

1. On which of the following products, one can see the Bureau of Energy Efficiency's star label?

1. Solar Water Heaters
2. Ceiling fans
3. Room Air Conditioners
4. LED lamps

Select the correct answer using the codes given below

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

Answer: C

Explanation

· The Bureau of Energy Efficiency initiated the Standards & Labeling (Star) programme for equipment and appliances in 2006 to provide the consumer an informed choice about the energy saving and thereby the cost saving potential of the relevant marketed product.

· The energy efficiency labeling programs under BEE are intended to reduce the energy consumption of appliance without diminishing the services it provides to consumers

· The scheme is invoked for 24 equipment/appliances including 10 for which it is mandatory. The other appliances are presently under voluntary labeling phase. The estimated savings from these labeling programmes have been about 12000 MW since 2007.

Products notified under mandatory appliance

· Frost Free (No-Frost) Refrigerator, Tubular Fluorescent Lamps, Room Air Conditioners, Distribution Transformers, Room Air Conditioners (Cassette, Floor Standing Tower, Ceiling, Corner AC), Direct Cool Refrigerator, Electric Geysers, Color TV, Room Air Conditioners (Inverter type), LED lamps

Products under voluntary labeling

- Induction Motors, Agricultural pump sets, **Ceiling fans**, Domestic Liquefied Petroleum Gas (LPG) Stoves, Washing machine (This programme is under abeyance), Computer (Notebook/Laptops), Ballast (Electronic/Magnetic), Office equipment's (Printer, Copier, Scanner, MFD's), Diesel Engine Driven Monoset Pumps for Agricultural Purposes, Solid State Inventor, Diesel Generator, Chillers, Microwave Ovens **and Solar Water Heaters**
- ü Bureau of Energy Efficiency (BEE) has **recently launched the star rating programme** for **Deep Freezer and Light Commercial Air Conditioners (LCAC)**. These were added under the voluntary regime. With this, there are **26 appliances now covered under this programme**.

Why in the news?

The **National Energy Conservation Day** is organized on 14th December every year by the **Bureau of Energy Efficiency (BEE)** with an aim to showcase India's achievements in energy efficiency and conservation.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1596314>

2. Myristica swamp treefrog, a rare arboreal species is endemic to

- a) Eastern ghats
- b) Western ghats
- c) Northeastern Himalayas
- d) Western Himalayas

Answer: B

Explanation:

- Myristica swamp treefrog, a rare arboreal species **endem-ic to the Western Ghats** that bears the scientific name **Mercurana myristicapalus- tris**, has been recorded for the first time north of the Shencottah gap in the Vazha-chal Reserve Forest in **Kera-la's Thrissur district**.

Unique trait

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- These frogs are rare and elusive for the reason that they are **arboreal and active** only for a few weeks during their breeding season.
- During this season, there is a large aggregation of males that descend from the high canopy of the trees. The males vocalise in groups from the low perches in the swamps.
- They exhibit **unique breeding behaviour**.
- The breeding season, unlike for other frogs, starts in the pre monsoon season (May) and ends before the monsoon becomes fully active in June.
- Before the end of the breeding season, the female frogs along with their male counterparts descend on the forest floor. The female digs the mud and lays eggs in shallow burrows in mud.
- After breeding and egg laying, they retreat back to the high canopies of the tree and remain elusive till the next breeding season.

Significance of the finding:

- Extended distribution of such rare frogs in the Western Ghats have **conservation implications** and provide a **suitable niche** for further studies on the diverse amphibian fauna of the Ghats.

3. **It is a national park in the state of Assam, India. The national park hosts two-thirds of the world's great one-horned rhinoceros. It is a World Heritage Site. It was declared a Tiger Reserve in 2006.**

The above description refers to which of the following national parks?

- a) Kaziranga National Park
- b) Manas National Park
- c) Orang National Park
- d) Dibru Saikhowa National Park

Answer: A

Explanation

Kaziranga National Park

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- Kaziranga National park is a 430 square kilometer area sprinkled with elephant-grass meadows, swampy lagoons, and dense forests are home to more than 2200 Indian one-horned rhinoceros, **approximately 2/3rd of their total world population.**
- It is located at the **edge of the Eastern Himalayan biodiversity hotspots** – Golaghat and Nagaon district of Assam.
- **The river Brahmaputra flows through this national park.**
- **In the year 1985, the park was declared as a World Heritage Site by UNESCO.**
- The park is the breeding ground of elephants, wild water buffalo, and swamp deer, Hoolock Gibbon, Tiger, Leopard, Sloth Bear, etc.
- **Over the time, the tiger population also increased** in Kaziranga, and that's the reason why Kaziranga was declared as Tiger Reserve in 2006.
- Also, the park is recognized as an **Important Bird Area** by BirdLife International for the conservation of avifaunal species as good number of bird species migrate from Central Asia to this national park during the winter season.
- The other National Parks like **Dibrusaikowa**, , **manas**, **nameri**, **orang** national park are also located in Assam.

Why in the news?

- Kaziranga National Park and Tiger Reserve, billed as the best-conserved home of the one-horned animal can now be explored by boats apart from elephant and jeep safaris.

<https://www.kaziranga-national-park.com/>

<https://www.thehindu.com/news/national/other-states/eco-tourism-boats-bicycles-new-ways-of-exploring-kaziranga/article33319832.ece>

4. Haldibari-Chilahati railway line runs between which of the two countries?

- a) India and Bhutan
- b) India and Myanmar
- c) India and Bangladesh
- d) India and Nepal

Answer: C

Explanation:

Why in the news?

The rail line between Haldibari in **West Bengal** and Chilahati in **Bangladesh** is finally set to open on December 17, after a period of 55 years.

<https://www.timesnownews.com/india/article/india-bangladesh-to-re-launch-cross-border-rail-route-after-55-years-the-significance-of-the-defunct-line/693363>

5. Consider the following statements with regards to vaccine hesitancy

- 1) Vaccine hesitancy refers to the delay in acceptance or refusal of vaccines despite availability of vaccination services.
- 2) Vaccine hesitancy is one of the greatest threats to human health which finds its place in ten global threats by WHO.

Which of the above statements is/are correct?

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

Answer : C

Explanation:

- As defined by WHO, Vaccine hesitancy is a “delay in acceptance or refusal of vaccines despite availability of vaccination services. Hence **statement 1 is correct.**
- More than 90% of countries in the world are facing the situation of vaccine hesitancy.
- Vaccination is one of the most cost-effective ways of avoiding disease – it currently prevents 2-3 million deaths a year, and a further 1.5 million could be avoided if global coverage of vaccinations improved.
- According to WHO report, **Vaccine hesitancy is on the WHO's list of 10 threats to global health in 2019. Hence statement 2 is correct.**

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- **The 10 threats to Global Health includes:**

- (i) Air pollution and Climate change
- (ii) Non communicable Diseases
- (iii) Global Influenza Pandemic
- (iv) Fragile and vulnerable settings
- (v) Antimicrobial Resistance
- (vi) Ebola and other high threat pathogens
- (vii) Weak Primary Healthcare
- (viii) Vaccine hesitancy
- (ix) Dengue
- (x) HIV

[https://www.thelancet.com/journals/lanchi/article/PIIS2352-4642\(19\)30092-6/fulltext](https://www.thelancet.com/journals/lanchi/article/PIIS2352-4642(19)30092-6/fulltext)

<https://www.who.int/emergencies/ten-threats-to-global-health-in-2019>

6. **Which among the following statements is *incorrect* with respect to Pradhan Mantri Jan Arogya Yojana (PM-JAY), a component under the Ayushman Bharat?**

- a) PM-JAY is the world's largest health insurance/ assurance scheme fully financed by the government and cost of implementation is shared between the Central and State Governments
- b) It provides a cover of Rs. 5 lakhs per family per year for primary, secondary and tertiary healthcare care needs across public and private empanelled hospitals in India
- c) The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 for rural and urban areas respectively
- d) Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment

Answer : B

Explanation

Ayushman Bharat

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

· Ayushman Bharat, a **flagship scheme of Government of India**, was launched as recommended by the **National Health Policy 2017**, to achieve the **vision of Universal Health Coverage (UHC)**

· This scheme aims to undertake path breaking interventions to **holistically address the healthcare system (covering prevention, promotion and ambulatory care)** at the primary, secondary and tertiary level.

· Ayushman Bharat adopts a continuum of care approach, comprising of two inter-related components, which are

Ø Health and Wellness Centres (HWCs)

Ø Pradhan Mantri Jan Arogya Yojana (PM-JAY)

Health and Wellness Centers (HWCs)

· In February 2018, the Government of India announced the **creation of 1,50,000 Health and Wellness Centres (HWCs)** by transforming the existing Sub Centres and Primary Health Centres

· Health and Wellness Centers are **envisaged to deliver an expanded range of services** to address the **primary health care needs** of the entire population in their area, expanding access, universality and equity close to the community.

Pradhan Mantri Jan Arogya Yojana (PM-JAY)

· The **second component under Ayushman Bharat** is the Pradhan Mantri Jan Arogya Yojna or PM-JAY as it is popularly known

· **Ayushman Bharat PM-JAY** is the **largest health assurance scheme in the world** which aims at providing a health cover of **Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization (not for primary health care needs)** to over 10.74 crores poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40% of the Indian population.

· The households included are **based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011)** for rural and urban areas respectively.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- PM-JAY was earlier known as the **National Health Protection Scheme (NHPS)** before being rechristened.
- It subsumed the then existing Rashtriya Swasthya Bima Yojana (RSBY) which had been launched in 2008. The coverage mentioned under PM-JAY, therefore also **includes families that were covered in RSBY** but are not present in the SECC 2011 database.
- PM-JAY is **fully funded by the Government** and cost of implementation is shared between the Central and State Governments

Key Features of PM-JAY

- PM-JAY is the **world's largest health insurance/ assurance scheme** fully financed by the government
- It provides a **cover of Rs. 5 lakhs per family per year** for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- Over 10.74 crore poor and vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for these benefits.
- PM-JAY provides **cashless access to health care services** for the beneficiary at the point of service, that is, the hospital.
- It covers up to **3 days of pre-hospitalization and 15 days post-hospitalization expenses** such as diagnostics and medicines.
- There is **no restriction on the family size, age or gender**.
- All pre-existing conditions are covered from day one
- Benefits of the scheme are **portable across the country** i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.
- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

<https://pmjay.gov.in/about/pmjay>

7. Consider the following statements regarding S-400 defence missile system:

- 1) It is a long-range surface-to-air missile system developed by Russia.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

2) It has the capability of destroying any incoming hostile air object within a range of 400 km.

Which of the Statements given above is/are correct?

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

Answer: C

Explanation:

- The S-400 Triumf is a modern **long-range surface-to-air missile (MLR SAM) system developed by Russia.**
- The missile system **integrates a multifunction radar, autonomous detection** and targeting systems, anti-aircraft missile systems, launchers, and command and control centre. It can provide a layered defence as it is capable of firing three types of missiles.
- The S-400 Triumf can engage **all types of aerial targets** such as aircraft, ballistic and cruise missiles, unmanned aerial vehicles (UAV) which are within the **range of 400km, at an altitude of up to 30km. Hence both the statements are correct.**

Why in the news?

- U.S. imposes CAATSA sanctions on Turkey for S-400 Purchase from Moscow.

About CAATSA:

- The Countering America's Adversaries Through Sanctions Act (CAATSA) mandates the U.S. administration to impose sanctions on any country carrying out significant defence and energy trade with sanctioned entities in North Korea, Iran and Russia.

<https://www.thehindu.com/news/international/us-imposes-caatsa-sanctions-on-turkey-for-s-400-purchase/article33333317.ece>

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

1. It measures the price movements of eight core industries (Electricity, steel, refinery products, crude oil, coal, cement, natural gas and fertilizers) which comprise 40.27 per cent of the Index of Industrial Production (IIP).
2. The flexible inflation targeting (FIT) framework of the RBI targets to contain CPI core inflation within 4 percent with a band of (+/-) 2 percent.

Which of the statements given above is/are correct?

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

Answer: **D**

Explanation:

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

Why in the news?

Food inflation in November drops to 9.43% from 11%.

<https://www.thehindu.com/todays-paper/november-sees-food-inflation-drop-to-943/article33332634.ece>

<https://economictimes.indiatimes.com/definition/Core-inflation>

9. Which among the following is/are the likely measure to increase the tax-GDP ratio of a country.

1. Widening the tax base
2. Increasing tax exemptions
3. Formalisation of economy
4. Promoting Round tripping and Treaty shopping

Select the correct answer using the code given below.

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

Answer: A

Explanation:

- The tax-to-GDP ratio is the ratio of tax collected compared to national gross domestic product (GDP). It marks the contribution of taxes towards GDP.
- According to the Economic Survey 2019, the gross tax to GDP ratio in India is 10.9 per cent in 2018-19.
- Some of the major reasons for India's low tax-to-GDP ratio are low direct tax base and large unorganised sector where tax evasion is more rampant compared to the organized sector.

Hence, statements 1 and 3 are correct.

- **Statement 4 is incorrect:** "Round tripping" and "Treaty shopping" are tax avoidance strategies employed by corporates. It further reduces the tax-to-GDP ratio. Increasing tax exemptions reduces the tax base and results in lowering the tax-to-GDP ratio. **Hence, statement 2 is incorrect.**

10. Consider the following statements about the Capital market

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

1. The primary market is where companies float shares to the general public in an initial public offering (IPO) to raise capital
2. A stock exchange is an example of the primary market
3. In India, the primary and secondary markets are regulated by the Security and Exchange Board of India (SEBI)

Which of the statements given above is/are correct?

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

Answer: C

Explanation:

- **Statement 1 is correct:** The primary market is where companies float shares to the general public in an initial public offering (IPO) to raise capital.
- **Statement 2 is incorrect:** Once new securities have been sold in the primary market, they are traded in the secondary market—where one investor buys shares from another investor at the prevailing market price or at whatever price both the buyer and seller agree upon. A stock exchange is an example of the secondary market.
- **Statement 3 is correct:** In India, the primary and secondary markets are regulated by the Security and Exchange Board of India (SEBI).

Why in the news?

Strong markets led to a 2.25 times jump in the initial public offerings in 2020 to Rs 45,000 crore.

https://www.business-standard.com/article/markets/ipo-fundraising-more-than-doubles-to-rs-45-000-crore-in-2020-kib-120121401324_1.html

11. With reference to the Crime & Criminal Tracking Network System (CCTNS), Consider the following statements.

1. CCTNS aims at creating an integrated system for enhancing the efficiency and effectiveness of policing at the Police Station level.
2. It is a Mission Mode Project (MMP) under the National e-Governance Plan of Government of India.

Which of the above statements is /are correct?

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

Answer: C

Explanation: Both the statements are correct.

- CCTNS aims at creating a comprehensive and integrated system for enhancing the efficiency and effective policing at all levels and especially at the Police Station level through adoption of principles of e-Governance, and creation of a nationwide networked infrastructure for evolution of IT-enabled state of- the-art tracking system around "investigation of crime and detection of criminals" in real time, which is a critical requirement in the context of the present day internal security scenario.
- The Crime and Criminal Tracking Network Systems (CCTNS) was conceptualized by the **Ministry of Home Affairs** in detailed consultation with all stakeholders and is being implemented as a "Mission Mode Project (MMP)" since 2009 under National e-Governance Plan.

What is National e-Governance Plan ?

- The National e-Governance Plan is an initiative of the Government of India to make all government services available to the citizens of India via electronic media.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- NeGP was formulated by the Department of Electronics and Information Technology and Department of Administrative Reforms and Public Grievances.

Objectives:

- Provide Citizen Centric Police Services via a web portal
- Pan India search on National database of Crime & Criminal records
- Crime and Criminal reports at State and Center
- Computerization of Police Processes

Why in the news?

The Union Minister of State for Home Affairs, has said that integrated database concepts like the CCTNS and ICJS have become indispensable to realize the dream of New India.

About Interoperable Criminal Justice System (ICJS)

- Inter-operable Criminal Justice System (ICJS) is a common platform for information exchange and analytics of all the pillars of the criminal justice system comprising Police, Forensics, Prosecution, Courts and Prisons.
- Invested under the CCTNS project of the MHA, the ICJS enables a nation wide search on police, prisons & courts databases across all States/ UTs in the country.
- Consumption of data between pillars is also being enabled.
- The objective of ICJS is to reduce errors and time taken in sharing of necessary information between the pillars, which often lead to larger challenges like longer duration of trials, poorer convictions, transit losses of documents etc.
- Some other critical benefits arising out of the ICJS ecosystem are usable analytics products like the National Database on Sexual Offenders (NDSO) to identify & track repeat and habitual sexual offenders.

Source:

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1680827>

https://www.mha.gov.in/sites/default/files/WSDivision_SheRakshaVol2_08112019.pdf.pdf

12. Consider the following statements about Quality Council of India (QCI)

- 1) QCI was set up jointly by the Government of India and the Indian Industry.
- 2) Chairman of QCI is appointed by the Prime Minister on the recommendations of the industry to the Government.

Which of the above given statements is/are incorrect?

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

Answer: D

Explanation

- **Statement 1 is correct:** Quality Council of India (QCI) was **set up jointly** by the **Government of India and the Indian Industry** represented by the three premier industry associations i.e. Associated Chambers of Commerce and Industry of India (**ASSOCHAM**), Confederation of Indian Industry (**CII**) and the Federation of Indian Chambers of Commerce and Industry (**FICCI**), to establish and **operate national accreditation structure** and promote quality through National Quality Campaign
- QCI is registered as a **non-profit society** with its own Memorandum of Association. QCI is **governed by a Council** of 38 members with **equal representations of government, industry and consumers**
- **Statement 2 is correct:** Chairman of QCI is **appointed by the Prime Minister** on the recommendation of the industry to the government. The Department for Promotion of Industry and Internal Trade (DPIIT), **Ministry of Commerce & Industry is the nodal ministry** for QCI

Functions

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- To develop, establish & operate **National Accreditation program in accordance with the relevant international standards**
- To encourage development & **application of third party assessment model** for use in government, regulators, **organizations and society**
- To lead **nationwide quality movement** in the country through **National Quality Campaign** aimed at creating awareness amongst citizens, empowering them to demand quality in all spheres of activities
- Promoting the establishment of quality improvement and **benchmarking centre, as a repository of best international / national practices** and their dissemination among the industry in all sectors

Why in the news?

- **Quality Council of India (QCI)** at the behest of the FSSAI has come out with a **Scheme for approval of Hygiene Rating Audit Agencies** to scale up Hygiene Rating by increasing the number of recognised Hygiene Rating Audit Agencies in the country.

News in detail:

- FSSAI's initiative of "**Food Hygiene Rating Scheme**" is a **certification system for food businesses** supplying food directly to consumers, either on or off premise, the ministry said in a statement.
- The food establishments are rated based on hygiene and safety conditions observed at the time of audit.
- It said the rating will be in the form of smileys (1 up to 5) and the certificate should be displayed prominently in the consumer facing area.

Significance of the new scheme

- The recognised Hygiene Rating Audit Agency will **verify the compliance** with food hygiene and safety procedures laid by FSSAI.
- The hygiene rating and its recognition scheme will help in **improving confidence** of Indian consumers and food service operators in basic hygiene and quality of food.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- The scheme aims to allow consumers to make **informed choices/decisions** pertaining to the food outlets where they eat by encouraging food businesses to improve their hygiene and safety standards

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1680753>

<https://www.outlookindia.com/newscroll/qci-launches-recognition-scheme-for-hygiene-rating-audit-agencies/1993469>

13. Consider the following statements with respect to Overseas Citizen of India (OCI) Cardholders.

- 1) OCI cardholders do not need permission to make donations to religious and charitable institutions.
- 2) OCI cardholders enjoy all fundamental rights guaranteed by the Constitution, except the right to freedom of speech and expression.

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:

Overseas Citizen of India (OCI) Cardholder

The Ministry of Home Affairs defines an OCI as a person who:

- Was a citizen of India on or after 26th January 1950; or
- Was eligible to become a citizen of India on 26th January 1950; or
- Is a child or grandchild of such a person, among other eligibility criteria.

According to Section 7A of the OCI card rules, an applicant is not eligible for the OCI card if he, his parents or grandparents have ever been a citizen of Pakistan or Bangladesh.

Statement 1 and 2 are incorrect:

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Recently, the Union government has told the Delhi High Court that **Overseas Citizen of India (OCI) cardholders do not enjoy fundamental rights guaranteed by the Constitution, including the right to freedom of speech and expression.**

- This response was to a plea seeking information under the Right to Information (RTI) Act, 2005.
- The plea also sought exemption for overseas citizens from seeking permission under the Foreign Contribution Regulation Act, 2010 (FCRA) to make donations to religious and charitable institutions.
- According to the plea, the right to make donations to religious institutions and the fundamental right to freedom of religion are guaranteed by the Constitution.

The OCI card holders have merely been given **statutory right under the Indian Citizenship Act 1955**. And therefore **Overseas citizens have to seek permission under the Foreign Contribution Regulation Act, 2010 (FCRA) to make donations to religious and charitable institutions.**

Why in the news?

The Karnataka High Court recently held that Overseas Citizens of India (OCI) cardholders need not seek admission only under the quota meant for Non-Resident Indian (NRI) students in professional educational institutions (medical/dental or engineering colleges), but are eligible for admission under institutional as well as State Government quota seats.

<https://www.newindianexpress.com/states/karnataka/2020/dec/16/oci-students-eligible-for-govt-quota-seats-hc-2236810.html>

<https://indianexpress.com/article/india/fundamental-rights-not-for-oci-card-holders-govt-to-hc-6245108/>

14. Consider the following statements regarding Financial Stability and Development Council (FSDC).

1. An apex-level FSDC is a statutory body.
2. The Union Finance Minister of India is the chairperson of FSDC.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

3. Funds are separately allocated to the Council for undertaking its activities like financial stability, financial sector development, inter-regulatory coordination, financial literacy, financial inclusion etc..

Which of the above statements is/ are correct?

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

Answer: C

Explanation: Statement 1 is incorrect.

- The Financial Stability and Development Council (FSDC) was constituted in December, 2010.
- The FSDC was set up to strengthen and institutionalise the mechanism for maintaining financial stability, enhancing inter-regulatory coordination and promoting financial sector development.
- An apex-level FSDC **is not a statutory body.**

Statement 2 is correct.

- The Council is chaired by the **Union Finance Minister** and its members are **Governor, Reserve Bank of India;** Finance Secretary and/or Secretary, Department of Economic Affairs; Secretary, Department of Financial Services; Chief Economic Adviser, Ministry of Finance; Chairman, Securities and Exchange Board of India; Chairman, Insurance Regulatory and Development Authority and Chairman, Pension Fund Regulatory and Development Authority.
- It also includes the chairman of the Insolvency and Bankruptcy Board (IBBI).

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Statement 3 is incorrect. The Council deals, inter-alia, with issues relating to financial stability, financial sector development, inter-regulatory coordination, financial literacy, financial inclusion and macro prudential supervision of the economy, including the functioning of large financial conglomerates. **No funds are separately allocated** to the Council for undertaking its activities.

Why in the news?

The Financial Stability and Development Council (FSDC) meeting, chaired by Finance Minister held recently discussed further measures that may be needed to ensure consistent support to the financial sector for achieving faster real economic growth and overall macroeconomic targets, while continuing to maintain financial stability.

<https://www.thehindubusinessline.com/economy/economic-recovery-will-be-faster-than-predicted-fsdc/article33338954.ece>

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

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

Select the correct answer using the code given below.

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

Answer: **D**

Explanation:

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

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

16. With reference to the “Human Development Report”, consider the following statements:

1. It is released by the World Bank.
2. It ranks countries based on their Gross Domestic Product (GDP).

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:** The Human Development Report is released by the United Nations Development Programme (UNDP).
- **Statement 2 is incorrect:** It ranks countries based on
 - **Standard of living-** measured by the gross national income (GNI) per capita;
 - **Health-** measured by life expectancy at birth;
 - **Education-** levels calculated by mean years of education among the adult population and the expected years of schooling for children.
- The Human Development Report 2019 ranked India at 129th position among 189 countries.

17. Which of the following organization started the Momentum for Change initiative?

- (a) UN Climate Change secretariat
- (b) UNEP
- (c) IUCN
- (d) UNICEF

Answer: A

Explanation: Momentum for Change is an initiative spearheaded by the **UN Climate Change secretariat** to shine a light on the enormous groundswell of activities underway across the globe that are moving the world toward a highly resilient, low-carbon future.

- Momentum for Change recognizes innovative and transformative solutions that address both climate change and wider economic, social and environmental challenges. Hence, option (a) is correct

18. The Government of India recently launched the GEMINI device. Which of the below best describes its purpose?

- (a) To detect a pandemic outbreak
- (b) To find cyber attacks and prevent them
- (c) To find drought prone areas using satellites
- (d) To issue warnings related to disasters to fishermen

Answer: D

Explanation:

- Gagan Enabled Mariner's Instrument for Navigation and Information (GEMINI) is a device that is used for seamless and effective dissemination of emergency information and communication on disaster warnings, Potential Fishing Zones (PFZ) and Ocean States Forecasts (OSF) to fishermen.

- The device will help to provide information related to disaster warnings when fishermen move away from the coast beyond 10 to 12 kilometres. Hence option d is the correct answer.

19. Beagle Channel is shared between which of the following countries?

- a) Chile and Argentina
- b) Brazil and Chile
- c) Brazil and Mexico
- d) Mexico and Chile

Answer: A

Explanation:

- **Puerto Williams in Chile has become the world's southernmost city** after its status upgraded from hamlet to city.
- It is the **main settlement, port and naval base on Navarino Island in Chile.**
- It took over the title from Ushuaia in Argentina which was the world's southernmost city till recently.
- Puerto Williams faces the Beagle Channel, which is a strait in Tierra del Fuego Archipelago (shared by Chile and Argentina) on South America's extreme southern tip.



20. 'Point Sonam' is located on which of the following?

- a) Kanchenjunga
- b) Mt Everest
- c) Siachen Glacier
- d) Mt Etna

Answer: C

Explanation:

- Siachen Glacier is among the **largest glaciers in the non-polar region of the world.**
- It lies in the Karakoram Range system which is a part of western Himalayas.
- Siachen Glacier also boasts of the **world's highest helipad built by India at Point Sonam, to supply its troops.**
- **India also installed the world's highest telephone booth on the glacier.**

21. Recently, the Defence Research and Development Organisation (DRDO) has developed an equipment called 'UV blaster' for which of the following purpose?

- a) For Pathogen Reduction in Food Processing
- b) For rapid and chemical free disinfection of high infection prone areas
- c) To diffuse Unexploded Bombs with low order detonation
- d) To aid India's effort towards Automated border control systems

Ans: B

Explanation

- Defence Research and Development Organisation (DRDO) has developed an **Ultra Violet (UV) Disinfection Tower** for rapid and **chemical free disinfection** of high infection prone areas.
- The **equipment named UV blaster** is a **UV based area sanitiser** designed and developed by Laser Science & Technology Centre (LASTEC), the Delhi based premier laboratory of DRDO with the help of M/s New Age Instruments and Materials Private Limited, Gurugram

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- The UV Blaster is **useful for high tech surfaces** like electronic equipment, **computers and other gadgets in laboratories** and offices **that are not suitable for disinfection with chemical methods.**
 - The product is also **effective for areas with large flow of people** such as airports, shopping malls, metros, hotels, factories, offices, etc
 - The UV based area sanitiser may be used by **remote operation** through laptop/mobile phone using wifi link.
 - This **sanitiser switches off on accidental opening of room or human intervention.**
- One more salient safety feature of the product is the key to arm operation

22. Consider the following statements with respect to Minorities mentioned in the Indian Constitution?

- 1) The definition for the term Minorities is provided in the Indian Constitution.
- 2) Only Religious minorities can set up their own education institutions.

Which of the above 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

- The Constitution **uses the word 'minorities'** in some articles **but does not define it** anywhere and speaks of those 'based on religion or language only'.
- The Constitution of India used the word 'minorities' or its plural form in some articles 29 to 30 and 350 A to 350 B.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- **Article 29** has the word ‘minorities’ in its marginal heading but speaks of “any section of citizens having a distinct language, script and culture”.

All minorities, religious or linguistic, can set up their own educational institutions. By doing so, they can preserve and develop their own culture. The government will not, while granting aid to educational institutions, discriminate against any educational institution on the basis that it is under the management of minority community. Hence, it is not just religious minorities. **Statement 2 is incorrect.**

Why in the news?

World Minorities Rights Day celebrated on **18th December**.

- The day is celebrated by the **National Commission for Minorities** in India which focuses on religious harmony, respect, and a better understanding of all minorities’ communities.
- The Constitution of India provides equal rights for all citizens and safeguards the rights of linguistic, ethnic, cultural, and religious minorities. It also has provisions for economically or socially disadvantaged people, including the people of scheduled tribes and scheduled castes.

<http://newsonair.com/News?title=World-Minorities-Rights-Day-celebrated-on-18-Dec&id=406301>

23. The terms “Ethereum”, “Ripple”, “Libra” , “Stellar (XLM)” sometimes mentioned in news are associated with

- a) Cyber Attacks
- B) Exoplanets
- C) Mini Satellites
- D) Cryptocurrencies

Answer : Option D

Explanation : Generally people think BitCoin is the only cryptocurrency but other than that there are many other important cryptocurrencies dominating the digital world.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Most important in cryptocurrencies are Ethereum, Ripple, NEO , Stellar.

Libra is a permissioned blockchain digital currency proposed by the American social media company **Facebook**.The currency and network do not yet exist, and only rudimentary experimental code has been released. The launch is planned to be in **2020**.

Ethereum, Blockchain technology is being used to create applications that go beyond just enabling a digital currency. Launched in July of 2015, Ethereum is one of the largest and most well-established, open-ended decentralized software platforms.It has evolved as a potential competitor to bitcoin.

24. Consider the following statements with respect to the sessions of the Parliament

1. The President addresses the joint session of parliament at the commencement of the first session of each year
2. The constitution stipulates that there should be three sessions of parliament every year

Which of the above statements is/are correct?

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

Answer: A

Explanation

As per constitution, the President addresses joint session of parliament at the commencement of first session of each year and also at the commencement of first session after each general election to the Lok Sabha.

Statement 2 is not correct because the constitution only stipulates that not more than six months shall lapse between two sessions of parliament. Having three sessions in a year is as per convention and not as per provisions of constitution.

Why in the news?

<https://indianexpress.com/article/explained/parliament-winter-session-lok-sabha-rajya-sabha-7107893/>

25. Jaivik Kheti Portal sometimes seen in the news is related to

- a) Facilitating organic farmers to sell their organic produce
- b) Facilitate reporting of labour inspections and submission of Returns.
- c) Aviation Jobs Portal for Aspirants and prospective Employers
- d) Platform for farmers to seek any information related to agriculture.

Answer: A

Explanation:

Jaivikkheti portal is a unique initiative of the Ministry of Agriculture (MoA), Department of Agriculture (DAC) along with MSTC **to promote organic farming globally.**

Key Features of the portal:

- **Promotion of organic farming:** It is a one-stop solution for facilitating organic farmers to sell their organic produce and promoting organic farming and its benefits.
- **E-Commerce & knowledge platform:** The portal is an E-commerce as well as a knowledge platform. Knowledge repository section of the portal includes case studies, videos, and best farming practices, success stories and other material related to organic farming to facilitate and promote organic farming. The e-commerce section of the portal provides the whole bouquet of organic products ranging from grains, pulses, fruits and vegetables.
- **Products available at door-step:** Through this portal buyers can now avail organic products at their doorstep through the portal at much lower prices.
- **Linking the stakeholders:** This portal links various stakeholders like regional councils, local groups, individual farmers, buyers, government agencies and input suppliers for the all-inclusive development and promotion of organic farming.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- **Price discovery Mechanism to Farmers:** The portal provides various price discovery mechanisms to help farmers get the best prices for their products through forward auction, price-quantity bidding, book building and reverse auction mechanisms.

Benefits from the point of view of farmers

- The fertile capacity of the land increases.
- Irrigation intervals increase.
- Reducing dependence on chemical fertilizer reduces costs.
- Increase in productivity of crops.

Benefits of soil

- The use of organic manure improves the quality of the land.
- The water holding capacity of the land increases.
- Evaporation of water from the land will be less.

Environmental benefits

- The water level of the land increases.
- There is a reduction in pollution through soil, food and water in the ground.
- The use of waste, in composting, reduces diseases.
- Reduction in cost of crop production and increase in income.
- Quality of organic product in the international market competition.

Statement b refers to Shram Suvidha Portal

Shram Suvidha Portal facilitates businessmen to get all kinds of registrations and submit returns that are required under labour laws at a single online window. It also makes available to them the inspection reports prepared by the enforcement agency inspectors online. The procedures have been simplified; returns and registration forms have been unified to provide a business environment that encourages compliance by reducing transaction costs and promoting ease of business.

Statement c refers to Aviation Jobs Portal

Aviation Jobs portal is a unique initiative to harness the growth potential of the aviation sector to contribute to employment and re-employment in skilled aviation jobs in India. Both Candidates and Employers would be able to access a wider choice. Candidates will be able to seek job opportunities matching their profiles. Employers will be able to shortlist those suitable to serve their HR requirements as per their company policy through an online medium.

Statement d refers to National Agriculture Market (eNAM) portal

National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India. Its main objective is to promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.

26. It is one of the largest freshwater lakes in India. It is located between Krishna and Godavari delta. It serves as an important habitat for migratory birds. The lake has been designated as a wildlife sanctuary and a wetland of international importance under the Ramsar Convention.

The above description refers to which of the following?

- a) Kolleru lake
- b) Chilika lake
- c) Pulicat lake
- d) Wular lake

Answer: A

Explanation:

Kolleru lake

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- Kolleru, one of the largest freshwater lakes in India, is situated between the **Krishna and West Godavari districts of Andhra Pradesh.**
- Many birds migrate here in winter, such as Siberian crane, ibis, and painted storks.
- The lake is an important habitat for an estimated 20 million resident and migratory birds, including the grey or spot-billed pelican .
- The lake was declared as a wildlife sanctuary in November 1999 under India's Wildlife Protection Act of 1972,
- It is designated as a **wetland of international importance** under the international **Ramsar Convention.**

Chilika lake

- Chilika Lake is **Asia's largest brackish water lake** and a shallow lagoon with estuarine character spread across the districts of **Puri, Khurda and Ganjam in the state of Odisha** in eastern India.
- It is the **largest wintering ground for migratory waterfowl** found anywhere on the Indian sub-continent.
- Chilika lake is designated as a **"Ramsar Site", that is a wetland of International Importance.**

Pulicat lake

- **Pulicat Lagoon** is the **second largest brackish water lagoon** in India, after Chilika Lake. It is present in the Coromandel Region i.e. Andhra Pradesh-Tamil Nadu Border.
- The barrier island of Sriharikota separates the lake from the Bay of Bengal and is home to the Satish Dhawan Space Centre.

Wular lake

- Wular Lake is also one of the largest freshwater lakes in Asia. The lake lies at an altitude of 1,580 m.
- The lake basin was formed as a result of tectonic activity and is fed by the Jhelum River.
- The lake is one of the Indian wetlands designated as a Ramsar site.

Ramsar convention:

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- The Ramsar Convention on Wetlands is an intergovernmental treaty that provides the framework for national action and international cooperation for the conservation and wise use of wetlands and their resources.
- The inclusion of a wetland in the List embodies the government's commitment to take the steps necessary to ensure that its ecological character is maintained. The Convention includes various measures to respond to threats to the ecological character of Sites.

Why in the news?

The Kolleru lake bed villages in Krishna and West Godavari districts are buzzing with tourists once again, after months of pandemic break.

27. Which of the following is/are advantages of 5G technology?

- 1) Faster speed
- 2) Ultra Low latency
- 3) Increased connectivity

Select the correct answer using the codes given below

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

Answer: D

Explanation:

The fifth generation of mobile communication networks is 5g technology.

5G is projected to bring three main benefits:

Faster speed: Data transfer speeds are projected to be about 10 times higher with 5G than is possible with 4G. That means significantly faster transmission of images and videos. With 4G/LTE, downloading a high-definition movie might take about 10 minutes. With 5G, it should take less than a second.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Shorter delays: Though it's not always noticeable, there is often a brief lag in time from when data is sent to when it's received. 5G should reduce this so-called latency, making it possible, for example, to watch high-speed virtual reality video with no delays or glitches.

Increased connectivity: Cell towers equipped with 5G technology would have greatly increased capacity over 4G/LTE. That means more people — and more devices — should be able to communicate at the same time.

Hence all three are advantages of 5G technology.

Why in the news?

The emerging 5G technology with Internet of Things (IoT) is becoming the most revolutionary technology in the world.

28. Consider the following statements about 'State Rooftop Solar Attractiveness Index' (SARAL)

- 1) SARAL is the first of its kind index to provide a comprehensive overview of state-level measures adopted to facilitate rooftop solar deployment.
- 2) SARAL has been designed by the Ministry of Science and Technology.
- 3) The State of Karnataka has been placed at the first rank in the Index .

Which of the above statements is/are correct?

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

Answer: C

Explanation:

- SARAL has been designed collaboratively by the **Ministry of New and Renewable Energy(not ministry of Science and Technology),Shakti Sustainable Energy Foundation (SSEF), Associated Chambers of Commerce and Industry of India (ASSOCHAM) and Ernst & Young (EY). Hence statement 2 is incorrect.**

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- The Ministry of New and Renewable Energy (MNRE) has set a target of 175 GW of renewable energy capacity by 2022, of which 100 GW solar power is to be operational by March 2022, of which 40 GW is expected to come from grid connected solar rooftops.
- State Rooftop Solar Attractiveness Index (SARAL) is the first of its kind index to provide a comprehensive overview of state-level measures adopted to facilitate rooftop solar deployment. **Hence statement 1 is correct.**

About SARAL Index:

- The Index evaluates Indian states based on their attractiveness for rooftop development.
- It was launched during the Review Planning and Monitoring (RPM) Meeting with States and State Power Utilities.

SARAL currently captures five key aspects –

- i. robustness of policy framework
 - ii. implementation environment
 - iii. investment climate
 - iv. consumer experience
 - v. business ecosystem
- The State of Karnataka has been placed at the first rank. Hence statement 3 is correct.
 - Telangana, Gujarat and Andhra Pradesh have got 2nd, 3rd and 4th rank respectively.

29. The term cellular agriculture seen in the news refers to

- (a) Production of electrical energy from agricultural fields without use of fossil fuel
- (b) The practice of agriculture that focuses on the production of proteins, fats, and tissues using biotechnology
- (c) Production of hydrogen fuel cells
- (d) Method of zero budget farming technique

Answer: B

EXPLANATION

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- **Cellular agriculture** refers to the practice of agriculture that focuses on the production of proteins, fats, and tissues using biotechnology
- **Cultured meat** is meat produced by in vitro cultivation of animal cells, instead of from slaughtered animals.
- It is a form of cellular agriculture.

30. Consider the following statements regarding the Intergovernmental panel on climate change (IPCC)

1. IPCC aims to provide governments at all levels with scientific information that they can use to develop climate policies
2. It is an initiative of World Meteorological Organization (WMO) and the United Nations Environment Programme (UNEP)
3. IPCC identifies the strength of scientific agreement in different areas and indicates where further research is needed.

Which of the statements given above is/are correct?

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

Ans: C

Explanation

- Created in **1988** by the **World Meteorological Organization (WMO)** and the **United Nations Environment Programme (UNEP)**, the IPCC aims to provide **governments at all levels with scientific information that they can use to develop climate policies.**
- The IPCC provides **regular assessments of the scientific basis of climate change**, its impacts and future risks, and options for adaptation and mitigation.

OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

- The IPCC is an **organization of governments that are members of the United Nations or WMO**. The IPCC currently has 195 members. Thousands of people from all over the world contribute to the work of the IPCC.
- For the assessment reports, IPCC scientists volunteer their time to assess the thousands of scientific papers published each year to provide a comprehensive summary of what is known about the drivers of climate change, its impacts and future risks, and how adaptation and mitigation can reduce those risks.
- An open and transparent review by experts and governments around the world is an essential part of the IPCC process, **to ensure an objective and complete assessment** and to reflect a diverse range of views and expertise.
- **Statement 3 is correct:** Through its assessments, the **IPCC identifies the strength of scientific agreement** in different areas and indicates where further research is needed. **The IPCC does not conduct its own research.**

