like asset freezes, travel bans and arms embargoes against designated individuals and entities.

3. The committee takes its decisions by a simple majority.

**Which of the statements given above is/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**

- **Statement 1 is correct:** The 1267 sanctions committee of the UN, also known as the ISIL (Da-esh) and Al Qaida sanctions committee, oversees sanctions measures related to individuals, entities and groups.
- **Statement 2 is correct:** The committee can impose measures like asset freezes, travel bans and arms embargoes against designated individuals and entities.
- It is one of the 14 sanctions committees under the UN. Sanctions committees comprise all 15 members of the Security Council, and each committee is chaired by a non-permanent member on a rotational basis.
- **Statement 3 is incorrect:** All these sanctions committees (including the 1267 sanctions committee) undertake decisions by **consensus**. This requirement effectively gives a veto to all 15 members of the committee.

<https://www.thehindu.com/news/international/un-blacklists-pakistan-taliban-leader-noor-wali-mehsud/article32117427.ece>

**84. Consider the following statements about the International North-South Transport Corridor (INSTC).**

1. It is an initiative of China, Russia and Iran.



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2. INSTC aims to boost trade between Russia, Iran, Central Asia, India and Europe.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 2 is correct:** International North-South Transport Corridor (INSTC) is a land-and sea-based 7,200-km long network comprising rail, road and water routes that are aimed at reducing costs and travel time for freight transport in a bid to **boost trade between Russia, Iran, Central Asia, India and Europe.**
- **Statement 1 is incorrect:** Described by some as India's response to China's Belt and Road Initiative, the INSTC is a **joint initiative taken by India, Russia and Iran.**
- The 'Inter-Governmental Agreement on International "North-South" Transport Corridor' was signed by the three countries in St. Petersburg, Russia, in 2000.
- Since then, 11 more nations have joined the project: Armenia, Azerbaijan, Belarus, Bulgaria (observer status), Kazakhstan, Kyrgyzstan, Oman, Syria, Tajikistan, Turkey, and Ukraine.



<https://www.thehindu.com/opinion/lead/iran-ties-need-quiet-diplomacy/article32118419.ece>

**85. With reference to the Delimitation Commission of India, consider the following statements.**

1. The Delimitation Commission has been constituted only once in the country.
2. The orders of the commission have the force of law and cannot be called in question before any court.
3. The copies of its orders are laid before the House of the People and the State Legislative Assembly concerned, but no modifications are permissible therein by them.

Select the correct answer using the codes given below.

- A. 1 and 3 only
- B. 3 only only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: C

**Explanation:**

- The Delimitation Commission is appointed by the **President of India** and works in **collaboration with the Election Commission of India**.
- It is appointed for the purpose of drawing up the boundaries of constituencies all over the country. A quota of constituencies to be reserved in each State is fixed depending on the proportion of SC or ST in that State.
- **Statement 1 is incorrect:** In India, Delimitation Commissions have been **constituted 4 times** – in 1952 under the Delimitation Commission Act, 1952, in 1963 under Delimitation Commission Act, 1962, in 1973 under Delimitation Act, 1972 and in 2002 under Delimitation Act, 2002.
- **Statement 2 is correct:** The Delimitation Commission in India is a high power body whose orders have the **force of law** and **cannot be called in question before any court**.
- These orders come into force on a date to be specified by the President of India on this behalf.
- **Statement 3 is correct:** The copies of its orders are laid before the House of the People and the State Legislative Assembly concerned, but **no modifications are permissible therein by them**.

**What is Delimitation?**

- Delimitation is the act of redrawing boundaries of Lok Sabha and state Assembly seats to represent changes in population.
- The main objective of delimitation is to provide **equal representation to equal segments of a population**. It also aims at a fair division of geographical areas so that one political party doesn't have an advantage over others in an election (i.e. to prevent *Gerrymandering*).
- Delimitation is carried out by an independent Delimitation Commission.

**How is delimitation carried out?**

- Under **Article 82**, the Parliament enacts a Delimitation Act **after every Census**.

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- Once the Act is in force, the Delimitation Commission is appointed by the **President of India** which works in **collaboration with the Election Commission of India**.
- The Delimitation Commission consists of
  - a retired Supreme Court judge,
  - the Chief Election Commissioner and
  - the respective State Election Commissioners.
- The Commission is supposed to determine the number and boundaries of constituencies in a way that the population of all seats, so far as practicable, is the same.
- The Commission is also tasked with identifying seats reserved for Scheduled Castes and Scheduled Tribes; these are where their population is relatively large.
- All this is done on the **basis of the latest Census** and, in case of difference of opinion among members of the Commission, the **opinion of the majority prevails**.

### Special powers of the Delimitation Commission

- The orders of the Delimitation Commission have the force of law and **cannot be called in question before any court** as it would hold up an election indefinitely.
- The copies of its orders are laid before the House of the People and the State Legislative Assembly concerned, but **no modifications are permissible therein by them**.

### How often has delimitation been done in the past?

- In India, Delimitation Commissions have been **constituted 4 times** – 1952, 1963, 1973 and 2002 under the Acts of 1952, 1962, 1972 and 2002.
- There was **no delimitation after the 1981 and 1991 Censuses** because the union government had suspended delimitation in 1976 until after the 2001 census so that states' family planning programs would not affect their political representation in the Lok Sabha.
- This freeze on the number of seats in Lok Sabha and Assemblies was **postponed until 2026** by another amendment.

- So, the last delimitation exercise was based on the 2001 Census and **only readjusted boundaries of existing Lok Sabha and Assembly seats and reworked the number of reserved seats** (without changing the number of seats in Lok Sabha and Assemblies).

<https://indianexpress.com/article/explained/delimitation-commission-northeast-india-election-commission-6510333/>

**86. Consider the following statements about the United Nations Economic and Social Council (ECOSOC).**

1. It is one of the six principal organs of the United Nations.
2. It is responsible for the direction and coordination of the economic, social, humanitarian, and cultural activities carried out by the UN.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The United Nations Economic and Social Council (ECOSOC) is one of the six principal organs of the United Nations.
- **Statement 2 is correct:** It is responsible for the direction and coordination of the economic, social, humanitarian, and cultural activities carried out by the UN.
- ECOSOC was established by the UN Charter (1945), which was amended in 1965 and 1974 to increase the number of members from 18 to 54. ECOSOC membership is based on geographic representation.



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- ECOSOC is responsible for promoting higher standards of living, full employment, and economic and social progress; identifying solutions to international economic, social and health problems; facilitating international cultural and educational cooperation; and encouraging universal respect for human rights and fundamental freedoms.

<https://www.thehindu.com/news/national/at-un-meet-modi-calls-for-reformed-multilateralism/article32118114.ece>

**87. With reference to India's Foreign Exchange Reserve, consider the following.**

1. Foreign currency assets
2. Gold Stock of RBI
3. Special Drawing Rights holdings
4. Reserve tranche
5. Loans from the World Bank

Which of the above are components of India's Foreign Exchange Reserve?

- A. 1 and 2 only
- B. 1, 2 and 4 only
- C. 1, 2, 3 and 4 only
- D. 1, 2, 3, 4 and 5

Answer: C

#### Explanation:

- Foreign Exchange Reserve indicates the reserves held by RBI in the form foreign currency assets, gold, SDR and reserve tranche. Components of foreign exchange reserve:

1. **Foreign Currency Assets**- Currencies of foreign countries are held in foreign exchange reserves. Apart from currency it also includes foreign currency deposit held by RBI with foreign central banks and the Bank for International Settlements (BIS).

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2. **Gold Stock of RBI-** The RBI has gold stock as a backup to issue currency and to meet unexpected Balance of Payments (BOP) problems. (*BOP problem occurs when a nation is unable to pay for essential imports or service its external debt repayments*)

3. **SDR Holdings-** Special Drawing Rights (also called “*paper gold*”) is a reserve created by the IMF to help countries that have BOP problems. The member countries have to contribute to this account in proportion to their IMF quota. The SDR basket consists of **five** major currencies of the world - the US dollar, Euro, British Pound, Chinese Renminbi and Yen (Japan).

4. **Reserve Tranche-** The reserve tranche is a portion of the required quota of currency that each IMF member country must provide to the IMF. It can be accessed by the member country at any time for its own purposes without a service fee.

<https://www.livemint.com/news/india/india-s-forex-reserves-climb-3-1-bn-to-record-516-362-bn-11594991113683.html>

#### 88. Consider the following statements about the Drugs Controller General of India (DCGI).

1. DCGI heads the Central Drugs Standard Control Organisation (CDSCO).
2. DCGI is responsible for approval of licenses of specified categories of Drugs such as blood and blood products, I. V. Fluids, Vaccine and Sera.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** Drugs Controller General of India (DCGI) heads the Central Drugs Standard Control Organisation (CDSCO).
- **Statement 2 is correct:** DCGI is responsible for approval of licenses of specified categories of Drugs such as blood and blood products, I. V. Fluids, Vaccine and Sera.

**About CDSCO**

- The CDSCO under the Ministry of Health & Family Welfare, is the National Regulatory Authority (NRA) of India.
- Under the Drugs and Cosmetics Act, 1940, CDSCO is responsible for
  - approval of Drugs,
  - conduct of Clinical Trials,
  - laying down the standards for Drugs,
  - control over the quality of imported Drugs in the country and
  - coordination of the activities of State Drug Control Organizations.

<https://www.thehindu.com/news/national/dcgi-notice-to-glenmark-over-overpricing-of-drug/article32131994.ece>

**89. With reference to the geographical indication (GI) tag, consider the following statements.**

1. It is conferred on agricultural, natural and manufactured goods.
2. The registration of GI is valid for 3 years after which it needs to be renewed.
3. The Geographical Indications of Goods (Registration and Protection) Act, 1999 is administered by the Competition Commission of India.

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

- A. 1 only
- B. 1 and 3 only

C. 3 only

D. 2 and 3 only

Answer: A

**Explanation:**

● A geographical indication (GI) is a sign used on products that have a **specific geographical origin** and possess qualities or a reputation that are due to that origin. In order to function as a GI, a sign must identify a product as originating in a given place.

● **Statement 1 is correct:** It is used for **agricultural, natural and manufactured goods**. Darjeeling tea became the first GI tagged product in India.

● **Statement 2 is incorrect:** The registration of GI is valid for **10 years** after which it needs to be renewed.

● In India, GI is given under the Geographical Indications of Goods (Registration and Protection) Act, 1999.

● **Statement 3 is incorrect:** The Act is administered by the **Controller General of Patents, Designs & TradeMarks, GI (CGPDTM-India)** under the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry.

● India enacted its GI legislation to comply with India's obligations under the Trade-Related Aspects of Intellectual Property Rights (**TRIPS**) **agreement**.

● GI registration gives to the registered proprietor and its authorized users, the legal right to the exclusive use of the GI and also the right to obtain relief in case of its infringement.

● GI is a **collective intellectual property right** and is thus owned by all the producers within the defined GI territory unlike intellectual properties like patent and trademark which are owned by an individual or a business entity.

**Benefits of registration of geographical indications**

● It confers legal protection to Geographical Indications in India

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- Prevents unauthorised use of a Registered Geographical Indication by others
- It provides legal protection to Indian Geographical Indications which in turn boost exports.
- It promotes economic prosperity of producers of goods produced in a geographical territory.

<https://indianexpress.com/article/explained/basmati-rice-geographical-indication-tag/>

90. “KURMA” mobile application recently seen in the news is related to?

- A. Direct Benefit Transfer for procurement of food grains by the Food Corporation of India.
- B. Generation of awareness about intellectual property and its dissemination among a new generation of startups.
- C. Initiative towards conservation of turtles and tortoises.
- D. Promotion of solar rooftop systems and assistance of installations of solar rooftop systems.

Answer: C

**Explanation:**

- The Mobile Application, KURMA, was launched on 23rd May this year on the occasion of World Turtle Day. It aims at conservation of turtles and tortoises.
- The mobile application has been developed by the **Indian Turtle Conservation Action Network (ITCAN)** in collaboration with the Turtle Survival Alliance-India and Wildlife Conservation Society-India. It provides users the database to identify a species and also provides the location of the nearest rescue centre for turtles across the country.
- Option C is related to **L2Pro India IP e-learning Platform**.
- Option D is related to Mobile App **ARUN (Atal Rooftop solar User Navigator)**.

<http://newsonair.com/News?title=Prakash-Javadekar-hails-KURMA-mobile-app-towards-conservation-of-Indian-turtles&id=394155>



91. With reference to the 'One Nation, One Ration Card' system, consider the following statements.

1. Under the system, the beneficiary will be able to buy subsidised foodgrains from any Fair Price Shop (FPS) across the country.
2. Ration card portability is aimed at providing intra-state as well as inter-state portability of ration cards.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- Before the 'One Nation, One Ration Card' system, a ration cardholder can buy food grains only from an FPS that has been assigned to her in the locality in which she lives.
- **Statement 1 is correct:** However, under the 'One Nation, One Ration Card' system, the beneficiary will be able to buy subsidised foodgrains from **any Fair Price Shop (FPS) across the country**.
- The biggest beneficiaries will be **migrant workers** who move to other states to seek better job opportunities.

**How will the system of ration card portability work?**

- **Statement 2 is correct:** Ration card portability is aimed at providing **intra-state as well as inter-state portability** of ration cards.

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- The new system, based on a technological solution, will identify a beneficiary through **biometric authentication** on electronic Point of Sale (ePoS) devices installed at the FPSs, and enable that person to purchase the quantity of foodgrains to which she is entitled under the NFSA.
- While the **Integrated Management of Public Distribution System (IM-PDS) portal** (<http://www.impds.nic.in/>) provides the technological platform for the inter-state portability of ration cards, enabling a migrant worker to buy foodgrains from any FPS across the country, the other portal (**annavitran.nic.in**) hosts the data of distribution of foodgrains through E-PoS devices within a state.
- Once the 'one nation one ration card' system takes effect in a given state, the beneficiary family **can purchase food grains from different locations**. For example, a migrant worker staying in a different state can buy his or her share of the subsidized food grains from any FPS in the state where they work while the remaining family members will be able to buy their quota of the supplies back at home.

#### Since when has the One Nation, One Ration Card System been in the works?

- Work on this ambitious project started about two years back when the government launched a scheme called Integrated Management of Public Distribution System (IM-PDS) in April 2018 to reform the public distribution system in the country.
- The PDS system was marred with inefficiency leading to leakages in the system. To plug the leakages and make the system better, the government started the reform process.
- For this purpose, it used a technological solution involving the **use of Aadhaar to identify beneficiaries**. Under the scheme, the **seeding of ration cards with Aadhaar** is being done.
- Simultaneously, **PoS machines** are being installed at all FPSs across the country. Once 100 per cent of Aadhaar seeding and 100 per cent installation of PoS devices is achieved, the national portability of ration cards will become a reality.

<http://ddnews.gov.in/national/one-nation-one-ration-card-scheme-now-enabled-20-statesuts>

92. Consider the following pairs:

Economic Integration Meaning

1. Free Trade Area Common external tariffs
2. Common Market Factors of production are mobile among members
3. Economic Union Integration of monetary and fiscal policies

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 only

Answer: **B**

**Explanation:**

- Economic integration takes the form of the Preferential Trade Area, Free Trade Area, Customs Union, Common Market and Economic Union.
- A **preferential trade area (PTA)** is a trading bloc that gives preferential access to certain products from the participating countries. This is done by reducing tariffs but not by abolishing them completely. A PTA can be established through a trade pact. It is the first stage of economic integration.
- A **free trade area** is the region encompassing a trade bloc whose member countries have signed a free-trade agreement (FTA). Such agreements involve cooperation between at least two countries to reduce/abolish trade barriers. e.g. SAFTA.
- A **customs union** is defined as a type of trade block which is composed of a free trade area with no tariffs among members and (zero tariffs among members) with a common external tariff. e.g. BENELUX (Belgium, Netherlands and Luxembourg).

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- A **common market** has the same features as a customs union, but, in addition, factors of production (labour, capital and technology) are mobile among members. Restrictions on immigration and cross-border investment are abolished. e.g. European Common Market (ECM).
- An **economic union** is the last step in an economic integration process. In addition to free movement of goods, services and production factors, it also requires integration of economic policies, both monetary and fiscal. Under an economic union members harmonized monetary policies, taxation and government spending. (e.g. European Economic Union)

<https://economictimes.indiatimes.com/news/economy/foreign-trade/india-revives-initiative-to-conclude-preferential-trade-agreement-with-s-african-customs-union/articleshow/77048848.cms>

**93. Which among the following are considered to be important features of public goods?**

1. They are non-rivalrous.
2. They are non-excludable.
3. It offers reject ability

Which among the above statements 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:**

- Public goods, as distinct from private goods, are collectively consumed.
- Two important features of public goods are:
  - They are **non-rivalrous** in that one person can increase her satisfaction from the good without reducing that obtained by others. Example: Street lighting.

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○ They are **non-excludable**, and there is no feasible way of excluding anyone from enjoying the benefits of the good. These make it difficult to collect fees for their use and private enterprise will in general not provide these goods. Hence, they must be provided by the government.

#### ● Characteristics of Private Goods

○ **Excludability** - This means that consumers can be excluded from the consumption of the goods if they do not pay the seller for the good.

○ **Rivalry** - When a good is used or purchased by an individual that leaves less of the good available for others.

○ **Rejectability** - If a consumer does not like the good, they can reject it.

<https://www.thehindu.com/opinion/op-ed/big-reform-on-the-wrong-track/article32142685.ece>

**94. Consider the following statements about the National Financial Reporting Authority (NFRA).**

1. It was constituted as a part of the Institute of Chartered Accountants of India to oversee the auditing profession in the country.

2. NFRA functions under the aegis of the Ministry of Corporate Affairs.

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

A. 1 only

B. 2 only

C. Both 1 and 2

D. Neither 1 nor 2

**Answer: B**

**Explanation:**

● National Financial Reporting Authority (NFRA) was constituted in 2018 under the Companies Act, 2013.



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- NFRA is an **independent regulator** overseeing the auditing profession in the country.
- It has taken over all the powers of the Institute of Chartered Accountants of India (ICAI) regarding regulation of auditors. **Hence, statement 1 is incorrect.**
- **Statement 2 is correct:** NFRA functions under the aegis of the Ministry of Corporate Affairs.

### Functions and powers of NFRA

- Recommend **accounting and auditing policies and standards** to be adopted by companies;
- Monitor and enforce compliance with accounting standards and auditing standards. NFRA has also been given powers to **investigate professional misconduct** committed by members of the ICAI for prescribed class of body corporate or persons.
- NFRA is empowered to oversee the quality of audit service and undertake investigation of companies whose securities are listed on any stock exchange in India or abroad.
- Also, it can probe unlisted public companies having paid-up capital of no less than Rs 500 crore or annual turnover of no less than Rs 1,000 crore.

<https://www.thehindubusinessline.com/companies/nfra-constitutes-technical-advisory-committee/article32140340.ece>

### 95. With reference to the Citizenship Amendment Act, 2019, consider the following statements.

1. The Act seeks to make illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Myanmar and Pakistan, eligible for citizenship.
2. The Act will not apply to areas included in the fifth and Sixth Schedule to the Constitution.
3. States regulated by the “Inner Line” permit system are also exempted from the act.

Which of the statements given above is/are correct?

- A. 1 only
- B. 3 only
- C. 1 and 3 only

D. 2 and 3 only

Answer: **B**

**Explanation:**

**Citizenship Amendment Act, 2019**

**How is citizenship acquired in India?**

- In India, citizenship is regulated by the **Citizenship Act, 1955**.
- The Act specifies that citizenship may be acquired in India through **five methods** – by birth in India, by descent, through registration, by naturalisation (extended residence in India), and by incorporation of territory into India.

**Can illegal migrants acquire citizenship?**

- An illegal migrant is prohibited from acquiring Indian citizenship.
- An illegal migrant is a foreigner who: (i) enters the country without valid travel documents, like a passport and visa, or (ii) enters with valid documents, but stays beyond the permitted time period.
- Illegal migrants may be imprisoned or deported under the **Foreigners Act, 1946** and the **Passport (Entry into India) Act, 1920**.

**How does the 2019 Act seek to change the criteria for determining citizenship?**

- **Statement 1 is incorrect:** The Act makes it clear that immigrants belonging to **Hindu, Sikh, Christian, Buddhist, Jain and Parsi communities** from the Muslim-majority nations (**Pakistan, Bangladesh and Afghanistan**) will not be treated as illegal.
- They will also be eligible to get naturalised citizenship.
- One of the requirements for citizenship by **naturalization** under the 1955 Act is that the applicant must have resided in India during the last 12 months, and for 11 of the previous 14 years.
- The amendment act **relaxes this 11-year requirement to five years** for persons belonging to these six religions from these three countries.

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- They will also no longer be deported or jailed under the Foreigners Act of 1946 and the Passport (Entry into India) Act of 1920.
- The cut-off date for citizenship is **December 31, 2014** which means the applicant should have entered India on or before that date.

#### Rationale of the Law

- The Statement of Objects and Reasons in the amendment Act (SoR) states that India has had historic migration of people with Afghanistan, Pakistan and Bangladesh, and these countries have a state religion, which has resulted in **religious persecution** of minority groups.

#### Are the provisions of the Act applicable across the country?

- The Act clarifies that the amendments will not apply to certain areas. These are:
  - o **Statement 2 is incorrect:** the tribal areas of Assam, Meghalaya, Mizoram, and Tripura, as included in the **Sixth Schedule to the Constitution**. These tribal areas include Karbi Anglong (in Assam), Garo Hills (in Meghalaya), Chakma District (in Mizoram), and Tripura Tribal Areas District.
  - o **Statement 3 is correct:** the states regulated by the “Inner Line” permit under the Bengal Eastern Frontier Regulation 1873.

#### How does the Act change the regulations for Overseas Citizens of India?

- The Act also amends the provisions on registration of Overseas Citizens of India (OCI).
- OCI cardholders are foreigners who are persons of Indian origin.
- At present, the government may cancel a person’s OCI registration on various grounds specified in the 1955 Act.
- The 2019 amendment **adds another ground for cancelling OCI registration** — violation of any law notified by the central government.

<https://www.thehindu.com/news/national/mha-yet-to-frame-rules-on-caa-has-not-sought-more-time/article32141698.ece>

**96. Consider the following statements about Open Market Operations (OMO).**

1. It is a window available to banks under which they are able to borrow overnight funds from RBI against the approved government securities.
2. The main objective of OMO is to control the money supply in the economy.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** Open Market Operations (OMO) refers to purchase and sale of government securities by the RBI. OMO are conducted by the RBI which involve sale or purchase of G-Secs to or from the market.
- **Statement 2 is correct:** The objective is to control the money supply in the economy. If there is excess money supply (i.e. excess liquidity) in the market, the RBI resorts to sale of securities which reduces the volume of money. Similarly, when the liquidity conditions are tight, it buys securities from the market, thereby releasing money into the market.
- Statement 1 is related to the **Marginal Standing Facility (MSF) scheme.**

**Marginal Standing Facility (MSF) scheme**

- It is a Liquidity Adjustment Facility (LAF) window created by Reserve Bank of India in its credit policy of 2011.
- MSF is the rate at which the banks are able to borrow overnight funds from RBI against the approved government securities.

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- The scheme has been introduced by RBI with the main aim of reducing volatility in the overnight lending rates in the inter-bank market and to enable smooth monetary transmission in the financial system.

<https://economictimes.indiatimes.com/news/economy/indicators/indias-debt-to-gdp-to-shoot-up-to-87-6-per-cent-in-fy21/articleshow/77065817.cms>

97. With reference to the Beti Bachao Beti Padhao (BBBP) scheme, consider the following statements.

1. It aims to address the declining Child Sex Ratio and related issues of women empowerment over a life-cycle continuum.
2. It is a tri-ministerial initiative of Ministries of Women and Child Development, Health & Family Welfare and Human Resource.
3. At present, the programme is restricted to 100 districts with low Child Sex Ratio as per Census 2011.

Which among the above statements is/are correct?

- A. 1 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: B

**Explanation:**

- **Statement 2 is correct:** Beti Bachao Beti Padhao (BBBP) scheme is a tri-ministerial initiative of Ministries of Women and Child Development, Health & Family Welfare and Human Resource which focuses on awareness and advocacy campaign for changing mind-sets, multi-sectoral



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action, enabling girls' education and effective enforcement of Pre-Conception & Pre Natal Diagnostic Techniques (PC & PNDT) Act.

- It was launched by the Prime Minister on 22nd January, 2015 at Panipat, Haryana.
- **Statement 1 is correct:** BBBP addresses the declining Child Sex Ratio (CSR) and related issues of women empowerment over a life-cycle continuum.

The objectives of the Scheme are as under:

- To prevent gender biased sex selective elimination
- To ensure survival and protection of the girl child
- To ensure education and participation of the girl child

#### First Phase

- The 100 districts have been identified on the basis of low Child Sex Ratio as per Census 2011 covering all States/UTs as a pilot with at least one district in each state.

#### Second Phase

- The scheme has further been expanded to 61 additional districts selected from 11 States/UT having CSR below 918.

#### Pan India Expansion of BBBP

- The Pan India Expansion of Beti Bachao Beti Padhao (BBBP) covering all 640 districts (as per census 2011) of the country was launched on 8th March 2018. **Hence, statement 3 is incorrect.**

<http://newsonair.com/News?title=Meritorious-girl-students-facilitated-under-aegis-of-Beti-Bachao-Beti-Padao-program-in-Mizoram&id=395321>

**98. The strategy of “import substitution” was employed in India during which of the following period?**

- A. During the British rule
- B. Post-Independence, Pre 1990s

C. Post 1990s, Pre 2013

D. Post 2013

Answer: **B**

**Explanation:**

• The policy of “import substitution” was adopted after the Independence which aimed at substituting imports with domestic production. This policy was subsequently renounced during the LPG reforms of 1990s.

<https://economictimes.indiatimes.com/news/economy/policy/view-why-import-substitution-industrialisation-is-doomed-to-flounder-again/articleshow/77101465.cms>

**99. Which of the following countries are part of the Quadrilateral security dialogue or Quad?**

1. India
2. Japan
3. The U.S.
4. New Zealand
5. South Korea
6. Australia

Select the correct answer using the code given below :

- A. 1, 2, 3 and 4 only
- B. 1, 2, 3 and 5 only
- C. 1, 2, 3 and 6 only
- D. 1, 2, 4 and 6 only

Answer: **C**

**Explanation:**

- The grouping of four democracies– **India, Australia, US and Japan** –known as the **quadrilateral security dialogue or quad**, was first mooted by Japanese Prime Minister Shinzo Abe in 2007. Quad was revived in 2017.
- Quad is projected as four democracies with a shared objective to ensure and support a “free, open and prosperous” Indo-Pacific region.
- With growing concerns in all four quad countries about **Chinese foreign policy and regional influence**, the group has found renewed relevance.

<https://indianexpress.com/article/opinion/columns/india-navy-quad-china-6517102/>

**100. With reference to the Financial Intelligence Unit (FIU), consider the following statements:**

1. FIU provides quality financial intelligence for safeguarding the financial system from the abuses of money laundering, terrorism financing and other economic offences.
2. It works under the Ministry of Finance.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** The FIU was set by the Government of India in 2004 as the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions. It provides quality financial intelligence for safeguarding

the financial system from the abuses of money laundering, terrorism financing and other economic offences.

- **Statement 2 is correct:** It is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

<https://www.livemint.com/news/india/fiu-to-get-pan-data-from-i-t-dept-to-check-large-suspicious-cash-transactions-11595377241024.html>

**101. Consider the following statements about compulsory licensing.**

1. It is the process of authorizing a third-party to make, use or sell a particular product or use a particular process which has been patented, without the need of the permission of the patent owner.
2. Compulsory licensing is one of the flexibilities provided under the TRIPS (Trade-Related Aspects of Intellectual Property Rights) Agreement.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** Compulsory licenses are authorizations given to a third-party to make, use or sell a particular product or use a particular process which has been patented, without the need of the permission of the patent owner.

- **Statement 2 is correct:** This concept is recognised at both national as well as international levels, with express mention in both **(Indian) Patent Act, 1970 and TRIPS Agreement**. There

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are certain pre-requisite conditions which need to be fulfilled if a compulsory license is to be granted in favour of someone.

- In 1995, TRIPS established minimum standards of protection and enforcement that each government adhere to for intellectual property held by nationals of fellow WTO members. Article 28 of TRIPS enshrines exclusive rights of patent holders to use, offer for sale, sell, or import the patented good. The patent holder also has an exclusive right to assign, transfer, or license the patent.
- While TRIPS ensures the enforcement of intellectual property rights, including pharmaceutical patents, the agreement does provide for flexibilities in the form of compulsory licensing through **Articles 30 and 31**.
- Article 30 allows WTO members to make limited exceptions to patent rights as long as certain conditions are met. Article 31 provides a detailed exception in the form of compulsory licensing.
- While TRIPS originally provided limited flexibilities, developing countries raised the scope of these flexibilities and their ability to provide greater access to pharmaceuticals. Through the **2001 Doha Declaration**, the WTO reaffirmed the need to balance grave public health problems afflicting many developing countries and recognized a WTO member's right to protect public health and promote access to medicines for all. It stated that each member can determine the circumstances that constitute a national emergency.

<https://www.thehindu.com/opinion/op-ed/why-are-re-purposed-medicines-expensive/article32154508.ece>

#### 102. The Bandung Principles is related to

- A. Shanghai Cooperation Organisation
- B. BRICS
- C. G 20



D. Non-Aligned Movement

Answer: **D**

#### Explanation

- The Non-Aligned Movement (NAM) was formed during the Cold War as an organization of States that did not seek to formally align themselves with either the United States or the Soviet Union, but sought to remain independent or neutral.
- NAM was officially founded in 1961, at the Belgrade Summit, drawing on the principles (also known as **Bandung Principles**) agreed at the Afro-Asian Conference held in Bandung, Indonesia in 1955.
- Such principles were adopted later as the main goals and objectives of the policy of non-alignment. The fulfillment of those principles became the essential criterion for Non-Aligned Movement membership.
- The ten principles of Bandung are followings:
  - Respect of fundamental human rights and of the objectives and principles of the Charter of the United Nations.
  - Respect for the sovereignty and territorial integrity of all nations.
  - Recognition of the equality among all races and of the equality among all nations, both large and small.
  - Non-intervention or non-interference into the internal affairs of another -country.
  - Respect the right of every nation to defend itself, either individually or collectively, in conformity with the Charter of the United Nations.
  - Non-use of collective defense pacts to benefit the specific interests of any of the great powers.
- B. Non-use of pressures by any country against other countries.
  - Refraining from carrying out or threatening to carry out aggression, or from using force against the territorial integrity or political independence of any country.

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- Peaceful solution of all international conflicts in conformity with the Charter of the United Nations.
- Promotion of mutual interests and of cooperation.
- Respect of justice and of international obligations.
- **India** is one of the founding members of the NAM.
- The following are considered to be the founding fathers and historic leaders of the Movement: Joseph Broz Tito (President of Yugoslavia), Gamal Abdel Nasser (President of Egypt), Jawaharlal Nehru (Prime Minister of India), Sukarno (President of Indonesia), and Kwame Nkrumah (President of Ghana).

<https://www.thehindu.com/opinion/lead/the-main-planks-in-a-counter-china-policy/article32154149.ece>

**103. Consider the following statements.**

1. The original Constitution authorised the Parliament to establish a common high court for two or more states or for two or more states and a union territory.
2. The writ jurisdiction of the high court is wider than that of the Supreme court.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** The Constitution of India provides for a high court for each state, but the **Seventh Amendment Act of 1956** authorised the Parliament to establish a common high court for two or more states or for two or more states and a union territory.
- The territorial jurisdiction of the high court is co-terminus with the territory of the state.
- **Statement 2 is correct:** The writ jurisdiction of the high court is wider than that of the Supreme court. This is because the Supreme Court can issue writs only for the enforcement of fundamental rights and not for any other purpose. On the other hand, the High Court may grant a writ for the enforcement of fundamental rights or for any other purpose such as violation of any statutory duties by a statutory authority.

<https://www.thehindu.com/opinion/lead/set-up-a-high-court-for-puducherry/article32165647.ece>

**104. Consider the following statements about the Pangong Tso.**

1. It is situated in the Union Territory of Ladakh.
2. It is the world's highest freshwater lake.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation**

- **Statement 1 is correct:** Pangong Tso is a long narrow, deep, **endorheic** (landlocked) lake situated in the Union Territory of Ladakh.

● **Statement 2 is incorrect:** The Lake, situated at a height of almost 4,350m, is the **world's highest saltwater lake.**

● Extending to almost 160km, one-third of the Pangong Lake lies in India and the other two-thirds in China.

<https://www.thehindu.com/news/national/lac-standoff-no-indiscriminate-use-of-uavs-at-friction-points-in-eastern-ladakh-india-and-china-agree/article32163333.ece>

**105. Consider the following statements about Triple Talaq Act, 2019.**

1. The Act declares all types of talaq as void and illegal.
2. The Act makes declaration of talaq a cognizable offence without provisions for bail.

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:**

**Types of Talaq:**

- Under Muslim law, marriage is a civil and social contract. Talaq-ul-Sunnat of the divorce sanctioned by Prophet is subdivided into:
  - Talaq- e- Ahsan
  - Talaq –e-Hasan (Proper)
  - Talaq-e-Biddat
- Among the above three, only the Talaq-e-Biddat has an effect of **instantaneous and irrevocable** divorce

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- Talaq-e-Biddat: Allows men to pronounce talaq thrice in one sitting, sometimes scrawled in a written talaqnama, or even by phone or text message. Thereafter, even if the man himself perceives his decision to have been hasty in hindsight, the divorce remains irrevocable. It is a disapproved mode of divorce. It has its origin in the second century of the Islamic-era.

#### Triple Talaq Act, 2019

- **Statement 1 is incorrect:** According to the Muslim Women (Protection of Rights on Marriage) Act, 2019, "Talaq" means talaq-e-biddat or any other similar form of talaq having the effect of instantaneous and irrevocable divorce (So it **excludes other forms of talaq** which does not have effect of instantaneous and irrevocable divorce) pronounced by a Muslim husband.
- The act makes talaq-e-biddat or any other similar form of talaq having the effect of instantaneous and irrevocable divorce **void and illegal**.
- A married Muslim woman shall be entitled to **custody of her minor children** in the event of pronouncement of talaq by her husband, in such manner as may be determined by the Magistrate.
- The Act makes declaration of talaq a **cognizable offence**, attracting up to three years' imprisonment with a fine. (A cognizable offence is one for which a police officer may arrest an accused person without warrant)
- The offence will be cognizable only if information relating to the offence is given by: (i) the married woman (against whom talaq has been declared), or (ii) any person related to her by blood or marriage.
- **Statement 2 is incorrect:** The Act provides that the Magistrate may grant bail to the accused. The bail may be granted only after hearing the woman (against whom talaq has been pronounced), and if the Magistrate is satisfied that there are reasonable grounds for granting bail.
- The offence may be **compounded** by the Magistrate upon the request of the woman (against whom talaq has been declared). Compounding refers to the procedure where the two sides agree



to stop legal proceedings, and settle the dispute. The terms and conditions of the compounding of the offence will be determined by the Magistrate.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1640352>

**106. Consider the following statements.**

1. Under the GST compensation Act 2017, states are guaranteed full compensation for any revenue loss for the first ten years after the introduction of the GST in July 2017.
2. Any shortfall has to be compensated from the receipts of Compensation Cess imposed on selected commodities that attract a GST of 28 per cent.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- **Statement 1 is incorrect:** Under the GST compensation Act 2017, states are guaranteed full compensation for any revenue loss for the **first five years** after the introduction of the GST in July 2017.
- For the purpose of calculating the compensation amount in any financial year, year **2015-16 will be assumed to be the base year**, from which revenue will be projected. The growth rate of revenue for a state during the five-year period is assumed to be **14% per annum**.
- **Statement 2 is incorrect:** Any shortfall has to be compensated from the receipts of **Compensation Cess** imposed on selected commodities that attract a GST of 28 per cent .

<https://indianexpress.com/article/explained/how-lower-mop-up-has-translated-into-delayed-gst-compensation-6518926/>

107. In this infrastructure model, a road developer constructs the road and he is allowed to recover his investment through toll collection. There is no government payment to the developer as he earns his money invested from tolls.

Which one of the following infrastructure models is described in the above passage?

- A. Engineering, Procurement and Construction Model
- B. Toll Operate and Transfer model
- C. The Hybrid Annuity Model
- D. The Build Operate and Transfer Toll Model

Answer: D

**Explanation:**

**Infrastructure models:**

**Toll Operate and Transfer (TOT) model**

- The TOT model was introduced in 2016 to monetise publicly-funded highways.
- Under this model, public funded projects, operational for one year, would be put up for bidding.
- The highest bidder wins the rights to operate and maintain operating road assets for 15-30 years, with rights to toll revenues from these assets until then.
- This model is more attractive for investors as they don't have to build an infrastructure project from scratch.
- Accordingly, 75 operational NH projects completed under public funding were identified for potential monetization using the TOT Model.

**The Build Operate and Transfer (BOT) Annuity Model**

- Under BOT annuity, a developer builds a highway, operates it for a specified duration and transfers it back to the government.
- The government starts payment to the developer after the launch of commercial operation of the project. Payment will be made on a six-month basis.

**BOT Toll Model**

- In the toll-based BOT model, a road developer constructs the road and he is allowed to recover his investment through toll collection.
- This toll collection will be over a long period which is nearly 30 years in most cases. There is no government payment to the developer as he earns his money invested from tolls.

**Engineering, Procurement and Construction (EPC) Model**

- Under this model, the cost is completely borne by the government.
- Government invites bids for engineering knowledge from private players. Procurement of raw material and construction costs are met by the government.
- The private sector's participation is minimum and is limited to the provision of engineering expertise. The difficulty of the model is the high financial burden for the government.

**The Hybrid Annuity Model (HAM):**

- The HAM is a mix of BOT Annuity and EPC models.
- As per the design, the government will contribute to 40% of the project cost in the first five years through annual payments (annuity). The remaining payment will be made on the basis of the assets created and the performance of the developer.
- There is no toll right for the developer.
- Under HAM, Revenue collection would be the responsibility of NHAI.
- Advantage of HAM is that it gives enough liquidity to the developer and the financial risk is shared by the government.

<https://www.thehindubusinessline.com/opinion/editorial/road-construction-bot-model-may-not-succeed-in-current-conditions/article32164391.ece?homepage=true>

108. “Long March-5 carrier” sometimes seen in the news in the context of

- A. United Arab Emirates’s Mars Mission
- B. China's largest and most powerful launch vehicle
- C. Spacecraft shortlisted for Gaganyaan Mission
- D. NASA’s launch vehicle to study Solar Storms

Answer: **B**

**Explanation:**

- Recently, China launched its most ambitious Mars mission yet in a bold attempt to join the United States in successfully landing a spacecraft on the red planet.
- The Tianwen-1 satellite was launched on a Long March-5 carrier rocket from Hainan Island. Long March-5 rocket is China's largest and most powerful launch vehicle.
- The Tianwen 1 probe will fulfil **three scientific objectives**: orbiting the red planet for comprehensive observation, landing on Martian soil and sending a rover to roam the landing site.
- It will conduct scientific investigations into the planet’s soil, geological structure, environment, atmosphere and water.
- It marked the second flight to Mars this week, after a United Arab Emirates’s **Hope mission**. And the U.S. is aiming to launch **Perseverance**, its most sophisticated Mars rover ever, from Cape Canaveral, Florida, next week.

<https://www.space.com/china-tianwen-1-mars-mission-launch.html>

109. Consider the following statements about Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme.

1. It is a Central Sector Scheme with 100% funding from the Government of India.
2. The scheme is restricted to small and marginal farmers' families holding cultivable land upto 2 hectares who will get a total of Rs 6,000/- annually in three equal instalments of Rs 2,000/- each directly into bank accounts.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a Central Sector Scheme with 100% funding from Government of India.
- **Aim :** To augment the income of the farmers by providing income support to all landholding farmers' families across the country.
- **Statement 2 is incorrect:** The Scheme initially provided income support to all Small and Marginal Farmers' families across the country, holding cultivable land upto 2 hectares. Its ambit was later expanded w.e.f. 01.06.2019 to **cover all farmer families in the country irrespective of the size of their land holdings.**
- Under the Scheme an amount of Rs.6000/- per year is transferred in three 4-monthly installments of Rs.2000/- directly into the bank accounts of the farmers, subject to certain exclusion criteria relating to higher income status



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● **Eligibility** : All landholder farmer's families in the country are eligible for the PM-Kisan Scheme subject to the prevalent exclusion criteria. **Farmers who do not own any land are not eligible for this scheme.**

● **Excluded from the scheme**

- o Institutional land holders,
- o Farmer families holding constitutional posts,
- o Serving or retired officers and employees of state/central government as well as PSUs and government autonomous bodies.
- o Professionals like doctors, engineers and lawyers as well as retired pensioners with a monthly pension of over Rs 10,000 and those who paid income tax in the last assessment year.

● **Identification of beneficiaries** : The responsibility of identifying the eligible beneficiary farmers and uploading their data on PM-KISAN portal lies entirely with the state governments.

<https://economictimes.indiatimes.com/news/economy/policy/agriculture-ministry-to-share-taxpayers-information-with-i-t-dept-for-pm-kisan-scheme/articleshow/77141873.cms>

**110. Consider the following statements about the Central Pollution Control Board (CPCB).**

1. It is a statutory organisation constituted under the Air (Prevention and Control of Pollution) Act, 1981.
2. CPCB executes the National Clean Air Programme.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: B

**Explanation:**

- The Central Pollution Control Board is a **statutory organisation** under the Ministry of Environment, Forest and Climate Change.
- **Statement 1 is incorrect:** It was constituted in 1974 under the **Water (Prevention and Control of Pollution) Act, 1974**.
- Further, CPCB was entrusted with the powers and functions under the Air (Prevention and Control of Pollution) Act, 1981. It also provides technical services to the Ministry of Environment and Forests of the provisions of the Environment (Protection) Act, 1986.
- The mandate of the CPCB is to set environmental standards in India, lay down ambient standards and coordinate the activities of State Pollution Control Boards.
- **Statement 2 is correct:** CPCB executes the National Clean Air Programme.

**About NCAP**

- National Clean Air Programme (NCAP) is a pollution control initiative that was launched by the **Ministry of Environment, Forest and Climate Change**.
- It aims to reduce particulate matter (PM2.5 and PM10) pollution by **20-30% in 102 cities by 2024**, with 2017 as the base year for comparison.
- The programme also targets to foster collaborative and participatory approach involving relevant Central Ministries, State Governments, local bodies and other Stakeholders with focus on all sources of pollution.

<http://newsonair.com/News?title=CPCB-issues-fresh-guidelines-on-disposal-of-COVID-19-waste&id=395552>

111. With reference to the BRICS grouping, consider the following statements:

1. Asian Development Bank is an initiative of the BRICS member countries.
2. The grouping has put in place a Contingent Reserve Arrangement to support member countries during balance of payments pressures.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- BRICS brings together five major emerging economies- China, Brazil, Russia, India and South Africa. It comprises 43% of the world population, having 30% of the world GDP and a 17% share in world trade.
- The grouping was formalised during the first meeting of **BRIC** (Brazil, Russia, India and China) Foreign Ministers on the margins of the UNGA in New York in September 2006.
- South Africa was added to the grouping in 2011 creating "BRICS".
- BRICS cooperation is aimed at complementing and strengthening existing bilateral and multilateral relations among member countries.
- The **Chairship of the forum is rotated annually** among the members, in accordance with the acronym B-R-I-C-S.
- Cooperation among members is predicated on three levels or "tracks" of interaction, namely:
  - **Track I:** Formal diplomatic engagement between the national governments
  - **Track II:** Engagement through government-affiliated institutions, e.g. state-owned enterprises and business councils

- **Track III:** Civil society and “people-to-people” engagement.

**Significant developments of BRICS:**

**New Development Bank**

- **Statement 1 is incorrect:** The NDB created by the BRICS countries formally came into existence at the Ufa Summit (Russia) in 2015.
- It was established with the objective of financing infrastructure and sustainable development projects in BRICS and other emerging economies and developing countries, complementing the efforts of multilateral and regional financial institutions toward global growth and development.
- In 2018, the NDB received **observer status** in the UN General Assembly.
- The five member nations – Brazil, Russia, India, China and South Africa – have an **equal shareholding in the NDB**.
- Voting power of each member is equal to the number of its subscribed shares in capital stock.
- All members of the United Nations could be members of the bank, however the share of the BRICS nations can never be less than **55% of voting power**.

**Contingency Reserve**

- **Statement 2 is correct:** The BRICS Contingent Reserve Arrangement (CRA) is a framework for the provision of support through liquidity and precautionary instruments in response to actual or potential short-term balance of payments pressures.

<http://newsonair.com/News?title=10th-BRICS-Trade-Ministers-Meeting-%3a-Piyush-Goyal-calls-for-all-nations-to-enhance-transparency-in-their-trade-%26-build-trust&id=395548>

**112. Consider the following statements about the Composition scheme under GST.**

1. The scheme is available for both manufacturers and service providers within a threshold limit.
2. Those who opt for composition scheme cannot avail input tax credit under GST.
3. Businesses with inter-State supplies cannot opt for the composition scheme.

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: **D**

**Explanation:**

- The Composition scheme is an easy, low procedure and compliance friendly tax scheme for small and medium enterprises.
- Under the scheme, firms pay a fixed percentage of their turnover as tax. Companies opting to file only four tax returns in a year (a normal taxpayer has to file 37 returns under GST), thereby reducing the tax compliance burden and cost of small firms.
- **Statement 2 is correct:** However, a Composition scheme firm is not allowed to avail input tax credit of GST.
- **Statement 1 is correct:** In 2019, the Composition scheme was extended for small service providers (turnover up to Rs 50 lakh). Till then, it was applicable only to manufacturers whose taxable business turnover is up to Rs 1.5 crore.
- **Statement 3 is correct:** Businesses with inter-State supplies, manufacturers of ice cream, pan masala and tobacco, and e-commerce players cannot opt for the composition scheme.

[https://www.business-standard.com/article/economy-policy/gst-network-makes-annual-returns-available-online-for-composition-dealers-120072101693\\_1.html](https://www.business-standard.com/article/economy-policy/gst-network-makes-annual-returns-available-online-for-composition-dealers-120072101693_1.html)

**113. With reference to Currency swap agreements, consider the following statements:**

1. Currency swaps are used to obtain foreign currency loans at a better interest rate than could be obtained by borrowing directly in a foreign market.



2. India has a Currency swap arrangement with the SAARC grouping.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: C

**Explanation:**

- **Statement 1 is correct:** Currency swaps are used to obtain foreign currency loans at a better interest rate than could be obtained by borrowing directly in a foreign market.
- Recently, the Reserve Bank of India agreed to a \$400 million currency swap facility for Sri Lanka till November 2022.
- **Statement 2 is correct:** The SAARC currency swap facility came into operation on November 15, 2012 with an intention to provide a backstop line of funding for short-term foreign exchange liquidity requirements or balance of payment crises till longer-term arrangements are made.

<https://www.thehindu.com/business/Economy/rbi-signs-currency-swap-facility-for-sri-lanka/article32186056.ece>

**114. Consider the following statements.**

1. Insurance Regulatory and Development Authority (IRDA) is a statutory body set up to regulate the Indian insurance industry.
2. At present, 74% FDI is allowed in the insurance sector under the automatic route.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only

- C. Both 1 and 2  
D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** In 1999, the Insurance Regulatory and Development Authority (IRDA) was constituted as an autonomous body to regulate and develop the insurance industry. The IRDA was incorporated as a statutory body in April, 2000.
- The key objective of the IRDA is to regulate the Indian insurance industry to protect the interests of the policyholders and work for the orderly growth of the industry.
- **Statement 2 is incorrect:** Currently, FDI up to **49 percent** is permissible in insurance under the automatic route with the condition that insurance company's ownership and control remains at all times in the hands of resident Indian entities.

<https://www.thehindu.com/business/irdai-nod-for-arogya-sanjeevani-group-variant/article32186397.ece>

**115. Consider the following statements about Hagia Sophia.**

1. It was constructed during the reign of Justinian I in Jerusalem.
2. It is recognised as a World Heritage site by UNESCO.

Which of the statements given above is/are correct?

- A. 1 only  
B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: B

### Explanation:



- **Statement 1 is incorrect:** The construction of Hagia Sophia in **Istanbul** started in **532 AD** during the reign of **Justinian I**, the ruler of the **Byzantine Empire**, when the city was known as **Constantinople**.
- The structure was originally built to become the **seat of the Patriarch of the Eastern Orthodox Church** and remained so for approximately 900 years.
- In **1453**, when Constantinople fell to **Sultan Mehmet II's Ottoman forces**, the Hagia Sophia was ransacked by the invading forces and **turned into a mosque** shortly after.
- The structure of the monument was then subjected to several changes where **Orthodox symbols were removed** and **minarets were added to the exterior of the structure**.
- For five centuries, it was a jewel in the Ottoman Sultan's crown.
- **Mustafa Kemal Atatürk**, the founding father of modern Turkey, converted the building into a **museum** in 1935 as part of his **secularisation drive**.
- Ever since, it has been one of Turkey's most visited monuments as well as a **symbol of Christian-Muslim co-existence**.

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- It is also called **Church of the Holy Wisdom** or **Church of the Divine Wisdom** and **Ayasofya** in Turkish.

- **Statement 2 is correct:** It is also a component of a **UNESCO World Heritage site** called the **Historic Areas of Istanbul** (designated 1985).

<https://www.thehindu.com/news/international/erdogan-joins-thousands-to-pray-at-hagia-sophia/article32185769.ece>

**116. With reference to Association of South East Asian Nations (ASEAN), consider the following statements:**

1. It is a regional & intergovernmental organisation of 10 countries of southeast Asia.
2. India became an official member of ASEAN in 2019.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

#### Explanation:

- **Statement 1 is correct:** Association of South East Asian Nations (ASEAN) is a regional & intergovernmental organisation of 10 countries of southeast Asia.

- **Statement 2 is incorrect:** Membership. 10 States — Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam. **India is not a member of ASEAN.**

- They work towards progress of the southeast Asia region.

<http://ddnews.gov.in/national/india-asean-will-play-lead-role-post-covid-world-economic-recovery-dr-jitendra-singh>

**117. The main objective of the SFURTI initiative is**

- A. To provide Interest subsidy on educational loans for overseas studies for the students belonging to minority communities.
- B. To provide better socio-economic infrastructure facilities to the minority communities.
- C. To provide a mechanism to link agricultural production to the market by bringing together farmers, processors and retailers.
- D. To organize the traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability.

Answer: **D**

**Explanation:**

- SFURTI (Scheme of Fund for Regeneration of Traditional Industries) was launched by the **Ministry of Micro Small and Medium Enterprises (MSME)** in 2005 with the view to promote Cluster development.

**Objective of the Scheme**

- **To organize the traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability**
- To provide sustained employment for traditional Industry artisans and rural entrepreneurs
- To enhance marketability of products of clusters by providing support for new products, design intervention and improved packaging, and also the improvement of marketing Infrastructure
- To equip traditional artisans of the associated clusters with improved skills and capabilities through training and exposure visits
- To make provision for common facilities and improved tools and equipment for artisans



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- To strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner
- To build innovative and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster- based regenerated traditional Industries

#### Who Can Apply

- Non-Government organizations (NGOs)
- Institutions of the Central and State Governments
- Semi-Government institutions
- Field functionaries of State and Central Govt.
- Panchayati Raj institutions (PRIs)
- Statement A is related to the **Padho Pardesh**: It provides Interest Subsidy on Educational Loans for Overseas Studies for the Student belonging to Minority Communities.
- Statement B is related to the **Pradhan Mantri Jan Vikas Karyakram (PMJVK)**: It seeks to provide better socio economic infrastructure facilities to the minority communities particularly in the field of education, health & skill development which would further lead to lessening of the gap between the national average and the minority communities with regard to backwardness parameters.
- Statement C is related to the **Scheme of Mega Food Park**: It aims at providing a mechanism to link agricultural production to the market by bringing together farmers, processors and retailers so as to ensure maximizing value addition, minimizing wastage, increasing farmers income and creating employment opportunities particularly in rural sector.
- The Mega Food Park Scheme is based on the “Cluster” approach and envisages creation of state of art support infrastructure in a well-defined agri / horticultural zone for setting up of modern

food processing units in the industrial plots provided in the park with a well-established supply chain.

<http://newsonair.com/News?title=Vice-Chairman-of-J%26K-KVIB-reviews-status-of-SFURTI-clusters&id=396158>

**118. Which of the following amounts to criminal contempt under the Contempt of Courts Act, 1971?**

1. Willful disobedience to any judgment, decree, direction, order, writ or other process of a court.
2. Acts which scandalise or tend to scandalise, or lower or tend to lower the authority of, any court.
3. Acts which prejudice, or interfere or tend to interfere with, the due course of any judicial proceeding.
4. Acts which interfere or tend to interfere with, or obstruct or tend to obstruct, the administration of justice in any other manner.

Select the correct answer using the codes given below

- A. 1, 2 and 3 only
- B. 1, 2 and 4 only
- C. 2, 3 and 4 only
- D. 1, 2, 3 and 4

**Answer: C**

**Explanation:**

- According to the Contempt of Courts Act, 1971, contempt of court can either be civil contempt or criminal contempt.
- **Civil contempt** means wilful disobedience to any judgment, decree, direction, order, writ or other process of a court or wilful breach of an undertaking given to a court.

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- On the other hand, **criminal contempt** means the publication (whether by words, spoken or written, or by signs, or by visible representations, or otherwise) of any matter or the doing of any other act whatsoever which
  - scandalises or tends to scandalise, or lowers or tends to lower the authority of, any court; or
  - prejudices, or interferes or tends to interfere with, the due course of any judicial proceeding; or
  - interferes or tends to interfere with, or obstructs or tends to obstruct, the administration of justice in any other manner.
- A contempt of court may be punished with simple imprisonment for a term which may extend to six months, or with fine which may extend to two thousand rupees, or with both, provided that the accused may be discharged or the punishment awarded may be remitted on apology being made to the satisfaction of the court.
- However, innocent publication and distribution of some matter, fair and reasonable criticism of judicial acts and comment on the administrative side of the judiciary do not amount to contempt of court.

<https://www.thehindu.com/opinion/editorial/scandalising-as-contempt-the-hindu-editorial-on-proceedings-against-prashant-bhushan/article32198126.ece>

**119. With reference to India's revised FDI policy to prevent opportunistic takeovers of firms, consider the following statements.**

1. It places restrictions on entities from Pakistan and Bangladesh only who can now invest in Indian firms only under the Government route.
2. Even if the investing company is not located in the restricted countries, it would still be subject to these conditions if its owner is a citizen or resident of such a country.

Which of the statements given above is/are correct?

A. 1 only

- B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- India recently revised its FDI policy with the objective of preventing “opportunistic takeovers” of firms hit by the lockdown induced by the COVID-19 outbreak.

**What was the amendment?**

- **Statement 1 is incorrect:** The government has announced that an entity of a country that **shares a land border** with India can now invest in Indian firms **only under the Government route**.
- India shares land borders with **Pakistan, Afghanistan, China, Nepal, Bhutan, Bangladesh and Myanmar**.
- Previously, only investments from Pakistan and Bangladesh faced such restrictions.
- **Statement 2 is correct:** The new changes also apply to “**beneficial**” owners — even if the investing company is not located in a neighboring country, it would still be subject to these conditions if its owner is a citizen or resident of such a country.

**Rationale of the changes**

- While the recent changes did not name any country, analysts see the amendments as aimed at possible Chinese investments.
- With many Indian businesses coming to a halt due to the lockdown imposed to contain the COVID-19 pandemic and valuations plummeting, a number of domestic firms may be vulnerable to opportunistic takeovers or acquisitions from foreign players.
- China’s FDI has grown five-fold since 2014 and, as of December 2019, its cumulative investment in India exceeded \$8 billion — far more than investments by other countries that share borders with India.

- The fear is partly due to the concerns arising from other countries where Chinese investments in the time of COVID-19 are seen as an attempt to take over national assets at a time of crisis.

<https://www.thehindu.com/news/national/200-chinese-investment-bids-await-mha-nod/article32196986.ece>

**120. With reference to the No-Confidence Motion, which one of the following statements is not correct?**

- A. A Motion of No-Confidence can be introduced in the Lok Sabha only.
- B. There is no mention of a No-Confidence Motion in the Constitution of India.
- C. No reason is required to move such a motion.
- D. The first-ever no-confidence motion was moved 1999.

Answer: **D**

**Explanation:**

- Article 75 of the Constitution states that the council of ministers shall be collectively responsible to the **Lok Sabha**.
- A no-confidence motion is usually moved by the opposition when it feels that the ruling government does not enjoy a majority in the House any longer.
- **Statement C is correct:** No reason is required to move such a motion.
- It can be moved against the entire council of ministers only (and not against the individual ministers).
- **Statement A is correct:** A no-confidence motion can be moved by **any member of the house** and can be done **only in the Lok Sabha** and not in the Rajya Sabha.
- **Statement B is correct:** There is **no mention of a No-Confidence Motion** in the Constitution of India. Such a motion is moved under Rule 198 of the Rules of Procedure and conduct of Lok Sabha (the term is not mentioned in the Constitution).



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- A **minimum of 50 members** have to accept the motion and the Speaker would accordingly announce the date for the discussion on the motion.
- A no-confidence motion needs a **majority vote** to pass the House.
- In case the government fails to prove its majority, then the government has to resign.
- **Statement D is incorrect:** J.B. Kripalani moved the first-ever no-confidence motion in **August 1963** against the Nehru government after the India-China war.  
<https://www.thehindu.com/news/national/other-states/congress-set-to-move-no-confidence-motion-against-manipur-cm-biren-on-august-10/article32195727.ece>

**121. Which among the following is/are the likely measure the Government/RBI takes to boost consumption in the economy?**

1. Increasing repo rates
2. Increasing MGNREGA wages
3. Increasing income tax rates
4. Announcing tax holidays

Select the correct answer using the codes given below.

- A. 1 and 2 only
- B. 2 and 4
- C. 2 only
- D. 1, 2 and 4

Answer: **B**

**Explanation:**

- Repo rate is the rate of interest which is applied by RBI to commercial banks when the latter borrows from RBI.

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- **Statement 1 is incorrect:** When RBI increases repo rate, loans to the consumers become costlier and will further reduce the private consumption.
- **Statement 2 is correct:** Increasing MGNREGA wages increases the disposal income with the public and boosts consumption.
- **Statement 3 is incorrect:** Raising income tax rates reduces the disposal income of taxpayers and will further reduce the private consumption.
- **Statement 4 is correct:** A tax holiday offers a period of exemption from income tax for new industries in order to develop or diversify domestic industries. It reduces tax liability and boosts consumption in the economy.

<https://www.livemint.com/industry/banking/rbi-likely-to-leave-repo-rate-unchanged-in-august-policy-meet-report-11596176620115.html>

**122. Environmental Impact Assessment (EIA) norms are notified under**

- A. Water (Prevention and Control of Pollution) Act, 1974
- B. Air (Prevention and Control of Pollution) Act, 1981
- C. Wild Life Protection Act, 1972
- D. Environmental Protection Act, 1986

Answer: **D**

**Explanation:**

- Environmental Impact Assessment (EIA) is the process or study which predicts the effect of a proposed industrial/infrastructural project on the environment.
- It prevents any project from being approved which has a harsh effect on the environment and tries to give oversight to have solutions to the upcoming issues if the project is implemented.
- This process falls under **Environmental Protection Act 1986**.

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- EIA covers projects such as mining of coal or other minerals, infrastructure development, thermal, nuclear and hydropower projects, real estate and other industrial projects.
- The projects are assessed based on their potential impact on the environment. Based on the assessments, they are granted or denied environmental clearance by a panel of experts.
- It was in 1994 when the first norms of the EIA were notified under the Environment (Protection) Act, 1986. This notification was replaced by another one in 2006.
- Recently, the Government of India has put up new draft EIA rules and has asked for public opinion on this.
- The EIA Notification, 2006, broadly divides all projects into two categories—Category A and Category B—based on potential impacts over an area and on human health and natural and man-made resources. According to the notification, all Category A projects (with potentially significant impacts) are required to carry out an EIA and undertake a public hearing before an environmental clearance may be granted by the Union environment ministry. Category B projects (with potentially less significant impacts) are evaluated and given a clearance by state level authorities, the State Environment Impact Assessment Authority (SEIAA) and State Expert Appraisal Committee (SEAC).
- Moreover, projects under Category B1 also require an EIA and public consultation, but those falling under B2 are exempted from requirements of both EIA and public consultation.

<http://newsonair.com/News?title=Govt-to-finalise-proposed-Environment-Impact-Assessment-Draft-2020-after-considering-various-suggestions&id=395789>

**123. Consider the following statements about the “poverty line” in India.**

1. At present, it is based on monthly per capita income.
2. Poverty line vary across states and between rural and urban regions.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

- Poverty line is defined as the money value of the goods and services needed to provide basic welfare to an individual.
- At present, the poverty line is based on **monthly per capita consumption expenditure** in India. Hence, **statement 1 is incorrect.**
- In India, the official poverty estimates are based on the **Tendulkar committee's** recommendation.
- According to this estimate, a person who spends Rs. 27.2 in rural areas and Rs. 33.3 in urban areas a day are defined as living below the poverty line. The committee arrived at a cut-off of about 22% of the population below the poverty line.
- **Statement 2 is correct:** Poverty line vary across states as price levels of commodities vary from state to state.

<https://www.thehindu.com/opinion/op-ed/the-majority-cannot-afford-a-balanced-diet/article32206439.ece>

**124. With reference to the Logistics Exchange Memorandum of Agreement (LEMOA), consider the following statements.**

1. It is one of the foundational agreements of the U.S.
2. The agreement enables the sharing of military intelligence between two countries and requires each country to protect the others' classified information.

3. India and the U.S. have already signed the LEMOA.

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:**

**GSOMIA**

- The first of the four foundational agreements of the U.S., the **General Security Of Military Information Agreement (GSOMIA)** was signed by India in 2002.
- The agreement enables the **sharing of military intelligence** between the two countries and requires each country to protect the others' classified information.

**LEMOA**

- **Statements 1 & 3 are correct:** The second agreement, the **Logistics Exchange Memorandum of Agreement (LEMOA)**, was signed by the two countries in 2016.
- **Statement 2 is incorrect:** The pact gives both countries **access to designated military facilities** on either side for the purpose of refuelling and replenishment in primarily four areas — port calls, joint exercises, training and humanitarian assistance and disaster relief.
- The agreement does not make the provision of logistical support binding on either country, and requires individual clearance for each request.
- This is **purely a logistical agreement**. There will be no basing of the U.S. troops or assets on Indian soil.



### COMCASA

- The third agreement, **Communications Compatibility and Security Agreement (COMCASA)** was signed during the inaugural 2+2 dialogue in 2018.
- It is an India-specific variant of Communications and Information Security Memorandum of Agreement (CISMOA).
- It enables the two countries to **share secure communication and exchange information on approved equipment** during bilateral and multinational training exercises and operations.
- It is valid for a period of 10 years from the date of signing.
- COMCASA allows India to procure and transfer specialised equipment for encrypted communications for US origin military platforms like the C-17, C-130 and P-8Is.

### BECA

- The fourth agreement, **Basic Exchange and Cooperation Agreement (BECA)** has not yet been signed.
- It permits the **exchange of unclassified and controlled unclassified geospatial products, topographical, nautical, and aeronautical data, products and services** between India and the US National Geospatial-Intelligence Agency (NGA).
- BECA is an important enabler of unmanned aerial vehicles from the US, such as the Predator-B, that use spatial data for accurate strikes on enemy targets.

<https://www.thehindu.com/opinion/lead/needed-a-map-for-indias-foreign-policy/article32206877.ece>

125. Which among the following are methods of disinvestment of central public sector enterprises (CPSEs)?

- A. Strategic sale
- B. Initial Public Offering

C. Exchange Traded Fund

D. Institutional Placement Program

Select the correct answer using the codes given below:

A. 1 only

B. 1 and 2 only

C. 1, 2 and 3 only

D. 1, 2, 3 and 4

Answer: **D**

**Explanation:**

**Methods of disinvestment of central public sector enterprises (CPSEs)**

- **Initial Public Offering (IPO)** – offer of shares by an unlisted CPSE or the Government out of its shareholding or a combination of both to the public for subscription for the first time.
- **Further Public Offering (FPO)** – offer of shares by a listed CPSE or the Government out of its shareholding or a combination of both to the public for subscription.
- **Offer for sale (OFS)** of shares by Promoters through Stock Exchange mechanism – method allows auction of shares on the platform provided by the Stock Exchange; extensively used by the Government since 2012.
- **Strategic sale** - sale of substantial portion of the Government shareholding of a CPSE of upto 50%, or such higher percentage as the competent authority may determine, along with transfer of management control.
- **Institutional Placement Program (IPP)** – only Institutions can participate in the offering.
- **CPSE Exchange Traded Fund (ETF)** –Disinvestment through ETF route allows simultaneous sale of GoI's stake in various CPSEs across diverse sectors through single offering. It provides a mechanism for the GoI to monetize its shareholding in those CPSEs which form part of the ETF basket.

<https://www.thehindu.com/business/Industry/govt-to-go-ahead-with-divestment-of-23-psus-cleared-by-cabinet-nirmala-sitharaman/article32206108.ece>

**126. The objective of the St. Petersburg Declaration (2010) is**

- A. Double the global tiger population by 2022.
- B. Gradually reduce the consumption and production of hydrofluorocarbons (HFCs).
- C. Phasing out the production of numerous substances that are responsible for ozone depletion.
- D. Promoting universal health coverage and striving towards attainment of the Sustainable Development Goals.

Answer: A

**Explanation:**

- In the 2010 St. Petersburg Declaration, several tiger home range countries came together to double the global tiger population by 2022. The countries agreed to a Global Tiger Recovery Program.
- The tiger range countries that are part of the Global Tiger Recovery Program are Bangladesh, Bhutan, Cambodia, China, **India**, Indonesia, Malaysia, Myanmar, Nepal, Russia, Thailand, and Vietnam.
- Option B is related to the **Kigali amendment**.
- Option C is related to the **Montreal protocol**.
- Option D is related to the **Alma-Ata declaration**.

<http://newsonair.com/News?title=Environment-Minister-releases-All-India-Tiger-Estimation-Report-2018-on-eve-of-Global-Tiger-Day-2020&id=395883>

127. With reference to the Real Estate Investment Trusts (REITs), consider the following statements.

1. They are collective investment vehicles which collect money from many investors, pool them, and then invest in commercial real estate.
2. In India, REITs are primarily regulated by the RBI.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

**Explanation:**

- **Statement 1 is correct:** Real Estate Investment Trusts (REITs) are collective investment vehicles which collect money from many investors, pool them, and then invest in commercial real estate.
- The structure of REITs is similar to that of a mutual fund. Just like mutual funds, there are sponsors, trustees, fund managers and unit holders in REITs.
- However, unlike mutual funds, where the underlying asset is bonds, stocks and gold, REITs invest in physical real estate. The money collected is deployed in income-generating real estate. This income gets distributed among the unit holders.
- Besides regular income from rents and leases, gains from capital appreciation of real estate also form an income for the unit holders.
- **Statement 2 is incorrect:** In India, the Real Estate Investment Trusts were introduced by the **Securities and Exchange Board of India (Sebi)** in 2007. In September, 2013, Sebi came out with revised regulations for REITs, which were approved on September 26, 2014.

<https://www.livemint.com/market/stock-market-news/what-is-reit-or-real-estate-investment-trust-11595912583941.html>

**128. The term “collapse of bretton woods system” sometimes seen in news refers to which among the following events?**

- A. Withdrawal of convertibility of gold into dollars.
- B. Failure to reach consensus on Agreement on Agriculture (AoA).
- C. Bankruptcy event that triggered the 2008 global financial crisis.
- D. Failure of UN peacekeeping force to prevent Rwandan genocide.

Answer: A

**Explanation:**

- The Bretton Woods Agreement and System created a collective international currency exchange regime that lasted from the mid-1940s to the early 1970s.
- The Bretton Woods System required a currency peg to the U.S. dollar, which was in turn pegged to the price of gold.
- The Bretton Woods System collapsed in the 1970s but created a lasting influence on international currency exchange and trade through its development of the IMF and World Bank.

<https://www.livemint.com/market/stock-market-news/is-us-dollar-s-reign-as-world-s-reserve-currency-is-under-threat-11596175872376.html>

**129. With reference to the Shanghai Cooperation Organisation (SCO), which one of the following statements is not correct?**

- A. It is a permanent intergovernmental international organisation which aims at strengthening mutual trust and neighbourliness among the member states.
- B. India became a full-fledged member of the SCO in 2017.



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C. Regional Anti-Terrorist Structure is an organ of the SCO to promote cooperation of member states against terrorism, separatism and extremism.

D. The Global Partnership on Artificial Intelligence's secretariat is hosted by the SCO.

Answer: **D**

#### Explanation:

- **Statement A is correct:** SCO is a permanent intergovernmental international organisation established in 2001.
- It aims at strengthening mutual trust and neighbourliness among the member states; making joint efforts to maintain and ensure peace, security and stability in the region.
- Prior to the creation of SCO in 2001, Kazakhstan, China, Kyrgyzstan, Russia and Tajikistan were members of the Shanghai Five. Following the accession of Uzbekistan to the organisation in 2001, the Shanghai Five was renamed the SCO.
- **Statement B is correct:** India became a full member-state in 2017.
- The organisation has two permanent bodies — the SCO Secretariat based in Beijing and the Executive Committee of the Regional Anti-Terrorist Structure (RATS) based in Tashkent.
- **Statement C is correct:** RATS of the SCO engaged in furthering cooperation and ties between member countries on concerns of terrorism, security, drug trafficking, crime and cyber warfare.
- The Global Partnership on Artificial Intelligence (GPAI) is an international and multi-stakeholder initiative to guide the responsible development and use of AI, grounded in human rights, inclusion, diversity, innovation, and economic growth.
- **Statement D is incorrect:** GPAI will be supported by a Secretariat, to be hosted by **Organization for Economic Cooperation and Development (OECD)** in Paris, as well as by two Centers of Expertise- one each in Montreal and Paris.
- The OECD will also be a Permanent Observer to the GPAI's governing bodies.
- India has recently joined the GPAI initiative as its **founder member**.

**130. Who are eligible to avail benefits from the Kisan Credit Card (KCC) scheme?**

1. Tenant farmers
2. Oral lessees
3. Share Croppers
4. Self Help Groups of farmers
5. Farmers involved in activities related to animal husbandry and fisheries

**Select the correct answer using the codes given below**

- A. 1, 2, 3 and 4 only
- B. 2, 3, 4 and 5 only
- C. 4 and 5 only
- D. 1, 2, 3, 4 and 5

**Answer: D**

**Explanation:**

- The Kisan Credit Card (KCC) scheme was launched in 1998 with the aim of providing short-term formal credit to farmers.
- The beneficiaries under the scheme will be issued with a **Smart card/ Debit card**.
- It enables farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. and draw cash to satisfy their agricultural and consumption needs.
- The Scheme is implemented by **Commercial Banks, RRBs, Small Finance Banks and Cooperatives**.

**Eligibility:**

- All farmers-individuals/Joint borrowers who are owner cultivators.
- **Tenant farmers, Oral lessees and Share Croppers etc.**

- **Self Help Groups (SHGs)** or Joint Liability Groups (JLGs) of farmers including tenant farmers, sharecroppers etc.,
- Last year, KCC was extended to **farmers who are involved in activities related to animal husbandry and fisheries.**
- Under the KCC Scheme, a flexible limit of Rs.10,000 to Rs.50,000 has been provided to marginal farmers (as Flexi KCC) based on the land holding and crops grown.

<https://economictimes.indiatimes.com/news/economy/agriculture/banks-sanctions-about-rs-90000-crore-concessional-credit-to-1-1-crore-kcc-holders/articleshow/77201273.cms>

**131. Consider the following statements.**

1. Corbett Tiger Reserve (CTR) is located in the state of Rajasthan.
2. CTR has the highest tiger density amongst 50 tiger reserves in India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B**

**Explanation:**

● **Statement 1 is incorrect:** According to the report titled 'Status of Tigers Co-predators and Prey in India', released by the Union Ministry of Environment, Forest and Climate Change, Corbett Tiger Reserve (CTR) of **Uttarakhand** has recorded the highest tiger density amongst 50 tiger reserves in India. **Hence, statement 2 is correct.**

- CTR has 14 tigers per 100 square kilometers which is the highest in India.

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- The CTR also has the highest tiger numbers with 231 inside the reserve and 266 utilizing the reserve.

- Utilizing means animals do not necessarily share the habitat on a permanent basis but move from one area to another through corridors which connect the forests where tigers reside.

<https://www.newindianexpress.com/nation/2020/jul/28/corbett-reserve-has-highest-tiger-density-in-india-report-2175962.html>

**132. With reference to Overseas Citizens of India (OCIs), consider the following statements.**

1. They are registered under the Citizenship Act, 1955.
2. An applicant is not eligible for the OCI card if he, his parents or grandparents have ever been a citizen of Pakistan or Bangladesh.
3. They are considered in parity with NRIs in respect of matters relating to the acquisition of agricultural or plantation properties.

**Which of the statements given above is/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**

- **Statement 1 is correct:** An Overseas Citizen of India (OCI) is a person registered as OCI Cardholder under section 7A of the Citizenship Act, 1955.

- Following categories of foreign nationals are eligible for registration as OCI Cardholder:-

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- who was a citizen of India at the time of, or at any time after the commencement of the Constitution i.e. 26.01.1950; or
  - who was eligible to become a citizen of India on 26.01.1950; or
  - who belonged to a territory that became part of India after 15.08.1947; or
  - who is a child or a grandchild or great grandchild of such a citizen; or
  - spouse of foreign origin of a citizen of India or spouse of foreign origin of an OCI Cardholder
- **Statement 2 is correct:** No person who or either of whose parents or grandparents or great grandparents is or had been a citizen of Pakistan, Bangladesh or such other country as the Central Government may, by notification in the Official Gazette, specify, shall be eligible for registration as an OCI Cardholder.

#### What benefits an OCI cardholder is entitled to?

- Multiple entry life-long visa for visiting India for any purpose.
- **Statement 3 is incorrect:** Parity with Non-Resident Indians (NRIs) in respect of all facilities available to them in economic, financial, and educational fields **except in matters relating to the acquisition of agricultural or plantation properties.**
- Registered OCI Cardholder shall be treated at par with NRIs in the matter of inter-country adoption of Indian children.

<https://www.thehindu.com/business/Industry/govt-notifies-100-fdi-in-air-india-for-nris/article32215469.ece>

#### 133. “Paris call” sometimes seen in the news in the context of

- A. Agreement which commits countries to undertake nationally determined contributions to strengthen the global response to climate change.
- B. Global health partnership of public and private sector organizations dedicated to immunisation for children in the world’s poorest countries.



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C. Convention which recognizes the way in which people interact with nature, and the fundamental need to preserve the balance between the two.

D. Agreement on nine fundamental cybersecurity principles and a commitment to work together to promote a safe and secure cyberspace for all.

Answer: **D**

**Explanation:**

- The Paris Call for Trust and Security in Cyberspace of 12 November 2018 is a call to come together to face the new threats endangering citizens and infrastructure. It is based around **nine common principles** to secure cyberspace, which act as many areas for discussion and action.
- The Paris Call invites all cyberspace actors to work together and encourage States to cooperate with private sector partners, the world of research and civil society. The supporters of the Paris Call commit to working together to adopt responsible behaviour and implement within cyberspace the fundamental principles which apply in the physical world.
- The Paris Call was sent in 2018 by the President of the French Republic, Emmanuel Macron, during the Internet Governance Forum held at UNESCO and the Paris Peace Forum.
- Option A is related to the **Paris climate agreement**.
- Option B is related to the **Gavi alliance**.
- Option C is related to the **UNESCO World Heritage Convention**.

<https://www.thehindu.com/opinion/lead/a-quest-for-order-amid-cyber-insecurity/article32225383.ece>

**134. With reference to the Dispute resolution mechanism of the WTO, consider the following statements.**

1. The first step to resolve a trade dispute is engaging in the consultation process.

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2. If two trading partners having a dispute could not resolve at the first level, one of them can ask for a settlement of the Dispute Settlement Body (DSB) for hearing.

3. Appeals from the DSB lie with the Appellate Body which must have at least two sitting members to hear an appeal.

Which of the statements given above is/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:

- **Statement 1 is correct:** According to the procedure established by the WTO, the first step to resolve a trade dispute is engaging in the **consultation process**.
- **Statement 2 is correct:** If two trading partners having a dispute could not resolve at that level, one of them can ask for a settlement of the **Dispute Settlement Body (DSB)** for hearing.
- The DSB's ruling can be challenged at the **appellate body**, the highest court for global trade disputes.

#### WTO's Appellate Body

- The Appellate Body is a standing committee of **seven members** that presides over appeals against judgments passed in trade-related disputes brought by WTO members.
- Members of the Appellate Body have four-year terms.
- In the selection process, WTO members follow the **consensus principle**, which means that the nomination of the Appellate Body members can only proceed smoothly with the agreement of all 164 members of the WTO.

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- **Statement 3 is incorrect:** The Appellate Body **must have at least three sitting members** to hear an appeal.
- Last year, the Appellate Body became dysfunctional because of the United States' refusal to approve the appointment of new members to the body.
- Consequently, the Appellate Body is left with only one member, who will not be able to deliver any rulings on pending trade disputes as a minimum of three members is required to adjudicate any dispute.

<https://economictimes.indiatimes.com/news/economy/foreign-trade/dispute-up-a-notch-wto-sets-up-2-more-dispute-panels-against-indias-import-duties/articleshow/77245563.cms>

**135. With reference to the Insolvency and Bankruptcy Code (IBC), consider the following statements :**

1. The National Company Law Tribunal (NCLT) regulates the functioning of insolvency professionals, insolvency professional agencies and Information utilities.
2. The latest amendments mandate a deadline for the completion of the resolution process within 270 days, including all litigation and judicial processes.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **D**

#### **Explanation:**

- The Insolvency and Bankruptcy Code (IBC) creates time-bound processes for insolvency resolution of companies and individuals. These processes will be completed within 180 days

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(unless extended by a one time extendable period of 90 days). If insolvency cannot be resolved, the assets of the borrower may be sold to repay creditors (known as liquidation).

- The resolution processes are conducted by licensed insolvency professionals (IPs). These IPs are members of insolvency professional agencies (IPAs).
- **Information utilities** (IUs) are established to collect, collate and disseminate financial information to facilitate insolvency resolution.
- **Statement 1 is incorrect:** The **National Company Law Tribunal** (NCLT) adjudicates insolvency resolution for companies and Limited Liability Partnerships. The **Debt Recovery Tribunal** (DRT) adjudicates insolvency resolution for individuals and partnership firms.
- The **Insolvency and Bankruptcy Board of India** (IBBI) regulates the functioning of IPs, IPAs and IUs.
- IBC was later amended with the provision to **bar promoters from bidding for their own companies**. It prevented defaulters from regaining control of their companies at a cheaper value
- **Statement 2 is incorrect:** The code was again amended in 2019 which mandates a deadline for the completion of the resolution process **within 330 days, including all litigation and judicial processes**.

<https://timesofindia.indiatimes.com/business/india-business/suspending-ibc-for-a-year-bad-idea-restart-bankruptcy-courts-in-2-3-months-viral-acharya/articleshow/77248303.cms>