

MCQ 14.09.2020 TO 19.09.2020

1. Consider the following statements about the Deputy Speaker.

1. The post of the Deputy Speaker is mentioned in the constitution.
2. The deputy speaker shall be from the opposition party only.

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:** Article 93 of the Constitution provides for the election of both the Speaker and the Deputy Speaker.
- **Statement 2 is incorrect:** It is by **convention** that position of Deputy Speaker is offered to opposition party in India.
- Deputy Speaker act as the presiding officer in case of leave or absence caused by death or illness of the Speaker of the Lok Sabha.
- They hold office until either they cease to be a member of the Lok Sabha or they resign.
- They can be removed from office by a resolution passed in the Lok Sabha by an effective majority of its members.

<https://www.thehindu.com/opinion/editorial/the-second-chair-the-hindu-editorial-on-lok-sabha-deputy-speaker/article32594798.ece>

2. Where is Dibru-Saikhowa National Park located?

- A. Meghalaya
- B. Assam
- C. Sikkim
- D. Mizoram

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Answer: **B**

Explanation:

- Dibru-Saikhowa National Park is a national park in **Assam**, India, located in Dibrugarh and Tinsukia districts.
- The park is bounded by the **Brahmaputra and Lohit Rivers** in the north and **Dibru river** in the south. It mainly consists of moist mixed semi-evergreen forests, moist mixed deciduous forests, canebrakes and grasslands. It is the largest salix swamp forest in north-eastern India, with a tropical monsoon climate with a hot and wet summer and cool and usually dry winter.
- **Biodiversity found- Tiger, Elephant, Leopard, Jungle Cat, Bears, Small Indian Civet, Squirrels, Gangetic Dolphin, Hoolock Gibbon, etc.**
- It is an identified Important Bird Area (IBA), notified by the Birdlife International.

<https://www.thehindu.com/news/national/assam-baghjan-well-fire-tamed-110-days-after-blowout/article32592901.ece>

3. Consider the following statements regarding Ayushman Bharat(Pradhan Mantri Jan Arogya Yojana (PM-JAY))

- 1.It covers post-hospitalization expenses only
- 2.It addresses health issues of primary levels only

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: All kinds of diseases** are covered from day one of the Ayushman Bharat policy. The benefit cover includes both **pre and post hospitalization expenses**.

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- **Statement 2 is incorrect:** The Ayushman Bharat programme was launched in 2018 to address health issues at all levels – **primary, secondary, and tertiary**. It has two components:
 - Pradhan Mantri Jan Arogya Yojana (PM-JAY), earlier known as the National Health Protection Scheme (NHPS)
 - Health and Wellness Centres (HWCs)
- Ayushman Bharat is an integrated approach comprising health insurance and primary, secondary and tertiary healthcare. The HWCs are aimed at improving access to cheap and quality healthcare services at the primary level. PM-JAY will cover the financial protection for availing healthcare services at the secondary and tertiary levels.
- The government-sponsored health insurance scheme will provide free coverage of up to **Rs 5 lakh per family per year** at any government or even empanelled private hospitals all over India for secondary and tertiary medical care facilities.
- It will be available for 74 crore beneficiary families and about 50 crore Indian citizens. Under the process, 80 percent of beneficiaries, based on the Socio-Economic Caste Census (SECC) data in the rural and the urban areas, have been identified.
- **There is no restriction on the basis of family size, age or gender.**

<https://www.thehindu.com/opinion/op-ed/reducing-indias-cancer-burden/article32594589.ece>

4. **The MANAK programme, sometimes seen in the news, is related to**

- A. Bring out innovative solutions from children for various problems.
- B. Create awareness about unhealthy foods.
- C. Create awareness about child molestation
- D. Stopping fake news in social media

Answer: A

Explanation:

- The Million Minds Augmenting National Aspirations and Knowledge (**MANAK**) programme was launched by the Department of Science and Technology (DST) in partnership with the National Innovation Foundation (NIF) in 2017.

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- **Children with imaginative minds can come up with innovative solutions to problems in and around them.** Government efforts are triggering this imagination and broadening the base of the pyramid of innovation that encourages children to come up with solutions for day to day problems based on science and technology. Such ideas are being solicited by the Department of Science and Technology (DST), and meritorious ideas are rewarded with the award money of Rs 10,000 with option of showcasing it to district, state, and national level exhibition along with mentoring.
- Aiming to harness the power of bright minds spread across 6 lakhs school in the country, DST invites students from government and private schools to send original and innovative ideas having potential to solve common problems.
- These ideas go through a tough screening and mentoring process at the school level, district, and state level to be selected for the National level competitions.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1653754>

5. Consider the following statements about Khadi and Village Industries Commission (KVIC)

1. It is a statutory body.
2. This body can be called as an example of Gandhian Principle.

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 Khadi and Village Industries Commission (KVIC) is a **statutory** body established by an Act of Parliament (Khadi and Village Industries Commission Act of 1956)
- **Statement 2 is correct:** **Gandhi** found **khadi** as the necessary and most important corollary of the principle of **swadeshi** in its practical application to society. Khadi fulfils the kind of service envisaged in swadeshi.

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- **DPSP – Gandhian Principles**

- Article 40-Organise village panchayats and endow them with necessary powers and authority to enable them to function as units of self-government
- **Article 43-Promote cottage industries** on an individual or co-operation basis in rural areas
- Article 43B-Promote voluntary formation, autonomous functioning, democratic control and professional management of co-operative societies
- Article 46-Promote the educational and economic interests of SCs, STs, and other weaker sections of the society and to protect them from social injustice and exploitation
- Article 47-Prohibit the consumption of intoxicating drinks and drugs which are injurious to health
- Article 48-Prohibit the slaughter of cows, calves and other milch and draught cattle and to improve their breeds

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1653768>

6. **“Loya Jirga”, sometimes seen in news, is related to which country**

- A. Afghanistan
- B. Myanmar
- C. India
- D. Bangladesh

Answer: A

Explanation:

- It is a **mass national gathering** that brings together representatives from the various ethnic, religious, and tribal communities in **Afghanistan**.
- It is a highly respected centuries-old consultative body that has been convened at times of national crisis or to settle national issues.
- Loya Jirga is considered the highest expression of the Afghan people. It is not an official decision-making body and its decisions are not legally binding.
- Loya Jirga's decision is seen as final, with the president and parliament expected to respect the ruling.

<https://www.thehindu.com/opinion/editorial/the-cost-of-peace/article32604087.ece>

7. With reference to Rowlatt Satyagraha , consider the following statements.

1. It was in response to the Anarchical and Revolutionary Crimes Act of 1919
2. Hunter Commission passed this act in the Imperial Legislative Council

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:** Rowlatt Satyagraha was in response to the British government enacting the **Anarchical and Revolutionary Crimes Act of 1919**, popularly known as the Rowlatt Act.
- **Statement 2 is incorrect:** This act was **passed** on the recommendations of **Sedition Committee** chaired by **Sir Sidney Rowlatt**.
- Hunter Commission was formed as a committee for the inquiry to investigate the Jallianwala Bagh shootings. The committee unanimously condemned Dyer's actions.

However, the Hunter Committee did not impose any penal or disciplinary action against General Dyer.

<https://www.thehindu.com/opinion/lead/indias-great-silence-is-the-loudest-sound/article32604122.ece>

8. Mahanadi river originates in which of the following states

- A. Maharashtra
- B. Odisha
- C. Bihar
- D. Chattisgarh

Answer: **D**

Explanation:

- The river flows through the states of **Chhattisgarh and Odisha**. It **originates** from the highlands of **Chhattisgarh** through collection of an array of streams and reaches Bay of Bengal.
- Mahanadi is also known for the Hirakud Dam

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1654213>

9. **Consider the following statements about Subramanya Bharathi**

1. He has attended Indian National Congress sessions
2. Sudesa Geethangal is a work written by him

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: He has participated in **the Benaras Session (1905) and Surat Session (1907)** of the Indian National Congress. He attended the annual sessions of Indian National Congress and discussed national issues with extremist leaders like Bipin Chandra Pal, B.G. Tilak and V.V.S. Iyer.

- **Statement 2 is correct:** He published the sensational “**Sudesa Geethangal**” in 1908.
- C. Subramanya Bharathi was born on 11th December 1882, in Ettayapuram village of Tirunelveli District in **Tamil Nadu**.
- He was a **poet, freedom fighter and social reformer** from Tamil Nadu
- He had the **weekly newspaper named ‘India’** . It was the first paper in Tamil Nadu to publish political cartoons.
- He also published and edited journals like “**Vijaya**”.

<https://www.thehindu.com/opinion/op-ed/bharatiyar-the-charioteer-of-wisdom/article32603320.ece>

10. What does the PRASAD scheme hope to achieve

- A. Provide temple offerings(Prasad) through online booking
- B. Developing the pilgrim sites
- C. Providing employment opportunities to men ITI degree holders.
- D. Provide food to homeless people.

Answer: **B**

Explanation:

- **Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD)** is a government scheme that focuses on **identifying and developing the pilgrim sites across the country** to enrich the religious tourism experience.
- It was launched by Union Ministry of Tourism. It hopes for integrated development of pilgrimage destinations in planned, prioritised and sustainable manner to provide complete religious tourism experience.
- Main objectives are Harnessing pilgrimage tourism for its direct and multiplier effect upon employment generation and economic development, Enhancing tourist attractiveness in sustainable manner by developing world class infrastructure in the religious destinations and promoting local art, culture, handicraft, cuisine, etc.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1654149>

11. Consider the following statements regarding M.Visvesvaraya

1. He is considered as the father of Indian Economic Planning
2. His birthday is celebrated as Engineer's day in India

Select the correct answer using the codes given below.

- A. 1 only
- B. 2 only

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

Answer: C

Explanation:

- **Statement 1 is correct:** Sir Mokshagundam Visvesvaraya is known as the Father of Indian Economic Planning. The era of economic planning in India started with Visvesvaraya's ten-year Plan. Sir M. Visvesvaraya published a book titled "Planned Economy in India" in 1934 wherein he presented a draft to double the national income in a decade. He proposed to shift the labor from the agrarian set up to the industries thereby advocating for democratic capitalism (similar to the USA) with emphasis on industrialization.
- **Statement 2 is correct:** His birthday, 15 September, is celebrated as Engineers' Day in India, Sri Lanka and Tanzania in his memory.
- Sir Mokshagundam Visvesvaraya, more commonly known as Sir MV (15 September 1860 – 14 April 1962), was an Indian civil engineer and statesman and the **19th Diwan of Mysore**, serving from 1912 to 1919. He was the chief engineer responsible for the construction of the **Krishna Raja Sagara Dam** in Mysore. He designed and patented a system of **automatic weir floodgates in 1903**. He designed a flood protection system for the city of Hyderabad by Musi River. He played a key role in developing a system to protect the **Visakhapatnam port from sea erosion**.
- He received India's highest honour, **the Bharat Ratna**, in 1955. He was knighted as a Knight Commander of the British Indian Empire by King George V for his contributions to the public good. His birthday, 15 September, is celebrated as Engineers' Day in India, Sri Lanka and Tanzania in his memory.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1654674>

12. Which of the following is a mission to address the issues of returnee migrant workers during Covid-19

- A. Pradhan Mantri Swasthya Suraksha Yojana
B. Garib Kalyan Rojgar Abhiyaan

C. Pradhan Mantri Suraksha Bima Yojana

D. Ujala Yojana

Answer: **B**

Explanation:

- The **Garib Kalyan Rojgar Abhiyaan (GKRA)** is a 125-day Abhiyan launched with a mission to address the issues of returnee **migrant workers and similarly affected rural population by Covid-19 pandemic** through a multi- pronged strategy of providing immediate employment & livelihood opportunities to the distressed, to saturate the villages with public infrastructure and creation of livelihood assets to boost the income generation activities and enhance long term livelihood opportunities by giving focus on 25 works in 116 selected districts across 6 States with a resource envelope of Rs 50,000 crore.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1654680>

13. Consider the following statements about Interest Rate Derivatives

1. Derivative is a product whose value is derived from the value of one or more basic variables
2. It is a financial instrument with a value that increases and decreases based on movements in interest rates.

Select the correct answer using the codes given below.

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

Answer: **C**

Explanation:

- **Statement 1 is correct: Derivative** is a product whose value is **derived from the value of one or more basic variables**. The basic variables are underlying assets, index or may be a reference rate and are known as Bases. The asset can be an equity, a currency, a commodity etc.

- **Statement 2 is correct: An interest-rate derivative** is a financial instrument with a **value that increases and decreases based on movements in interest rates.**
- Interest-rate derivatives are often used as hedges by institutional investors, banks, companies and individuals to protect themselves against changes in market interest rates, but they can also be used to increase or refine the holder's risk profile.

<https://www.thehindu.com/business/Industry/rbi-issues-draft-on-rupee-ir-derivatives/article32615206.ece>

14. Consider the following statements regarding Essential Commodities Act, 1955

1. The list of items under the Act includes drugs, fertilisers, pulses and edible oils, and petroleum and petroleum products.
 2. State governments can add/remove items from the list
- Select the correct answer using the codes given below.

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

Answer: A

Explanation:

- **Statement 1 is correct:** The ECA was enacted in 1955. The act provides for the control of **production, supply, distribution, trade and commerce** in any farm good deemed “essential” and “in the interest of the general public”.The list of items under the Act includes **drugs, fertilisers, pulses and edible oils, and petroleum and petroleum products.**
- **Statement 2 is incorrect:** **The Centre** under the Act has the power **to include new commodities as and when the need arises, and can take them off** the list once the situation improves (in view of public interest).
- The Essential Commodities (Amendment) Ordinance, 2020 was promulgated on June 5, 2020. It amends the Essential Commodities Act, 1955. The Act empowers the central government to

control the production, supply, distribution, trade, and commerce in certain commodities. The Ordinance seeks to increase competition in the agriculture sector and enhance farmers' income. It aims to liberalise the regulatory system while protecting the interests of consumers

<https://indianexpress.com/article/explained/onion-export-ban-explained-6596646/>

15. With respect to Namami gange, consider the following objectives given below

1. Sewerage Treatment
2. Industrial Effluent Monitoring
3. River-Surface Cleaning
4. River-Front Development

Select the correct answer using the codes given below.

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

Answer: **D**

Explanation:

The key achievements under Namami Gange programme are:-

1. **Creating Sewerage Treatment Capacity:-** 63 sewerage management projects under implementation in the States of Uttarakhand, Uttar Pradesh, Bihar, Jharkhand and West Bengal. 12 new sewerage management Projects Launched in these states. Work is under construction for creating Sewerage capacity of 1187.33 (MLD). Hybrid Annuity PPP Model based two projects has been initiated for Jagjeetpur, Haridwar and Ramanna, Varanasi.
2. **Creating River-Front Development:-** 28 River-Front Development projects and 33 Entry level Projects for construction, modernization and renovation of 182 Ghats and 118 crematoria has been initiated.
3. **River Surface Cleaning:-** River Surface cleaning for collection of floating solid waste from the surface of the Ghats and River and its disposal are afoot and pushed into service at 11 locations.

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4. **Bio-Diversity Conservation:-** Several Bio-Diversity conservation projects are namely: Biodiversity Conservation and Ganga Rejuvenation, Fish and Fishery Conservation in Ganga River, Ganges River Dolphin Conservation Education Programme has been initiated. 5 Bio-Diversity center's at Dehradun, Narora, Allahabad, Varanasi and Barrackpore has been developed for restoration of identified priority species.

5. **Afforestation:-** Forestry interventions for Ganga through Wildlife Institute of India; Central Inland Fisheries Research Institute and Centre for Environment Education has been initiated. Forestry interventions for Ganga has been executed as per the Detailed Project Report prepared by Forest Research Institute, Dehradun for a period of 5 years (2016-2021) at project cost of Rs.2300 Crores. Work has been commenced in 7 districts of Uttarakhand for medicinal plants.

6. **Public Awareness:-** A series of activities such as events, workshops, seminars and conferences and numerous IEC activities were organized to make a strong pitch for public outreach and community participation in the programme. Various awareness activities through rallies, campaigns, exhibitions, shram daan, cleanliness drives, competitions, plantation drives and development and distribution of resource materials were organized and for wider publicity the mass mediums such as TV/Radio, print media advertisements, advertorials, featured articles and advertorials were published. Gange Theme song was released widely and played on digital media to enhance the visibility of the programme. NMCG ensured presence at Social Media platforms like Facebook, Twitter, You Tube etc.

7. **Industrial Effluent Monitoring:-** The number of Grossly Polluting Industries (GPIs) in April, 2019 are 1072. Regulation and enforcement through regular and surprise inspections of GPIs is carried out for compliance verification against stipulated environmental norms. The GPIs are also inspected on annual basis for compliance verification of the pollution norms and process modification, wherever required through third party technical institutes. First round of inspection of GPIs by the third-party technical institutes has been carried out in 2017. Second round of inspection of GPIs has been completed in 2018. Out of 961 GPIs inspected in 2018, 636 are complying, 110 are non-complying and 215 are self-closed. Action has been taken against 110 non-complying GPIs and are issued closure directions under Section 5 of the E(P) Act. Online

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Continuous Effluent Monitoring Stations (OCEMS) connectivity established to CPCB server in 885 out of 1072 GPIs.

8. **Ganga Gram:-** Ministry of Drinking Water and Sanitation (MoDWS) identified 1674 Gram Panchayats situated on the bank of River Ganga in 5 State (Uttarakhand, Uttar Pradesh, Bihar, Jharkhand, West Bengal). Rs. 578 Crores has been released to Ministry of Drinking Water and Sanitation (MoDWS) for construction of toilets in 1674 Gram Panchayats of 5 Ganga Basin States. Out of the targeted 15, 27,105 units, MoDWS has completed construction of 8, 53,397 toilets. Consortium of 7 IITs has been engaged in the preparation of Ganga River basin Plan and 65 villages has been adopted by 13 IITs to develop as model villages. UNDP has been engaged as the executing agency for rural sanitation programme and to develop Jharkhand as a model State at an estimated cost of Rs. 127 Crore.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1654463>

16. Consider the following statements about Person's with Disability Act, 2016

1. It has increased the existing types of disabilities.
2. An acid attack victim is also considered as a disability under this act.

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 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.
- **Statement 2 is correct:** The 21 disabilities are given below:-
 1. Blindness
 2. Low-vision

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3. Leprosy Cured persons
 4. Hearing Impairment (deaf and hard of hearing)
 5. Locomotor Disability
 6. Dwarfism
 7. Intellectual Disability
 8. Mental Illness
 9. Autism Spectrum Disorder
 10. Cerebral Palsy
 11. Muscular Dystrophy
 12. Chronic Neurological conditions
 13. Specific Learning Disabilities
 14. Multiple Sclerosis
 15. Speech and Language disability
 16. Thalassaemia
 17. Hemophilia
 18. Sickle Cell disease
 19. Multiple Disabilities including deafblindness
 20. **Acid Attack victim**
 21. Parkinson's disease
- The **Union Ministry of Social Justice and Empowerment's notification** proposing amendment of the Right of Persons with Disabilities (RPwD) Act, 2016, to de-criminalise "minor offences for improving business sentiment and unclogging court processes" has met with protests from the community of disabled persons

<https://www.thehindu.com/opinion/op-ed/beyond-the-barriers-of-disability/article32624953.ece>

17. India undertook Operation Sanjeevani for

- A. Mauritius
- B. Maldives

- C. Bhutan
- D. Sri Lanka

Answer: **B**

Explanation:

- Indian Air Force (IAF) launched an 18-hour operation and airlifted 6.2 tonnes of essential medicines and hospital consumables with its C-130 transport aircraft and delivered it to the Maldives under **Operation Sanjeevani**.
- Influenza vaccines and anti-viral drugs which are used in other countries to treat COVID-19 such as Lopinavir and Ritonavir have been delivered.
- In 2014, **Operation Neer** was launched by the Indian Government to supply clean drinking water to the Maldives.
- In 1988, Under **Operation Cactus** the Indian Armed Forces have helped the government of Maldives in the neutralization of the coup attempt.

<https://www.thehindu.com/news/international/maldives-defends-ties-with-india/article32623408.ece>

18. Consider the following statements regarding Japanese Encephalitis

1. It is caused by flavi virus
2. The transmission is caused by Anopheles mosquito

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:** Japanese encephalitis is a disease caused by **flavi virus** that affects the membranes around the brain. Japanese encephalitis virus (JEV) is also a major cause of Acute Encephalitis Syndrome (AES) in India.
- **Statement 2 is incorrect:** The disease is transmitted to humans through bites from infected **Culex mosquitoes**.
- Most people infected with JE do not have symptoms or have only mild symptoms. However, a small percentage of infected people develop inflammation of the brain (encephalitis), with symptoms including sudden onset of headache, high fever, disorientation, coma, tremors and convulsions.
- India's Universal Immunization Programme (UIP)- Vaccines included in the programme are for diseases including Tuberculosis, Diphtheria, Pertussis, Tetanus, Polio, Hepatitis B, Pneumonia and Meningitis due to Haemophilus Influenzae type b (Hib), Measles, Rubella, **Japanese Encephalitis (JE)** and Rotavirus diarrhoea.
- Through this programme, the government provides several vaccines to infants, children and pregnant women.

<https://www.thehindu.com/news/national/other-states/7-children-died-of-encephalitis-in-2020-yogi/article32624319.ece>

19. **The Bru tribe, recently seen in news, belongs to**

- A. Sikkim
- B. Meghalaya
- C. Mizoram
- D. Arunachal Pradesh

Answer: C

Explanation: The Brus, also referred to as the Reangs, are spread across the northeastern states of **Tripura, Assam, Manipur, and Mizoram**. In Tripura, they are recognised as a Particularly Vulnerable Tribal Group.

- **Ethnic violence** forced thousands of people from the Bru tribe **to leave their homes in Mizoram**. The displaced Bru people from Mizoram have been living in various camps in Tripura since 1997 <https://www.thehindu.com/news/national/other-states/locals-of-same-tribe-oppose-bru-resettlement-in-tripura/article32621997.ece>

20. Consider the following statements about MUDRA loans

1. There are two types of loans only- Shishu and Kishor.
2. Loans are approved for agricultural, non- agricultural and activities allied to agriculture.

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:** There are three types of loans under PMMY:
 - **Shishu** (up to Rs.50,000).
 - **Kishor** (from Rs.50,001 to Rs.5 lakh).
 - **Tarun** (from Rs.500,001 to Rs.10,00,000).
- **Statement 2 is incorrect: Agriculture is not a part of it.**
- Following is an illustrative list of the activities that can be covered under MUDRA loans:
 - 1) Transport Vehicle- Purchase of transport vehicles for transportation of goods and passengers such as auto rickshaws, small goods transport vehicles, 3 wheelers, e-rickshaws, taxis, etc. Tractors/Tractor Trolleys/Power Tillers used only for commercial purposes are also eligible for assistance under PMMY. Two Wheelers used for commercial purposes are also eligible for coverage under PMMY.

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2) Community, Social & Personal Service Activities- Salons, beauty parlours, gymnasium, boutiques, tailoring shops, dry cleaning, cycle and motorcycle repair shops, DTP and Photocopying Facilities, Medicine Shops, Courier Agents, etc.

3) Food Products Sector- Activities such as papad making, achar making, jam/jelly making, agricultural produce preservation at rural level, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles, cold storages, ice making units, ice cream making units, biscuit, bread and bun making, etc.

4) Textile Products Sector / Activity- Handloom, powerloom, khadi activity, chikan work, zari and zardozi work, traditional embroidery and hand work, traditional dyeing and printing, apparel design, knitting, cotton ginning, computerized embroidery, stitching and other textile non garment products such as bags, vehicle accessories, furnishing accessories, etc.

5) Business loans for Traders and Shopkeepers- Financial support for on lending to individuals for running their shops / trading & business activities / service enterprises and non-farm income generating activities with beneficiary loan size of up to 10 lakh per enterprise / borrower.

6) Equipment Finance Scheme for Micro Units- Setting up micro enterprises by purchasing necessary machinery / equipments with per beneficiary loan size of upto 10 lakh.

7) Activities allied to agriculture: 'Activities allied to agriculture', e.g. pisciculture, bee keeping, poultry, livestock-rearing, grading, sorting, aggregation agro industries, diary, fishery, agri-clinics and agribusiness centres, food & agro-processing, etc.(excluding crop loans, land improvement such as canal, irrigation and wells) and services supporting these, which promote livelihood or are income generating shall be eligible

<https://indianexpress.com/article/business/banking-and-finance/mudra-loan-disbursals-npas-rise-in-tandem-at-psbs-over-last-3-years-6598922>

21. Consider the following statements about Wetlands

1. Montreux Record is associated with it.
2. Loktak Lake (Manipur) has been removed from the Montreux Record.

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:

- A wetland is a distinct ecosystem that is flooded by water, either permanently or seasonally, where oxygen-free processes prevail. The primary factor that distinguishes wetlands from other land forms or water bodies is the characteristic vegetation of aquatic plants, adapted to the unique hydric soil
- **Statement 1 is correct: The Montreux Record is a register of wetland sites** on the List of Wetlands of International Importance where changes in ecological character have occurred, are occurring, or are likely to occur as a result of technological developments, pollution or other human interference.
- **Statement 2 is incorrect: Two wetlands of India are in Montreux Record, 1) Keoladeo National Park (Rajasthan) and 2) Loktak Lake (Manipur). Chilka lake (Odisha) was placed in the record but was later removed from it**
<https://www.thehindu.com/news/national/other-states/wetlands-being-identified-in-rajasthan-to-protect-biodiversity/article32634387.ece>

22. Consider the following statements about Pradhan Mantri Jan Vikas Karyakram (PMJVK)

1. It is aimed for the betterment of minority community
2. Ministry of Social Justice & Empowerment is the implementing agency

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 Jan Vikas Karyakram (PMJKV) 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.
- The erstwhile Multi-sectoral Development Programme (MsDP) has been restructured and renamed as Pradhan Mantri Jan Vikas Karyakram for effective implementation since 2018.
- **Statement 2 is incorrect: Ministry of Minority Affairs** is the implementing agency
<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1655693>

23. What does G4 countries, sometimes seen in news, aims to achieve

- A. Policy coordination between its members in order to achieve global economic stability
- B. Permanent seat in United Nations Security Council
- C. To tackle global problems by discussing big issues and planning what action to take
- D. None of the above

Answer: B

Explanation:

- There have been proposals suggesting the introduction of new permanent members in the UNSC. The candidates usually mentioned are **Brazil, Germany, India, and Japan**. They comprise the group of four countries known as the G4 nations, which mutually support one another's bids for permanent seats.
<https://www.thehindu.com/opinion/editorial/a-push-for-reform-the-hindu-editorial-on-un-reforms/article32633648.ece>

24. Which among the following is/are correct regarding Poshan Abhiyaan

1. National Council on Nutrition (NCN) has been setup under this.
2. The targeted group is young children and adolescent girls only.

3. The target of the mission is to bring down stunting among children in the age group 0-6 years from 38.4% to 25% by 2022.
4. Swasth Bharat Preraks are a part of this.

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:

- **Statement 1 is correct:** The National Council on India's Nutrition Challenges- Set up under the Poshan Abhiyaan, the Council is also known as **National Council on Nutrition (NCN)**. The NCN is **headed** by the **Vice-Chairman of the NITI Aayog**.
- **Statement 2 is incorrect:** Poshan Abhiyaan targets to **reduce stunting, under nutrition, anaemia** (among **young children, women and adolescent girls**) and reduce low birth weight by 2%, 2%, 3% and 2% per annum respectively.
- **Statement 3 is correct:** The Abhiyaan targets to reduce stunting, under nutrition, anaemia (among young children, women and adolescent girls) and reduce low birth weight by 2%, 2%, 3% and 2% per annum respectively.
The **target** of the mission is to bring down **stunting** among children in the age group 0-6 years from **38.4% to 25% by 2022**.
- **Statement 4 is correct:** **Swasth Bharat Preraks** will be deployed one in each district for coordinating with district officials and enabling fast and efficient execution of the Abhiyan across the country. Swasth Bharat Preraks would function as catalyst for fast tracking the implementation of the Abhiyan.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1655613>

25. Basic Exchange and Cooperation Agreement (BECA), sometimes seen in news is associated with

- A. UK
- B. Russia
- C. Japan
- D. USA

Answer: **D**

Explanation:

There are 4 Foundational Agreements between the US and its Partners

1) General Security Of Military Information Agreement (GSOMIA)

- GSOMIA allows intelligence sharing between militaries
- Signed by India in 2002.

2) Logistics Exchange Memorandum of Agreement (LEMOA)

- Have access to each other's designated military facilities for refueling and replenishment.
- Signed by India in 2016.

3) Communications and Information Security Memorandum of Agreement (CISMOA)

- COMCASA(Communications Compatibility and Security Agreement) is the India specific version of CISMOA.
- Valid for 10 years, COMCASA aims to provide a legal framework for the transfer of highly sensitive communication security equipment from the US to India that will streamline and facilitate interoperability between their armed forces.
- Signed by India in 2018.

4) Basic Exchange and Cooperation Agreement (BECA)

- BECA will allow India and US to share geospatial and satellite data with each other.
- India has not signed BECA yet.

<https://www.thehindu.com/news/national/us-keen-on-finalising-geo-spatial-cooperation-at-22-dialogue-in-october/article32633882.ece>

26. With reference to National Commission on Farmers, consider the following statements.

1. It was chaired under M.S. Swaminathan in 2004.
2. They recommended to give farmers a minimum support price at 50% profit above A2+FL cost

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 Commission on Farmers (NCF)**, with **MS Swaminathan** as its chairman, was formed in **2004** to come up with a system for sustainability in farming system and make it more profitable and cost competitive in farm commodities. And to recommend measures for credit and other marketing steps.
- **Statement 2 is incorrect:** They **recommended** to give farmers a minimum support price at 50% profit above the cost of production classified as **C2** by the Commission for Agricultural Costs and Prices (CACP).
- The CACP defines production costs of crops under three categories — **A2, A2+FL** (standing for family labour) and **C2**.
 - A2 is the actual paid-out expenses incurred by farmers — in cash and kind — on seeds, fertilisers, pesticides, hired labour, fuel, irrigation and other inputs from outside.
 - A2+FL includes A2 cost plus an imputed value of unpaid family labour.
 - C2 is the most comprehensive definition of production cost of crops as it also accounts for the rentals or interest loans, owned land and fixed capital assets over and above A2+FL.

<https://www.thehindu.com/opinion/editorial/market-failure-the-hindu-editorial-on-agriculture-sector-reforms/article32644289.ece>

27. With reference to the National Cyber Security Strategy 2020, consider the following statements.

1. India was one of the first few countries to propound a futuristic National Cyber Security Policy
2. Proposed vision is to ensure a safe, secure, trusted, resilient and vibrant cyber space for our Nation's prosperity.
3. Industry 4.0 requires a robust Cyber Strategy

Which of the statements given above is/are correct?

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

Answer: D

Explanation:

- **Statement 1 is correct:**

India was one of the first few countries to propound a futuristic **National Cyber Security Policy 2013(NCSP 2013)**. Since the adoption of **NCSP 2013**, the technologies, platforms, threats, services and aspirations have changed tremendously.

- **Statement 2 is correct:** The transformational Digital India push as well as **Industry 4.0** is required to be supported by a robust cyberspace. However, Cyber intrusions and attacks have increased in scope and sophistication targeting sensitive personal and business data, and critical information infrastructure, with impact on national economy and security. The present cyber threat landscape poses significant challenges due to rapid technological developments such as Cloud Computing, Artificial Intelligence, Internet of Things, 5G, etc. **Statement 3 is correct: Vision** Proposed vision is to ensure a **safe, secure, trusted, resilient and vibrant cyber space for our Nation's prosperity**.
- Pillars of Strategy We are examining various facets of cyber security under the following pillars:
 - a. Secure (The National Cyberspace)
 - b. Strengthen (Structures, People, Processes, Capabilities)

c. Synergise (Resources including Cooperation and Collaboration)

<https://www.thehindu.com/news/national/kerala/national-cybersecurity-strategy-to-be-issued-for-safe-cyber-space-doval/article32642371.ece>

28. Which of the following is India's first Blue Flag Certified Beach?

- A. Radhanagar Beach
- B. Golden Beach
- C. Chandrabhaga Beach
- D. Kappad Beach

Answer: C

Explanation:

- **The Chandrabhaga beach on the Konark coast of Odisha** has become the Asia's first beach to get the Blue Flag certification — the tag given to environment-friendly and clean beaches, equipped with amenities of international standards for tourists.
- The Blue Flag beach standards were established by **Copenhagen-based Foundation for Environmental Education (FEE) in 1985**. In order to get the Blue Flag tag, a beach has to be plastic-free and be equipped with a waste management system.
- In a first, eight beaches of India recommended for the coveted “Blue Flag” International eco-label. The eight beaches are Shivrajpur in Gujarat, Ghoghla in Daman&Diu, Kasarkod and Padubidri beach in Karnataka, Kappad in Kerala, Rushikonda in Andhra Pradesh, Golden beach of Odisha and Radhanagar beach in Andaman and Nicobar.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1656392>

<https://www.thehindu.com/news/national/odisha-beach-is-asias-first-to-get-blue-flag-tag/article24073494.ece>

29. SAMARTH scheme seen in the news, is related to?

- A. To felicitate sports champions
- B. Capacity building in textiles sector

C. Scholarships for bright students

D. Scheme for local artisans

Answer: B

Explanation:

- The **Ministry of Textiles** is implementing the **Samarth-Scheme for Capacity Building in Textiles Sector**, a placement oriented programme targeting skill development of 10 lakh youth in the entire value chain of textiles, excluding Spinning & Weaving in the organized Sector. Some of the advanced features of SAMARTH scheme include Training of Trainers (ToT), Aadhar Enabled Biometric Attendance System (AEBAS), CCTV recording of training programme, dedicated call centre with helpline number, mobile app based Management Information System (MIS) and on-line monitoring of the training process.

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1656230>

30. **Taiwan Strait separates the island of Taiwan from**

A. China

B. Japan

C. Philippines

D. South Korea

Answer: A

Explanation:

- The **Taiwan Strait** is a 110-mile-wide channel that **separates mainland China from the island of Taiwan**.
- The strait is **also known as the Formosa Strait**
The strait is a busy shipping route, on which millions of tons of cargo are ferried each year. Fishing is another crucial economic activity that is carried out along the strait.

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<https://www.thehindu.com/news/international/china-sends-fighters-towards-taiwan/article32644085.ece>

