MCQ 13.07.2020 TO 18.07.2020

1. 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;**

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o not less than ten but subject to a maximum of twenty full time **Expert Members**.

● 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.

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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

2. 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.

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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.**

● 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

3. **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

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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.

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● **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

4. 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".**

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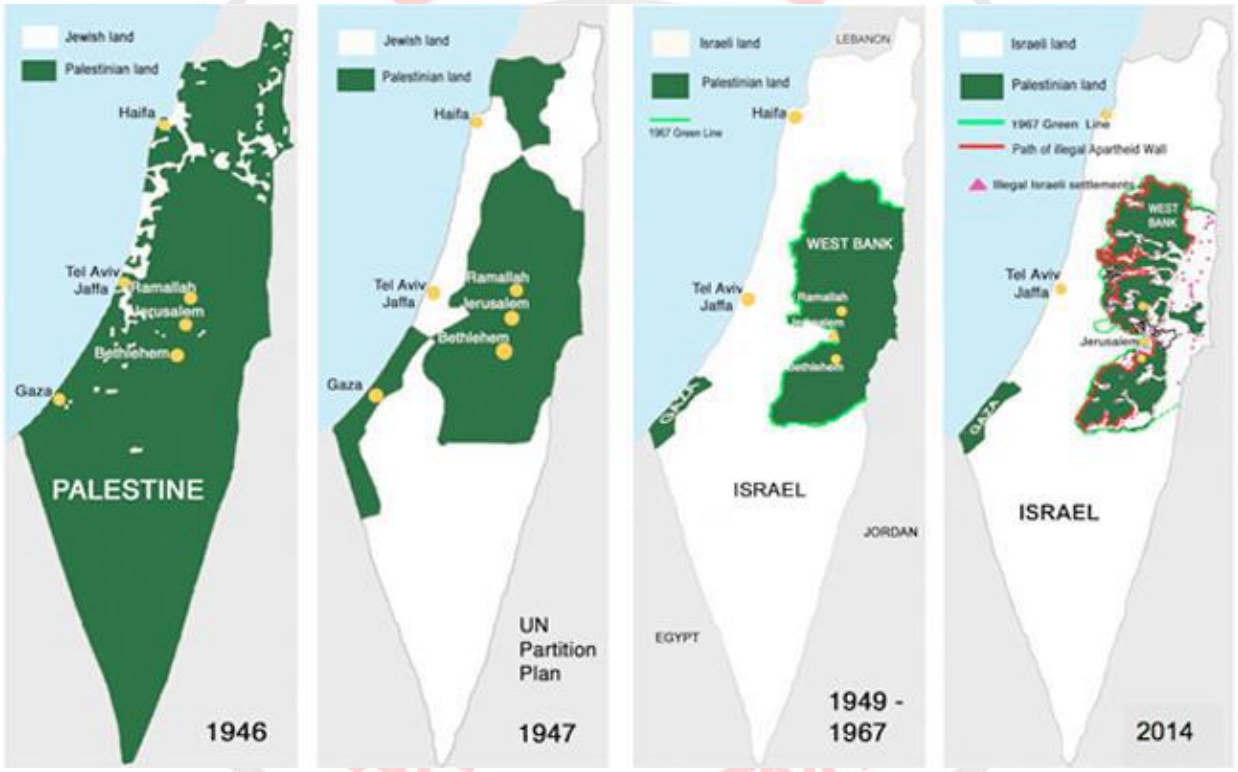
What is it?

● 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.

● 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.

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● 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.

● 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.

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● 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

5. 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

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6. 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

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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.**

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7. 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 evem 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.

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○ **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

8. 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.

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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

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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.

● 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/

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9. 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.

● AlM'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

10. 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**

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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.

● 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.

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● 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

11. 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:

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○ 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.

● 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

12. 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.

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● **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

13. 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

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

14. 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.

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● **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.**

● 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.**

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● 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.

● 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

15. 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

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● Index of Industrial Production Central Statistical Organisation

● Purchasing Managers' Index Japanese firm Nikkei

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

16. 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

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○ 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

○ 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

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17. 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

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18. 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 form 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

19. 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.

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● 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/

20. 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**

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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

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

A. Iran

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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.bloombergquint.com/markets/oil-extends-gains-after-report-points-to-lower-u-s-stockpiles

22. 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

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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

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23. 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

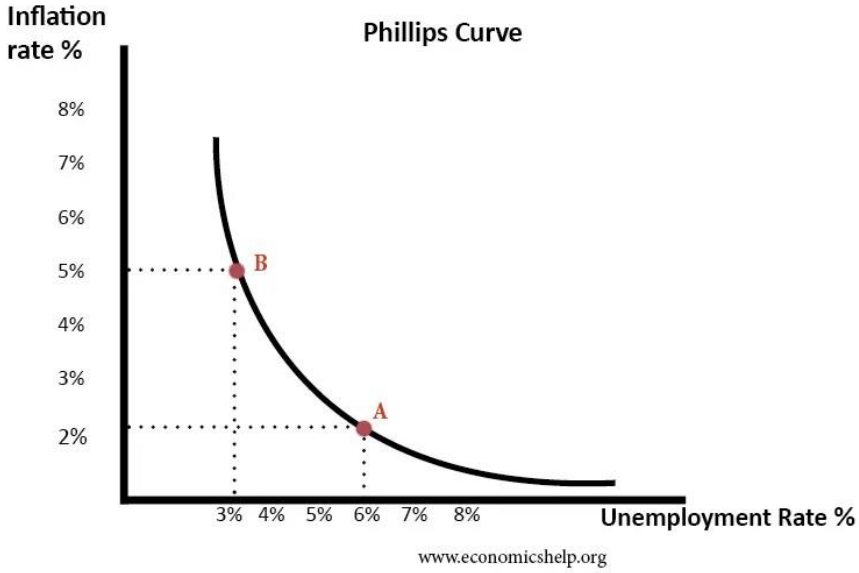
D. Neither 1 nor 2

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.



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● **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

24. 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.

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

25. 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

26. "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

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27. "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/

28. 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

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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

29. "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

30. 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