# MCQ 1ST JAN 31ST JAN

### 1. Consider the following statements about Pradhan Mantri Ujjwala Yojana

- 1) Pradhan Mantri Ujjwala Yojana (PMUY) aims to safeguard the health of women & children by providing them with a clean cooking fuel LPG.
- 2) The connections will be issued in the name of women of the households.
- 3) The scheme targets giving free LPG connections only to rural women members of below the poverty line (BPL) households.

Which of the statements given above is/are correct?

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

Answer: A

Explanation

Pradhan Mantri Ujjwala Yojana

- Pradhan Mantri Ujjwala Yojana (PMUY) aims to safeguard the health of women & children by providing them with a clean cooking fuel LPG, so that they don't have to compromise their health in smoky kitchens or wander in unsafe areas collecting firewood.
   Hence statement 1 is correct.
- It is implemented by the Ministry of Petroleum and Natural Gas.
- It was launched 2016 in Ballia, Uttar Pradesh.
- The scheme envisages of smoke-free Rural India and aims to benefit especially the women living below poverty line (BPL) by providing concessional LPG connections to entire nation by 2019.
- Under this scheme, 5 Cr LPG connections will be provided to Women of BPL families in both rural and urban areas (not only rural areas) with the support of Rs.1600 per connection in the next 3 years. Hence statement 3 is Incorrect.
- In 2018, the scheme was expanded to cover all poor families not having LPG connections and not covered under the existing beneficiary categories.
- Identification of BPL families will be done through Socio Economic Caste Census Data.

- Ensuring women's empowerment, especially in rural India, the connections will be issued
  in the name of women of the households. Hence statement 2 is correct.
- EMI facility will also be provided for stove and refill cost. It is complementary to Give it up
   Campaign under which 75 lakh middle class and lower middle class households have voluntarily given up their cooking gas subsidy.

https://www.india.gov.in/spotlight/pradhan-mantri-ujjwala-yojana#tab=tab-1
https://www.businesstoday.in/top-story/government-extends-ujjwala-yojana-lpg-scheme-to-all-poor-households/story/301775.html

### 2. Consider the following statements

- 1) The Chief Justice of the High Court is appointed by the President on his discretion.
- **2)** Chief Justice of High Court and the Judges of high court hold their Office until they attain the age of 62 years.

### Which of the Statements given above is/are correct?

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

### **Answer-B**

### **Explanation** -

- The chief justice is appointed by the President after consultation with the chief justice of India and the governor of the state.
- For appointment of other judges, the chief justice of the concerned high court is consulted.
- A Judge may resign his office, by writing addressed to the President.
- The Chief Justices of the High Court and the Judges of Hugh court hold office, until they attain the age of 62 years.

### Why in the news?

The Union Ministry of Law and Justice said that President Ram Nath Kovind has appointed Justice Sanjib Banerjee, the senior most judge of the Calcutta High Court, as the Chief Justice of the Madras High Court.

- 3. The Coalition for Disaster Resilient Infrastructure (CDRI), a mechanism that supports developed and developing countries to build climate and disaster resilient infrastructure was launched at
- a) The Earth Summit on Sustainable Development 2002, Johannesburg
- b) The United Nations Conference on Sustainable Development 2012, Rio de Janeiro
- c) United Nations Convention to Combat Desertification, 2019, New Delhi
- d) United Nations Climate Action Summit, 2019, New York.

# Answer: D Explanation:

- India launched the Coalition for Disaster Resilient Infrastructure (CDRI) on the sidelines of the UN Climate Action Summit in September, 2019 at Newyork.
- This international partnership of national governments, UN agencies, multilateral development banks, private sector, and knowledge institutions will promote the resilience of new and existing infrastructure systems to climate and disaster risks, thereby ensuring sustainable development.
- Developed through consultations with more than 35 countries, CDRI envisions enabling measurable reduction in infrastructure losses from disasters, including extreme climate events.



# CDRI MISSION

Increase awareness and commitments of governments and other stakeholders

Improve availability of knowledge systems

Increase availability of technical assistance and improve capacities



Governance & Policy



Risk Identification & Estimation



Certification



Resilience Standards & Capacity Development



Innovation & Emerging Technology



Recovery & Reconstruction



Finance



Community Awareness & Capacity

## PROGRAMMES

### ADVOCACY AND PARTNERSHIPS

- Global events and initiatives
- Marketplace of knowledge financing and implementation agencies
- Dissemination of knowledge products

### RESEARCH AND KNOWLEDGE

- Collaborative research
- Global flagship reports
- Global database of infrastructure and sector resilience

### TECHNICAL SUPPORT AND CAPACITY

- Disaster Response and recovery support
- Innovation, institutional and community capacity building assistance
- Standards and certification

https://resilientinfra.org/cdri/

- 4. Consider the following statements about the Scheme for Remission of Duties or Taxes on Export Product (RoDTEP).
- 1. It was launched as a component of the Merchandise Exports from India Scheme.
- 2. The scheme will reimburse taxes and duties paid by exporters to make them competitive in the international market

Which of the statements given above is/are correct?

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

Answer: **B** 

**Explanation:** 

- **Statement 1** is incorrect: The government has launched the Scheme for Remission of Duties or Taxes on Export Product (RoDTEP) to replace the Merchandise Exports from India Scheme (MEIS).
- **Statement 2 is correct:** The scheme will reimburse taxes and duties paid by exporters such as value added tax, coal cess, mandi tax, electricity duties and fuel used for transportation, which are not getting exempted or refunded under any other existing mechanism.
- It makes the exporters competitive in the international market.
- The government has decided to replace the MEIS as it was found to violate the World Trade
   Organization rules. RoDTEP is a WTO-consistent scheme.

### Why in the news?

Government has decided to extend the benefit of the Scheme for Remission of Duties and Taxes on Exported Products (RoDTEP) to all export goods with effect from 1st January, 2021. <a href="https://pib.gov.in/PressReleseDetailm.aspx?PRID=1685206">https://pib.gov.in/PressReleseDetailm.aspx?PRID=1685206</a>

### 5. Consider the following statements

- 1. The coal sector was nationalized by the Government of India under Indira Gandhi.
- 2. Now, coal blocks are allocated on a lottery basis
- 3. Till recently, India imported coal to meet the shortages of domestic supply, but now India is self-sufficient in coal production.

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

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

Answer: A

### **Explanation**

- Unscientific mining practices and poor working conditions of labour in some of the
  private coal mines became matters of concern for the Government. On account of these
  reasons, the Central Government took a decision to nationalise the private coal mines.
- Statement 1 is correct: The nationalisation was done in two phases, the first with the coking coal mines in 1971-72 and then with the non-coking coal mines in 1973. The coal sector was nationalized by the Government of India under Indira Gandhi who served as prime minister of India for three consecutive terms (1966–77) and a fourth term from 1980 until she was assassinated in 1984.
- **Coal Mines (Taking Over of Management) Act, 1973**, extended the right of the Government of India to take over the management of the coking and non-coking coal mines
- This was followed by the **nationalisation of all these mines** with the enactment of the Coal Mines (Nationalisation) Act, 1973 which now is the piece of Central legislation determining the eligibility of coal mining in India.
- Statement 2 is incorrect: Currently, coal is allocated through a process of Auction by Competitive Bidding of Coal Mines. So it not done through lottery basis
- Statement 3 is incorrect: The country's coal imports registered an increase of 4.4 per cent to 161.43 million tonnes (MT) in the April-November (2019). The country produced 730.35 MT of coal in FY'19, while the imports were 235.24 MT. India's coal imports stood at 208.2 MT in 2017-18 and 190.95 MT in 2016-17. India's coal imports is on increasing trend, So,India is not self-sufficient in coal production

https://pib.gov.in/PressReleasePage.aspx?PRID=1685058

### 6. Consider the following statements about Geographic Indication Tag.

- 1) A geographical indication (GI) is a sign used on products that have a specific geographical origin and possess qualities or reputation that are due to that origin.
- 2) Geographical indication Tag can be given for industrial goods only.

### Which of the above statements is/are incorrect?

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

Answer: B

### **Explanation:**

 A geographical indication (GI) is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin. Hence, Statement 1 is correct.

### What right does Geographical Indication Tag provide?

- A geographical indication right enables those who have the right to use the indication to prevent its use by a third party whose product does not conform to the applicable standards.
- For example, in the jurisdictions in which the Darjeeling tea geographical indication is protected, producers of Darjeeling tea can exclude use of the term "Darjeeling" for tea not grown in their tea gardens or not produced according to the standards set out in the code of practice for the geographical indication.

### For what type of **products** can geographic indication be used?

• Geographical indications are typically used for agricultural products, foodstuffs, wine and spirit drinks, handicrafts, and industrial products. Hence **statement 2** is **incorrect**.

### Validity:

• The tag is valid for a decade, after which it can be renewed for another 10 years.

### GI tag and India:

 In India, the GI tag is governed by the Geographical Indication of Goods (Registration and Protection) Act which came into being in 1999. This Act is administered by the Controller General of Patents, Designs and Trade Marks, who is also the Registrar of Geographical Indications. Darjeeling tea became the country's first product to bag a GI tag.

### Why in the news?

A farmers' association has applied for the Geographical Indication (GI) tag for the 'Cumbum Panneer Thratch-ai', a grape variant.

### 7. Interconnect usage charge is sometime seen in news is related to

- a) charge the telecom service provider of a caller pays to the telco on whose network the call terminates
- b) fee paid by the telecom service provider for getting spectrum allocated
- c) Charge paid by the user to their telecom service provider
- d) Charge paid by the user to change the telecom service provider.

# Answer: A Explanation

• Interconnect usage charge (IUC) is a charge the telecom service provider of a caller pays to the telecon whose network the call terminates.

### **Issue**

- Airtel and Reliance Jio are fighting each other over how much time your phone should ring before it gets disconnected, if you don't pick up an incoming call.
- While Airtel used to allow the ringing to go on for 40 seconds, it has now decided to cut it short to 25 seconds.
- Reliance Jio has been disconnecting calls after 20-25 seconds.
- If you think that this is being done for the consumer's benefit, then you are wrong.
- The real reason is that the ring duration has an impact on the operator's revenue.

### Here is how:

- For example, if a Reliance Jio user calls an Airtel customer and Reliance Jio reduces the ringing time for outgoing calls to 20 seconds only, the calls may be cut off even before the Airtel customer has the time to pick it up.
- Seeing the missed call, the Airtel customer calls back to Reliance Jio's network.
- So, for Reliance Jio, what started as an outgoing call, has been converted into an incoming call.
- In India, operators pay inter-operator fee, technically known as Interconnect Usage Charges.

- This charge is paid by the operator on whose network the call originates, to the operator on whose network the call terminates.
- "So, in the above example, instead of Reliance Jio paying the fee, it now starts earning the fee, because of the shorter ring duration"

### Why in the news?

- Interconnection Usage Charges (IUC) regime came to an end from January 1, under which one telecom operator paid a charge to another on whose network a subscriber's voice call.
- This creates a new era in which these companies can focus on upgrading their networks and service.
- 8. Article 123 of the Constitution empowers the President to promulgate ordinances during recess of Parliament. Consider the following statement in regard to the same.
  - 1. The power of the President to legislate by ordinance is parallel to the power of legislation.
  - 2. Ordinances can be retrospective and can modify or repeal any act of Parliament.

### 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: B

**Explanation:** 

PRELIMS

**Statement 1 incorrect.** Article 123 of the Constitution grants the President certain law making powers to promulgate Ordinances when either of the two Houses of Parliament is not in session and hence it is not possible to enact laws in the Parliament.

**Statement 2 is correct.** Ordinances can be retrospective and can modify or repeal any act of Parliament. However, Ordinances cannot be issued amend the constitution.

9. It is primarily celebrated by Sikhs and Hindus of North India which marks the end of the winter season and is traditionally believed to welcome the sun to the northern hemisphere. It is essentially termed as the festival of the farmers and harvest, whereby, the farmers thank the Supreme Being.

### The above description refers to which of the following festivals?

- a) Pongal
- b) Makaravilakku
- c) Lohri
- d) Wangala

**Answer: C** 

## **Explanation:**

- Lohri is primarily celebrated by Sikhs and Hindus.
- It marks the **end of the winter season** and is traditionally believed to welcome the sun to the northern hemisphere.
- It is observed a night before Makar Sankranti, this occasion involves a Puja Parikrama around the bonfire with prasad.
- It is essentially termed as the festival of the farmers and harvest, whereby, the farmers thank the Supreme Being.

# 10. Consider the following statements with respect to Transgender Persons (Protection of Rights) Act, 2019.

- 1. It mandates that each person would have to be recognised as 'transgender' on the basis of a certificate of identity issued by the district magistrate..
- 2. Prime Minister is the chairperson of National Council for Transgender Persons.

# 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:**

### **Definition of a transgender person:**

A transgender person is one whose gender does not match the gender assigned at birth. **It includes trans-men and trans-women**, persons with intersex variations, gender-queers, and persons with socio-cultural identities, such as kinnar and hijra. Intersex variations is

defined to mean a person who at birth shows variation in his or her primary sexual characteristics, external genitalia, chromosomes, or hormones from the normative standard of male or female body.

### Statement 1 is correct.

It mandates that each person would have to be recognised as 'transgender' on the basis of a certificate of identity issued by the district magistrate. The Act states that transgender persons will have the right to "self-perceived" gender identity.

### Statement 2 is incorrect.

### **National Council for Transgender persons (NCT):**

The NCT will consist of: (i) **Union Minister for Social Justice (Chairperson)**; (ii) Minister of State for Social Justice (Vice- Chairperson); (iii) Secretary of the Ministry of Social Justice; (iv) one representative from ministries including Health, Home Affairs, and Human Resources Development. Other members include representatives of the NITI Aayog, and the National Human Rights Commission. State governments will also be represented. The Council will also consist of five members from the transgender community and five experts from non-governmental organisations.

# Pros and cons

SALIENT FEATURES	COMMUNITY'S RESPONSE
Definitions do not differentiate between transgenders, transsexuals, intersex persons and genderqueer	Community differentiates between transgender, transsexual and intersex persons and dismisses the 'one-solution fits all' idea
<ul> <li>Prohibition against discrimination in education, employment, healthcare, public facilities etc.</li> <li>Also prevents forced labour</li> </ul>	Lack of enforceability dilutes provision. Lived experiences riddled with discrimination
Certificate of identity can be obtained at the DM's office and a revised certificate is to be obtained if sex is changed	<ul> <li>Shuns provision as impinging on their right to self-determination. Fear it'll lead to bureaucratic discrimination</li> </ul>
<ul> <li>Government welfare measures and provisions of healthcare, including HIV surveillance centres, and sex reassignment surgeries</li> </ul>	Step forward but medical community lacks knowledge of transgender bodies
Transgender persons may only change their first name	<ul> <li>Prefer to take Guru's name since many have severed ties with their birth family</li> </ul>
Setting up of a National Council for Transgender persons (NCT), including various Ministers and five transgender persons	Desire greater representation in decision making that affects them directly

- The Act will make all the stakeholders responsive and accountable for upholding the principles underlying the Bill. It will bring greater accountability on the part of the Central Government and State Governments/Union Territories Administrations for issues concerning Transgender persons.
- The Act will benefit a large number of transgender persons, mitigate the stigma, discrimination and abuse against this marginalized section and bring them into the mainstream of society. It will lead to greater inclus

### 11. Consider the following statements about Alternative Investment Fund.

- 1) An alternative investment is a financial asset that does not fall into conventional investment categories like stocks, bonds, and cash.
- 2) Private equity or venture capital, hedge funds, commodities, real estate and tangible assets are all examples of alternative investments.

### 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:

- An alternative investment is a financial asset that does not fall into one of the conventional investment categories.
- Conventional categories include stocks, bonds, and cash.
- Most alternative investment assets are held by institutional investors or accredited, highnet-worth individuals because of their complex nature, lack of regulation, and degree of risk.
- Alternative investments include private equity or venture capital, hedge funds, managed futures, art and antiques, commodities, and derivatives contracts.
- Real estate is also often classified as an alternative investment.

### Why in the news?

Despite the COVID-19 pan-demic and several uncertainties, private equity and venture capital companies invested \$598 million in Ta-mil Nadu- based companies through 33 deals during 2020.

https://www.investopedia.com/terms/a/alternative investment.asp

### 12. Consider the following statements

- 1) Compulsory licensing is an arrangement whereby a patent holder may allow others to manufacture, import, and/or distribute its patented drug.
- 2) India has never used the provision of compulsory licensing so far.

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:** 

INTERVIEW

What is **voluntary** licensing?

 A voluntary license is an arrangement whereby a patent holder may allow others to manufacture, import, and/or distribute its patented drug.

What is compulsory licensing?

- Compulsory licenses are authorizations given to a third-party to make, use or sell a
  particular product or use a particular process which has been patented, without the need
  of the permission of the patent owner.
- This concept is recognised at both national as well as international levels, with express
  mention in both (Indian) Patent Act, 1970 and TRIPS Agreement. There are certain prerequisite conditions which need to be fulfilled if a compulsory license is to be granted in
  favour of someone.
- Section 92 of the Indian Patent Act enables grant of compulsory licensing in circumstances of national emergency or extreme urgency.

Did India ever use compulsory licencing?

India has used compulsory licensing only once in 2012 for Sorafenib, an anticancer drug.
 (Hence option D is incorrect)

### 13. Consider the following statements

- 1) According to the agricultural census, approximately 73% of rural women are engaged in farming activities of which 2/3rd women own landhold-ings.
- 2) The India Human Develop-ment Survey reports that 83% of agricultural land in the country is inherited by female members of the family.

### 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:

- According to the agricultural census, 73.2% of rural women are engaged in farming activities but only 12.8% own landhold-ings.
- Due to cultural, so-cial and religious forces, women have been de-nied ownership of land.
- This stems from the per-ception that farming is a man's profession.
- The India Human Develop-ment Survey reports that 83% of agricultural land in the country is inherited by male members of the family and less than 2% by their female counterparts.
- Thus, wo-men are mostly left without any title of land in their names and are excluded from the definition of farmers.

### 14. Consider the following statements about Trans fats

- 1. Trans fats are saturated fats that occur both naturally and artificially.
- 2. Trans fats are created through a process of Hydrogenation
- 3. Natural trans fats are found in meat and dairy of ruminant animals

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

- a) 1 and 2 only
- b) 2 and 3 only

c) 1 and 3 only

d) 1, 2 and 3

**Answer: B** 

**Explanation** 

**About Trans fats:** 

**Statement 1 is incorrect:** Trans fats, or trans-fatty acids, are a form of **unsaturated fat**. They come in both natural and artificial forms.

**Statement 3 is correct:** Natural, or ruminant, trans fats occur in the meat and dairy from ruminant animals, such as cattle, sheep, and goats. They form naturally when bacteria in these animals' stomachs digest grass.

**Statement 2 is correct:** 

Manufacturers create trans fats via a process called hydrogenation. Hydrogenation is a process by which **vegetable oils are converted to solid fats simply by adding hydrogen atoms.** Hydrogenation **increases the shelf life and flavor stability of foods**. Artificial trans fats raise LDL "bad" cholesterol and increase the likelihood of heart disease. They also lower HDL "good" cholesterol.

Why in News?

The Food Safety and Stan-dards Authority of India (FSSAI) has capped the amount of trans fatty acids (TFA) in oils and fats to 3% for 2021 and 2% by 2022 from the current permissible limit of 5% through an amendment to the Food Safety and Standards (Prohibition and Restriction on Sales) Regulations.

15. Which of the following statements about Food Safety and Standards Authority of India (FSSAI) is/are correct?

- 1) Food Safety and Standards Authority of India (FSSAI) is an autonomous statutory body established under the Prevention of Food Adulteration Act,1954.
- 2) It lays down science based standards for articles of food and regulates their manufacture, storage, distribution, sale and import to ensure availability of safe and wholesome food for human consumption.

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: B Explanation:

# • The Food Safety and Standards Authority of India (FSSAI), an **autonomous statutory body** has been established under **Food Safety and Standards**, **2006 Act** which consolidates

various acts & orders that have hitherto handled food related issues in various Ministries

and Departments. Hence **statement 1** is **correct.** 

• FSSAI has been created for laying down science based standards for articles of food and to regulate their manufacture, storage, distribution, sale and import to ensure availability of safe and wholesome food for human consumption.

Highlights of the Food Safety and Standard Act, 2006

Various central Acts like Prevention of Food Adulteration Act,1954,Fruit Products Order, 1955, Meat Food Products Order,1973, etc., are repealed after commencement of FSS Act,

2006.

• The Act also aims to establish a single reference point for all matters relating to food safety and standards, by moving from multi- level, multi- departmental control to a single line of command.

• To this effect, the Act establishes an independent statutory Authority – the Food Safety and Standards Authority of India with head office at Delhi.

 Food Safety and Standards Authority of India (FSSAI) and the State Food Safety Authorities shall enforce various provisions of the Act.

**Functions of FSSAI:** 

Framing of Regulations to lay down the Standards and guidelines in relation to articles
of food and specifying appropriate system of enforcing various standards thus notified.

• Laying down mechanisms and guidelines for **accreditation of certification bodies** engaged in certification of food safety management system for food businesses.

Laying down procedure and guidelines for accreditation of laboratories and notification
of the accredited laboratories.

- To provide scientific advice and technical support to Central Government and State Governments in the matters of framing the policy and rules in areas which have a direct or indirect bearing of food safety and nutrition.
- Collect and collate data regarding food consumption, incidence and prevalence of biological risk, contaminants in food, residues of various, contaminants in foods products, identification of emerging risks and introduction of rapid alert system.
- Creating an information network across the country so that the public, consumers, Panchayats etc receive rapid, reliable and objective information about food safety and issues of concern.
- Provide training programmes for persons who are involved or intend to get involved in food businesses.
- Contribute to the development of international technical standards for food, sanitary and phyto-sanitary standards.
- Promote general awareness about food safety and food standards.

# 16. Consider the following statements regarding the membership of India to nonpermanent seat of United Nations Security Council (UNSC):

- 1. India has held a non-permanent seat on the UNSC for seven terms so far.
- 2. India has held a non-permanent seat on the UNSC for the largest number of terms. 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

India has so far occupied a non-permanent seat in UNSC for 7 terms while Japan has been a non-permanent member for 11 times, the highest by any country. Hence, the **Statement 2** is **INCORRECT.** 

India has won the unanimous support of all countries in the 55-member Asia-Pacific Group at the United Nations in support of its bid for a non-permanent seat at the UN Security Council (UNSC) for a two-year term in 2021-22.

### Why in the news?

India is set to begin its two-year tenure as a non-permanent member of the United Nations Security Council (UNSC) for the eighth time.

# 17. It is a wetland on the south-western edge of Guwahati and Assam's only Ramsar site. The Kamrup district administration has prohibited community fishing recently at this wetland.

The above description refers to which of the following?

- a) Loktak lake
- b) Rudrasagar
- c) Deepor Beel
- d) Sambhar lake

Answer: C Explanation:

# SERVICE

- Deepor beel is a wetland on the south-western edge of Guwahati and Assam's only Ramsar site. The Kamrup district administration has prohibited community fishing recently at this wetland.
- Deepor Beel was designated a Ramsar site in 2002 for sustaining a range of aquatic life forms besides 219 species of birds.
- A Ramsar site is a wetland designated to be of international importance under the Convention on Wetlands on February 2, 1971, in the Iranian city of Ramsar on the Caspian Sea shore.
- According to hydrological experts, the area of the wetland was about 6,000 hectares in the late 1980s. Satellite imagery has revealed that its area has shrunk by at least 35% since 1991.
- 18. Straight of hormuz connects which of the following?
- a) Persian gulf and Gulf of Oman
- b) Andaman sea and South China Sea
- c) Red Sea and Gulf of Aden
- d) Black Sea and Marmara sea

Answer: A

# Explanation:

The Strait of Hormuz is a narrow, strategically important strait between the Gulf of Oman in the southeast and the Persian Gulf.



Option B refers to Malacca Strait.



Option C refers to Bab-Al- Mandan strait.

Map of Yemen and the Bab el-Mandeb Strait



Option D refers to Bosporus strait.



### Why in the news?

Iran recently began enriching uranium up to 20% at an underground facility and seized a South Korean-flagged oil tanker in the crucial Strait of Hormuz.

## 19. The term 'biological carbon pump' is related to which of the following?

- a) Transformation of CO2 into organic carbon and its sinking into deep ocean
- b) Forests absorbing carbon from the atmosphere
- c) Process of obtaining carbon by thermally decomposing acetylene gas
- d) Cultivating plants with high CO2 absorption

**Answer: A** 

### **Explanation:**

### What is the biological carbon pump?

- Just like plants on land, the microscopic marine phytoplankton take up carbon dioxide [CO2] and water [H2O] from their surrounding and use energy from sunlight to turn it into glucose [C6H12] and oxygen [O2].
- The glucose powers the metabolism of the plankton cells, and can be turned into other organic compounds.
- If enough nutrients are available the plankton will grow and multiply.
- Phytoplankton are the 'grass of the sea' at the bottom of the marine food chain. Respiration
  by animals, bacteria and plants 'remineralised' the organic carbon turning it back into
  carbon dioxide and water.
- When plants and animals die their remains sink into deeper water as detritus and decompose, releasing carbon dioxide and nutrients back into the water.
- This is why nutrients such as nitrate are scarce in surface water, but found in much higher concentrations in the deep ocean.
- The transformation of carbon dioxide and nutrients into organic carbon, its sinking into the deep ocean, and its decomposition at depth, is known as the **biological carbon pump**.

The 'biological carbon pump' (BCP) contributes to the ocean's role in taking up and storing carbon dioxide from the atmosphere. Without the BCP the atmospheric concentration of CO2 would be much higher.

## 20. 'Net metering' is sometimes seen in the news in the context of promoting the

- (a) production and use of solar energy by the households/consumers
- (b) use of piped natural gas in the kitchens of households
- (c) installation of CNG kits in motor-cars
- (d) installation of water meters in urban households

Answer. A

**Explanation:** 

What is Net Metering?

Net metering (also known as net energy metering or NEM) is a solar incentive that allows you to store energy in the electric grid. When your solar panels produce more electricity than you need, that energy is sent to the grid in exchange for credits. Then, at night or other times when your solar panels are under producing, you pull energy from the grid and use these credits to offset the costs of that energy.

### **Advantages of Net Metering:**

- The net metering policy makes solar energy more attractive and affordable for users. It not
  only brings down the energy cost drastically, but also helps create small power generation
  units in almost every nook and corner of the country.
- Another most important advantage of Net Metering is that it helps trim peak load demand during the day and reduces load shedding. Further it helps State DISCOMS reduce their T&C wheeling losses.
- As solar energy systems are connected to the state's distribution system, the demand for electricity generated by traditional methods will reduce – thus preserving the environment.

### 21. Consider the following statements about Avian influenza

- 1) Avian influenza (AI) is a highly contagious viral disease affecting several species of food producing birds as well as pet birds and wild birds.
- 2) India notified the first outbreak of avian influenza recently in 2021.
- 3) Infection in humans is not yet reported in India though the disease is zoonotic.

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

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

# Answer: A Explanation

- Avian influenza (AI) is a highly contagious viral disease affecting several species of food producing birds (chickens, turkeys, quails, guinea fowl, etc.), as well as pet birds and wild birds. Hence statement 1 is correct.
- Occasionally mammals, including humans, may contract avian influenza.

- Avian Influenza (AI) viruses have been circulating worldwide for centuries with four known major outbreaks recorded in the last century.
- India notified the first outbreak of avian influenza in 2006. Hence statement 2 is incorrect.
- Infection in humans is not yet reported in India though the disease is zoonotic. Hence statement 3 is correct.
- There is no direct evidence that AI viruses can be transmitted to humans via the consumption of contaminated poultry products.
- Implementing management practices that incorporate bio security principles, personal hygiene, and cleaning and disinfection protocols, as well as cooking and processing standards, are effective means of controlling the spread of the AI viruses.
- In India, the disease spreads mainly by migratory birds coming into India during winter months i.e. from September October to February March. The secondary spread by human handling (through fomites) cannot be ruled out.
- In view of a threat of global outbreak of AI, the Department of Animal Husbandry and Dairying (DAHD), Government of India had prepared an action plan in 2005 which was revised in 2006, 2012, 2015 and 2021 for guidance of State Government for prevention, control and containment of Avian Influenza in the Country.
- Following postoperation surveillance plan (POSP) after completion of Avian Influenza outbreak control in 2020 and containment operation at different epicenters, the country freedom from AI was declared with effect from 30thSeptember 2020.
   Why in the news?
- After confirmation of positive samples, AI has been reported from the following States (at 12 epicentres) –
- Rajasthan(crow) Baran, Kota, Jhalawar
- Madhya Pradesh(crow) Mandsaur, Indore, Malwa
- Himachal Pradesh (migratory birds) Kangra Kerala (poultry-duck) - Kottayam, Allapuzha (4 epicentres) <a href="https://pib.gov.in/PressReleseDetail.aspx?PRID=1686434">https://pib.gov.in/PressReleseDetail.aspx?PRID=1686434</a> <a href="https://rr-asia.oie.int/en/projects/avian-influenza/">https://rr-asia.oie.int/en/projects/avian-influenza/</a>

# 22. Consider the following statements with respect to "Special Assistance to States for Capital Expenditure" scheme

- 1) The scheme is aimed at boosting capital expenditure by the State Governments who are facing a difficult financial environment this year due to the shortfall in tax revenue arising from the COVID 19 pandemic.
- 2) All the states except Tamil Nadu have availed benefits of the newly announced scheme for "Special Assistance to States for Capital Expenditure".

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:

# **SERVICE**

- "Special Assistance to States for Capital Expenditure" scheme was announced by the Finance Minister on 12th October, 2020 as a part of the Atma Nirbhar Bharat package.
- The Scheme is aimed at boosting capital expenditure by the State Governments who are
  facing a difficult financial environment this year due to the shortfall in tax revenue
  arising from the COVID 19 pandemic. Hence statement 1 is correct.
- Capital Expenditure has a higher multiplier effect, enhancing the future productive capacity of the economy, and results in a higher rate of economic growth.
- Therefore, despite the adverse financial position of the Central Government, it was decided to extend a special assistance to the State Governments in respect of capital expenditure, in the financial year 2020-21.
- The capital expenditure projects have been approved in diverse sectors of economy like, Health, Rural Development, Water Supply, Irrigation, Power, Transport, Education, Urban Development.
- The Scheme has three parts.
- **Part –I** of the scheme covers the north-eastern region. Under this part, Rs.200 crores is allocated to 7 north-eastern States (Arunachal Pradesh, Meghalaya, Manipur, Mizoram,

- Nagaland, Sikkim and Tripura). In view of higher population and geographical area, Assam has been allocated Rs.450 crores under the scheme.
- Part-II of the Scheme is, for all other States not included in Part-I.An amount of Rs.7,500 crores is earmarked for this part. This amount has been allocated amongst these States in proportion to their share of central tax as per the interim award of the 15th Finance Commission for the year 2020-21.
- Part-III of the Scheme is aimed at pushing various citizen-centric reforms in the States. Under this Part, an amount of Rs.2000 crores is earmarked. This amount will be available only to those States who carry out at least 3 out of the 4 reforms specified by the Ministry of Finance in its letter dated 17th May, 2020 regarding reform linked additional borrowing permissions. The 4 reforms are One Nation One Ration Card, Ease of doing Business Reform, Urban Local Body/ Utility Reform and Power Sector Reform.
- All the States except Tamil Nadu have availed benefits of the newly announced scheme for "Special Assistance to States for Capital Expenditure". Hence statement 2 is correct.

### Why in the news?

- Madhya Pradesh and Andhra Pradesh have become the first group of States to complete
  three out of the four citizen centric reforms stipulated by the Department of Expenditure,
  Ministry of Finance.
- The two States have completed the One Nation, One Ration Card Reforms, Ease of Doing Business Reforms, and Urban Local Bodies Reforms.

# 23. Consider the following statements about Gene Mutation

https://pib.gov.in/PressReleasePage.aspx?PRID=1686452

- 1) A gene mutation is a permanent alteration in the DNA sequence that makes up a gene, such that the sequence differs from what is found in most people.
- 2) Somatic mutations are inherited from a parent and are present throughout a person's life in virtually every cell in the body.

### 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 gene mutation is a permanent alteration in the DNA sequence that makes up a gene, such

that the sequence differs from what is found in most people.

Gene mutations can be classified in two major ways:

• **Hereditary mutations** are inherited from a parent and are present throughout a person's

life in virtually every cell in the body. These mutations are also called germline mutations

because they are present in the parent's egg or sperm cells, which are also called germ cells.

When an egg and a sperm cell unite, the resulting fertilized egg cell receives DNA from both

parents. If this DNA has a mutation, the child that grows from the fertilized egg will have the

mutation in each of his or her cells.

• **Acquired (or somatic) mutations** occur at some time during a person's life and are present

only in certain cells, not in every cell in the body. These changes can be caused by

environmental factors such as ultraviolet radiation from the sun, or can occur if an error is

made as DNA copies itself during cell division. Acquired mutations in somatic cells (cells

other than sperm and egg cells) cannot be passed to the next generation.

MAINS

24. Consider the following statements about food adulteration

1) Adulteration of food is the addition or subtraction of any substance to or from food, so that

the natural composition and quality of food substance is affected.

2) The Ministry of Food Processing Industries has released a booklet called 'Detect Adulteration

with Rapid Test (DART)' which covers more than 50 common quick tests for detection of

food adulterants at households by the citizens themselves so as to induce awareness among

the consumers about food safety.

Which of the statements given above is/are incorrect?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: B

### Explanation:

- Adulteration of food is commonly defined as "the addition or subtraction of any substance
  to or from food, so that the natural composition and quality of food substance is
  affected".
- Adulteration is either **intentional** by either removing substances to food or altering the existing natural properties of food knowingly.
- **Unintentional** adulteration is usually attributed to ignorance, carelessness or lack of facilities for maintaining food quality.
- **Incidental contamination** during the period of growth, harvesting, storage, processing, transport and distribution of foods are also considered.
- "Adulterant" means any material which is or could be employed for making the food unsafe or substandard or mis-branded or containing extraneous matter.
   Food is declared adulterated if:
- A substance is added which depreciates or injuriously affects it.
- Cheaper or inferior substances are substituted wholly or in part.
- Any valuable or necessary constituent has been wholly or in part abstracted.
- It is colored or otherwise treated, to improve its appearance or if it contains any added substance injurious to health.
- For whatever reasons its quality is below the Standard
   Adulterated food is dangerous because it may be toxic and can affect health and it could deprive nutrients essential for proper growth and development.
- FSSAI has strengthened the food testing ecosystem by notifying 263 primary food testing labs across the country; and state food testing labs under a Central Sector Scheme "Strengthening of Food Testing System in the Country including provision of Mobile Food Testing Labs (SoFTeL)"
- FSSAI has released a booklet called 'Detect Adulteration with Rapid Test (DART)' which covers more than 50 common quick tests for detection of food adulterants at households by the citizens themselves so as to induce awareness among the consumers about food safety. The DART book is available on the website of FSSAI.

### 25. Consider the following statements about Blue Economy

- 1) It is the sustainable use of ocean resources for economic growth, improved livelihoods and jobs, and ocean ecosystem health.
- 2) This is reflected in Sustainable Development Goal (SDG 6), which calls to conserve and sustainably use the oceans, seas and marine resources for sustainable development.

### 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:**

- Blue economy refers to the sustainable use of ocean resources for economic growth, improved livelihoods and jobs, and ocean ecosystem health. It advocates the greening of ocean development strategies for higher productivity and conservation of ocean's health.
- It encompasses renewable energy, sustainable fisheries, maritime transport, tourism, waste management etc.
- Blue Economy emphasizes the integration of development of the ocean economy with social inclusion, environmental sustainability, combined with innovative business models.
- This is reflected in **Sustainable Development Goal (SDG 14)**, which calls to conserve and sustainably use the oceans, seas and marine resources for sustainable development.



### 26. Consider the Following Statements

- 1) Only Parliament by law, can provide for the creation or abolition of a state legislative council.
- 2) For this to happen, the State Assembly should pass the resolution with a special majority. 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

**PRELIMS** 

Parliament may by law provide for the abolition of the for the Removal of Legislative Council of a State having such a Council or for the creation of such a Council in a State having no such Council. For this, Legislative Assembly of the State should pass a resolution to that effect by a majority of the total membership of the Assembly and by a majority of not less than two-thirds of the members of the Assembly present and voting, that is a special majority.

# 27. The members of the State Legislative Council are elected/nominated by which of the following?

- 1) Elected by members of the Legislative Assembly.
- 2) Elected by electorates of Municipalities, District Boards and Local Authorities.
- 3) Nominated by the Governor.
- 4) Elected by electorates consisting of people with university graduates or engaged in teaching. Select the correct answer using the codes given below
- a) 1, 2 and 3 only
- b) 1 and 3 only
- c) 2, 3 and 4 only
- d) 1, 2, 3 and 4

### Answer- (d)

### **Explanation**

Of the total number of members of the Legislative Council of a State—

- (a) as nearly as may be, one-third shall be elected by electorates consisting of members of municipalities, district boards and such other local authorities in the State as Parliament may by law specify;
- (b) as nearly as may be, one-twelfth shall be elected by electorates consisting of persons residing in the State who have been for at least three years graduates of any university in the territory of India.
- (c) as nearly as may be, one-twelfth shall be elected by electorates consisting of persons who have been for at least three years engaged in teaching in such educational institutions within the State, not lower in standard than that of a secondary school, as may be prescribed by or under any law made by Parliament;
- (d) as nearly as may be, one-third shall be elected by the members of the Legislative Assembly of the State from amongst persons who are not members of the Assembly;
- (e) the remainder shall be nominated by the Governor.

### Why in the news?

The Election Commission has decided to hold bye-elections to the Bihar and Andhrapradesh Legislative Councils.

### 28. Consider the following statements

- 1. SENSEX is based on 50 of the most important stocks available on the Bombay Stock Exchange
- 2. SENSEX is the oldest stock index in India
- 3. A rise in SENSEX means a rise in prices of shares of all companies registered with Bombay stock exchange

Which of the statements given above is/are correct?

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

Answer: B

### **Explanation:**

- Stock market is a place where shares of public listed companies are traded. In India, the two
  most popular stock exchanges are BSE (Bombay Stock Exchange) and NSE (National Stock
  Exchange).
- **Statement 1 is incorrect:** Sensex is the benchmark index of the Bombay Stock Exchange (BSE) in India. Sensex comprises 30 of the largest and most actively-traded stocks on the BSE, providing an accurate gauge of India's economy.
- **Statement 2 is correct:** Initially compiled in 1986, the Sensex is the oldest stock index in India.
- Nifty is an index of top 50 companies traded on the National Stock Exchange (NSE). Nifty was launched by NSE in 1995.
- **Statement 3 is incorrect:** A rise in SENSEX means an overall rise (not all) in the prices of shares of a group of companies registered with Bombay stock exchange.

### 29. Consider the following statements with respect to 'Extradition'

- 1. Extradition is the process by which, one country upon the request of another, effects the return of a person for trial in the requesting country where they have been accused of doing something illegal
- 2. An Extradition request for an accused can be initiated in the case of under-investigation, under-trial and convicted criminals

- 3. India does not have any legislation at national level to deal specifically with the extradition **Which of the statements given above is/are correct?**
- a) 1 and 3 only
- b) 1 only
- c) 1 and 2 only
- d) 2 and 3 only

Answer: C

### **Explanation**

- As defined by **Hon'ble Supreme Court of India**, 'Extradition is the delivery on the part of one State to another of those **whom it is desired to deal with for crimes** of which they have been accused or convicted and are **justifiable in the Courts** of the other State'
- Ø Extradition is the process by which, one country upon the request of another, effects the return of a person for trial in the requesting country where they have been accused of doing something illegal
  - An Extradition request for an accused **can be initiated in the case of under-investigation, under-trial and convicted criminals**. In cases under investigation, abundant precautions have to be exercised by the law enforcement agency to ensure that it is in possession of prima facie evidence to sustain the allegation before the Courts of Law in the Foreign State
  - The Extradition Act 1962 provides India's legislative basis for extradition (So India has legislation to deal specifically with extradition). It consolidated the **law relating to the extradition of criminal fugitive from India to foreign states**. The Indian Extradition Act, 1962 was substantially modified in 1993 by Act 66 of 1993.
  - The Consular, Passport & Visa (CPV) Division, **Ministry of External Affairs**, Government of India is the **Central/Nodal Authority that administers the Extradition Act** and it processes incoming and outgoing Extradition Requests.

### 30. Consider the following pairs

Bird sanctuary State

- (1) Ranganathittu bird sanctuary Karnataka
- (2) Salim Ali bird sanctuary Goa

(3) Great Indian Bustard sanctuary

Maharashtra

(4) Bharatpur bird sanctuary

Rajasthan

Which of the above pairs are correctly matched?

(a) 1 only

(b) 1 and 3 only

(c) 1, 2 and 3 only

(d) All the above

Ans: (d)

### **Explanation:**

Ranganathittu bird sanctuary: Ranganathittu Bird Sanctuary, is a bird sanctuary in the state of Karnataka in India. It is the largest bird sanctuary in the state, 40 acres in area, and comprises six islets on the banks of the Kaveri river

**Salim Ali bird sanctuary**: Salim Ali Bird Sanctuary is an estuarine mangrove habitat, located on the **Mandovi** river, Goa.

**Great Indian Bustard sanctuary:** Great Indian Bustard Sanctuary, also known as the Jawaharlal Nehru Bustard Sanctuary is a wildlife sanctuary for the great Indian bustard at Maharashtra, India. The land is drought-prone and semi-arid. Its ecoregion is that of Kathiawar-Gir dry deciduous forests. Maharashtra is one of the six states (Rajasthan, Gujarat, Madhya Pradesh, Karnataka, Andhra Pradesh) of India where great Indian bustards are still seen.

**Bharatpur bird sanctuary:** Keoladeo Ghana National Park also known as the Bharatpur Bird Sanctuary in Rajasthan, India is a famous avifauna sanctuary that sees thousands of rare and highly endangered birds such as the Siberian Crane come here during the winter season.

31. Photochemical smog occurs in warm, dry and sunny climate. Which one of the following is *not* among the components of photochemical smog?

- a) SO2
- b) 03
- c) NO2
- d) Unsaturated hydrocarbon

Answer: A

### **Explanation:**

The word smog is derived from smoke and fog. This is the most common example of air pollution that occurs in many cities throughout the world.

There are two types of smog:

- (a) **Classical smog** occurs in cool humid climate. It is a mixture of smoke, fog **and sulphur dioxide**. Chemically it is a reducing mixture and so it is also called as reducing smog.
- (b) **Photochemical smog** occurs in warm, dry and sunny climate. The main components of the photochemical smog results from the action of sunlight on unsaturated hydrocarbons and **nitrogen oxides** produced by automobiles and factories. Photochemical smog has a high concentration of oxidising agents and is, therefore, called as oxidising smog. **SO2** (a reducing agent) is not responsible for photochemical fog.

### 32. Consider the following statements about Rashtriya Gram Swaraj Abhiyan (RGSA)

- 1) Rashtriya Gram Swaraj Abhiyan (RGSA) is a Centrally Sponsored Scheme (CSS) with the primary aim of strengthening Panchayati Raj Institutions (PRIs)
- 2) The scheme extends to all States and UTs including non-Part IX areas where Panchayats do not exist.

## 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:**

- Rashtriya Gram Swaraj Abhiyan (RGSA) is a Centrally Sponsored Scheme (CSS) with the
  primary aim of strengthening Panchayati Raj Institutions (PRIs) for achieving
  Sustainable Development Goals (SDGs) with main thrust on convergence with Mission
  Antyodaya and emphasis on strengthening PRIs in the 117 Aspirational districts.
- The scheme extends to all States and UTs including non-Part IX areas where Panchayats do not exist.

### Focus of the scheme:

- The scheme has programmatic focus for phased saturation mode on ensuring basic orientation training for the Elected Representatives of Panchayats, within six months of their election and refresher training within 2 years.
- RGSA will have thrust for **SHG-PRI convergence** to ensure effective community mobilisation and greater public ownership of flagship programs of the Govt.
- **Use of e-governance and technology driven solutions** at Panchayat level will be increased to attain administrative efficiency, improved service delivery, and greater accountability.

### **Components of the scheme:**

- The scheme consists of Central and State Components.
- The Central component comprises
  - (i) **National level activities** viz. National Plan for Technical Assistance (NPTA)in collaboration with academic institutions/ institutions of excellence for various activities of Capacity Building & Training (CB&T) for PRIs
  - (ii) Mission Mode Project (MMP) on e-Panchayat and
  - (iii) Incentivization of Panchayats.
- The State component relates to
- Activities to be undertaken by State Governments for CB&T
- Other activities for strengthening of Panchayats viz Capacity Building & Training, training infrastructure and HR support for training,
- **Strengthening of Gram Sabhas** in PESA areas,
- O Distance Learning Facility via SATCOM,
- Support for Innovations,
- Technical support to PRIs, Financial Data and Analysis Cell, Panchayat Buildings, eenablement of Panchayats, Project based funding for economic development and income enhancement, IEC and PMU.

## **Fund Sharing:**

 The sharing pattern for the State component is in the ratio of 60:40 except NE and Hilly States where Central and State sharing is in the ratio of 90:10. For all UTs, Central share is 100%.

### 33. Consider the following statements about Garib Kalyan Rojgar Abhiyaan:

- 1. This scheme will empower and provide livelihood opportunities to the returnee migrant workers and rural citizens.
- 2. The Ministry of Rural Development is the nodal Ministry for this campaign.

### Which of the statements given above is/are incorrect?

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

## Answer: D

### **Explanation:**

The Garib Kalyan Rojgar Abhiyaan (GKRA) is a 125-day Abhiyan launched by Hon'ble Prime Minister 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.

The Ministry of Rural Development is the nodal Ministry for this campaign and the campaign will be implemented in close coordination with the State Governments.

## 34. Consider the following statements about Bru tribes

- 1) Bru or Reang is a community indigenous to Northeast India, living mostly in Tripura, Mizoram and Assam.
- 2) In Mizoram, they are recognised as a Particularly Vulnerable Tribal Group.
- **3)** Recently, they have been given permanent resident status in the state of Tripura.

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

- a) 1 and 2 only
- b) 1 and 3 only

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

**Answer: B** 

**Explanation:** 

Who are the Brus?

Statement 1 is correct:

Bru or Reang is a community indigenous to Northeast India, living mostly in Tripura, Mizoram and Assam.

**Statement 2 is incorrect:** In **Tripura**, they are recognised as a **Particularly Vulnerable Tribal Group**. In Mizoram, they have been targeted by groups that do not consider them indigenous to the state. In 1997, following ethic clashes, nearly 37,000 Brus fled from Mizoram and were accommodated in relief camps in Tripura. Since then, 5,000 have returned to Mizoram in eight phases of repatriation, while 32,000 still live in six relief camps in North Tripura.

#### Statement 3 is correct:

- An agreement was signed recently among the Bru leaders and the Governments of India, Tripura, and Mizoram to permanently settle around 34,000 internally displaced people in Tripura.
- Each resettled family will get land for building a home, Rs 1.5 lakh as housing assistance, and Rs 4 lakh as a one-time cash benefit for sustenance
- They will also receive a monthly allowance of Rs 5,000 and free rations for 2 years from the date of resettlement.

## 35. With reference to Safe City projects, consider the following statements

- 1. It involves Improving Street Lighting in identified Hot Spot areas.
- 2. The projects are funded under Nirbhaya Fund scheme.

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

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

#### **Answer: C**

#### **Explanation**

- In order to **instil a sense of security in women in metro cities**, the Government has identified eight cities for **implementation of Safe City projects** in the first phase. The cities are Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Lucknow & Mumbai.
- **Statement 2 is correct:** The projects are **funded under Nirbhaya Fund scheme.** The projects have been prepared jointly by **Municipal bodies and City Police** and reflect integrated action for the safety of women.
- Safe City projects involve the creation of **on-ground assets, resources & behaviour change** programs for the safety of women. The projects will supplement existing assets and meet citizen demands for safe eco-system for women in these cities.

## Important features of the Safe City project

- ➤ Identification of **crime Hot-spots** in each city.
- ➤ Saturating such Hot-spots with increased CCTV surveillance.
- ➤ Automated Number Plate Reading (ANPR) and drone-based surveillance are also being deployed in few cities as per requirement.
- > Setting up women police out-posts for facilitating ease of access by any aggrieved woman to report incidence or seek assistance
- ➤ Augmentation of existing women support centers like **Asha Jyoti Kendra** or Bharosa centers etc.
- ➤ Implementing Safety measures in buses, including Cameras.
- > Statement 1 is correct: Improving Street Lighting in identified Hot Spot areas.
- ➤ Undertaking social awareness programmes on women safety and gender sensitivity
- In order to facilitate States to monitor and manage the Safe City projects and avoid duplication on ground, an online Safe City Implementation Monitoring (SCIM) portal has been developed by the Ministry of Home Affairs (MHA).
- SCIM will facilitate online tracking of deployment of assets and infrastructure created
  under the Safe City projects. SCIM also creates a digital repository of assets, infrastructure
  and social outreach programs, as well as best practices achieved in each City.

#### 36. Consider the following statements.

- 1. The Gangetic river dolphin can only live in freshwater.
- 2. They hunt by emitting ultrasonic sounds.
- 3. It is categorized as "Endangered" by the International Union for Conservation of Nature(IUCN) in the Red Data Book.

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

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

#### Answer:D

#### **Explanation:**

The Gangetic river dolphins were officially discovered in 1801 and are one of the oldest creatures in the world along with some species of turtles, crocodiles and sharks, according to the World Wildlife Fund (WWF). They once lived in the Ganges-Brahmaputra-Meghna and Karnaphuli-Sangu river systems of Nepal, India, and Bangladesh, but are now mostly extinct from many of its early distribution ranges. Today, their numbers have dwindled mainly because of direct killing, habitat fragmentation by dams and barrages and indiscriminate fishing.

#### Statement 1 and 2 are correct.

The Ganges river dolphin can only live in freshwater and is essentially blind. They hunt by emitting ultrasonic sounds, which bounces off of fish and other prey, enabling them to "see" an image in their mind. They are frequently found alone or in small groups, and generally a mother and calf travel together.

#### Statement 3 is correct.

Dolphins have been categorised as 'Endangered' on the International Union for the Conservation of Nature's (IUCN) Red List. The Gangetic dolphins have also been included in Schedule -I of the Wildlife Protection Act, 1972, which means they have the highest degree of protection against hunting.

#### Why in the news?

A video of a group of men and boys in Uttar Pradesh's Pratapgarh district beating to death a Gangetic river dolphin surfaced on social media recently.

Killing the Gangetic River Dolphin is a punishable offence under Wildlife Protection Act, 1972.

## 37. Consider the following statements about Institutions of Eminence

- 1) Under Institutions of Eminence, both public and private institutions are identified to emerge as world-class Teaching and Research Institutions.
- 2) University Grants Commission (UGC) inspection shall not apply to Institutions of Eminence.

## 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** 

INTERVIEW

**Explanation:** 

Both the statements are correct

#### **About Institutions of Eminence scheme:**

- Institutes of Eminence (IoE) is a recognition scheme for higher education institutes in India, set by the University Grants Commission.
- Institutions of Eminence scheme has been launched in order to implement the commitment of the Government to empower the Higher Educational Institutions and to help them become world class teaching and research institutions.
- Both public and ten private institutions identified emerge as world-class Teaching and Research Institutions. Hence statement 1 is correct.
- This will enhance affordable access to high quality education for ordinary Indians.

#### **Objectives of the Scheme:**

- To provide for higher education leading to excellence and innovations in such branches of knowledge as may be deemed fit at post-graduate, graduate and research degree levels and award degrees, diplomas and other academic distinctions;
- To provide for high quality teaching and research and for the advancement of knowledge

- To pay special attention to teaching and research in unique and emerging areas of knowledge, including interdisciplinary areas, which are regarded as important for strategic needs of the country but are not being pursued by conventional or existing institutions so far, and award degrees, diplomas and other academic distinctions.
- To aim to be rated interNationally for its teaching and research as a top hundred Institution in the world over time.

#### **Key Benefits of Institutions of Eminence**

- **1.** Government Institutions to get additional funding upto 1000 Cr.
- 2. The selected Institutions under IoE shall have complete academic and administrative autonomy.
- 3. Freedom to enter into academic collaborations with other Institutions within the country.
- 4. Freedom to have its own transparent merit based system for admission of students.
- 5. Freedom to admit additionally foreign students on merit subject to a maximum of 30% of the strength of admitted domestic students.
- 6. Freedom to fix and charge fees from foreign students without restriction.
- 7. UGC Inspection shall not apply to Institutions of Eminence.

#### Hence statement 2 is correct.

#### Why in the news?

Indian universities and colleges with the Institutions of Eminence (IOEs) tag, which include several IITs, will now be able to set up campuses in foreign countries with the University Grants Commission (UGC) issuing fresh guidelines on the same.

The new guidelines have been issued in line with the new National Education Policy (NEP) as per which foreign universities will be allowed to set up campuses in India and top Indian institutes in foreign countries.

https://www.thehindu.com/news/national/indias-institutions-of-eminence-can-now-set-up-campuses-in-foreign-countries/article33535784.ece?homepage=true

# 38. For which of the following Public Health Emergency of International Concern has been declared by the World Health Organisation so far?

- 1) H5N1 (Bird Flu)
- 2) H1N1 (Swine Flu)

- 3) Polio
- 4) Ebola

## Select the correct answer using the codes given below

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

**Answer: B** 

**Explanation:** 

- Public Health Emergency of International Concern is defined as an extraordinary event
  which is determined to constitute a public health risk to other States through the
  international spread of disease and to potentially require a coordinated international
  response.
- A PHEIC is meant to mobilize international response to an outbreak. It's an opportunity
  for the World Health Organization, with guidance from its International Health
  Regulations Emergency Committee, to implement "non-binding but practically &
  politically significant measures that can address travel, trade, quarantine, screening,
  treatment.
- The procedures to declare a PHEIC were implemented in 2005, as a response to the outbreaks of SARS and H5N1 (bird flu) in the early 2000s.
- Recently WHO declared the Novel Coronavirus outbreak as PHEIC.

The International Health Regulations (2005)

- IHR (2005), represents a binding international legal agreement involving 196 countries across the globe, including all the Member States of the WHO.
- Their aim is to help the international community prevent and respond to acute public health risks that have the potential to cross borders and threaten people worldwide.
   Six emergencies have been declared since then:
- H1N1 virus (better known as a strain of "swine flu") that caused an influenza pandemic (2009),
- West Africa's Ebola outbreak (2014-2016),
- Polio (2014),

- Zika virus (2016),
- Ebola outbreak in the Democratic Republic of Congo (2019), and the
- current new coronavirus outbreak (starting at the end of 2019).

The coronavirus outbreak is the sixth time an emergency has been declared.

39. It is a long narrow, deep, endorheic (landlocked) lake situated at a height of more than 14,000 ft in the Ladakh Himalayas. It is a transboundary lake that is expanded between India and China for almost 134 kms. During winter, the lake freezes completely, despite being saline water.

The above description refers to?

- a) Tso Moriri lake
- b) Pangong Tso lake
- c) Wular lake
- d) Chandra Taal lake

Ans: B

INTERVIEW

#### **Explanation**

## Pangong Tso lake

- Pangong Tso is a **long narrow**, **deep**, **endorheic** (**landlocked**) **lake** situated at a height of more than **14,000 ft in the Ladakh Himalayas**.
- The western end of Pangong Tso lies 54 km to the southeast of Leh. The 134 km-long lake sprawls over 604 sq km in the shape of a boomerang, and is 6 km wide at its broadest point.
- Pangong is a **transboundary lake** that is expanded between India and China for almost 134 kms. Approximately **60% of the length of the lake lies within the Tibetan Autonomous Region**.

During winter the lake freezes completely, despite being saline water. It is not a part of the Indus river basin area and geographically a separate landlocked river basin Strategic significance

• The Line of Actual Control (LAC) cuts through the lake, but India and China do not agree on its exact location.

- · As things stand, a **45 km-long western portion of the lake is in Indian control**, while the rest is under China's control.
- Most of the clashes between the two armies occur in the disputed portion of the lake.
- The difference in perception over where the LAC lies on the northern bank of the lake, makes this **contested terrain**.
- In 1999, when the **Army unit from the area was moved to Kargil** for Operation Vijay, China took the opportunity to **build 5 km of road inside Indian territory** along the lake's bank.

## Line of Actual Control (LAC)

- The Line of Actual Control (LAC) is a **demarcation line that separates Indian- controlled territory from Chinese-controlled territory** in the former princely state of Jammu and Kashmir
- It is to be noted that this **border is not a legally recognised international boundary**, but rather it is the practical boundary.
- · Conventionally, India considers the Johnson line of 1865, marked by a civil servant W.H. Johnson, which put **Aksai Chin in Jammu and Kashmir**.
- On the other hand, **China recognizes the Macartney-Macdonald Line** as the actual boundary which puts **Aksai Chin in Xinjiang region of China**

# 40. The 'Sahel Region', sometimes mentioned in the news, is located in which of the following?

- a) South-East Asia
- b) Arctic polar
- c) Caribbean islands
- d) North Africa

Ans: D

#### **Explanation**

**Africa's Sahel**, a region running across the breadth of the continent, **between the Sahara** in the north and the Sudanian Savanna in the south, has become the latest battleground between the Islamic State and al-Qaeda.

## 41. The 'Dark fibre' recently seen in the news is related to which of the following?

- a) It is the part of the Internet below the private deep web that uses custom software and hidden networks superimposed on the architecture of the Internet
- b) It is fibre network used for illicit financial transaction by terrorist organization
- c) It is an unused optical fibre that has been laid but is not currently being used in fibre-optic communications
- d) It is a type of malware from cryptovirology that threatens to publish the victim's data or perpetually block access to it unless a ransom is paid

**Answer: C** 

**Explanation:** 

Dark fibre

- It is an unused optical fibre that has been laid but is not currently being used in fibreoptic communications. Since fibre-optic cable transmits information in the form of light
  pulses, a "dark" cable refers to one through which light pulses are not being
  transmitted.
- It is also known as unlit fibre.

Recently, three major telecom service providers, Reliance Jio Infocomm, Bharti Airtel and Vodafone Idea, have approached the state-run Bharat Broadband Network Limited (BBNL) to use its dark fibre. It will help the telecom service providers to cut down on their capital expenditure The unused infrastructure of BBNL will be used to expand the presence in rural India and offer 4G as well as other long-term evolution (LTE) mobile telephony services

**Bharat Broadband Network Limited** 

- It is a Special Purpose Vehicle set up by the Government of India under the Companies
   Act, 1956 with an authorized capital of ₹1000 crore.
- It comes under the **Ministry of Communications and Information Technology**.
- In 2011, it was **mandated to create the National Optical Fiber Network (NOFN)** in India which was later renamed as **the BharatNet project** in 2015

## 42. Consider the following statements about Mahila Kisan Sashaktikaran Pariyojana

- 1) It strives to build the capacity of women in the domain of Micro, Small and Medium Enterprises(MSME)
- 2) It is a sub-component of Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM).

## 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: B

**Explanation:** 

#### Mahila Kisan Sashaktikaran Pariyojana:

- The "Mahila Kisan Sashaktikaran Pariyojana" (MKSP), a sub component of the Deendayal Antodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) seeks to improve the present status of women in Agriculture, and to enhance the opportunities available to empower her. Hence statement 2 is correct.
- MKSP recognizes the identity of "Mahila" as "Kisan" and strives to build the capacity
  of women in the domain of agro-ecologically sustainable practices (not MSME's).
  Hence statement 1 is Incorrect.
- **Vision:** To reach out to the poorest of poor households and expand the portfolio of activities currently handled by the Mahila Kisan.
- The focus of MKSP is on capacitating smallholders to adopt sustainable climate resilient agro-ecology and eventually create a pool of skilled community professionals.
- Its objective is to strengthen smallholder agriculture through promotion of sustainable agriculture practices such as :
- Community Managed Sustainable Agriculture (CMSA),
- Non Pesticide Management (NPM),
- Zero Budget Natural Farming (ZBNF),
- Pashu-Sakhi model for doorstep animal care services,
- Sustainable regeneration and harvesting of Non-Timber Forest Produce.

http://vikaspedia.in/agriculture/women-and-agriculture/mahila-kisan-sashaktikaranpariyojana

#### **DAY-NRLM**

- Deen Dayal Antyodaya Yojana National Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojna (SGSY).
- The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

http://vikaspedia.in/social-welfare/rural-poverty-alleviation-1/schemes/aajeevika

# 43. Which among the following is/are components of Pradhan Mantri Awas Yojana (Urban) Programme?

- 1. Promotion of Affordable Housing for weaker section through credit linked subsidy
- 2. Affordable Housing in Partnership with Public & Private sectors
- 3. Subsidy for beneficiary-led individual house construction /enhancement
- 4. Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource

Select the correct answer using the codes given below

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

Answer: **D** 

#### **Explanation:**

- Mission Pradhan Mantri Awas Yojana (Urban) for ensuring housing for all in urban areas was launched in 2015 which is to be implemented during 2015-2022.
- The Mission provides central assistance to all eligible families/ beneficiaries across all statutory towns for houses included under the mission.

- States/UTs will have the flexibility to include the Planning Areas (to the exclusion of rural areas) as notified with respect to Statutory Towns and such Planning Areas (to the exclusion of rural areas) as notified by development authorities.
- To address Housing for All in urban area, the Mission has four verticals:
- In-situ Slum Redevelopment (ISSR) with participation of private developers using land as resource for providing housing to eligible slum dwellers;
- affordable housing through credit-linked subsidy scheme (CLSS now renamed as CLSS for EWS/LIG);
- o affordable Housing in Partnership (AHP) with public and private sectors;
- subsidy for beneficiary-led individual house construction/ enhancements; size of house for Economically Weaker Section (EWS) is 30 sq. mt., in the carpet area but states have flexibility to enhance the size of houses in consultation with the Ministry.

## 44. Consider the following statements regarding the Swadesh Darshan

- 1. It is is coordinated by the Ministry of Jal Shakti under the Swachh Bharat Mission
- 2. It aims to develop theme-based tourist circuits in the country on the principles of competitiveness and sustainability in an integrated manner

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

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

Ans: B

## **Explanation**

### **Swadesh Darshan Scheme**

- · It was launched by the Ministry of Tourism
- **Objective:** To **develop theme-based tourist circuits in the country.** These tourist circuits will be developed on the principles of high tourist value, competitiveness and sustainability in an integrated manner.
- The Scheme is **100% centrally funded** and efforts are made to achieve convergence with other schemes of Central and State Governments and also to leverage the voluntary funding

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

## The scheme has following objectives:

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

## Statement 1 refers to Swachh Iconic Places (SIP)

- · It is is **coordinated by the Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti** under the Swachh Bharat Mission.
- Aims to take iconic places and their surroundings to higher standards of Swachhata, so that all visitors benefit and also take away home the message of cleanliness.
- · Implementation of the project: It is a collaborative project with three other central Ministries: Urban Development, Culture, Tourism

#### 45. Consider the following actions by the Government

- 1. Cutting the tax rates
- 2. Increasing the government spending
- 3. Rationalising subsidies

Which of the above actions can be considered a part of the "fiscal consolidation" package?

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

Answer: C

#### **Explanation:**

- Fiscal Consolidation refers to the policies undertaken by Governments (national and subnational levels) to reduce their deficits and accumulation of debt stock.
- Cutting the tax rates and Increasing the government spending increases the government's debt stock.
- Abolishing subsidies helps the government to reduce its expenditure and improve its fiscal position. Hence, option C is correct.

## **46. Consider the following statements:**

- 1. A major drawback of introducing the Goods and Services Tax (GST) is the increased impact of cascading effect.
- 2. Under the GST regime, it is mandatory for a state to get approval of the GST council to levy cess.

Which of the statements given above is/are correct?

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

Answer: B

#### **Explanation:**

Cascading tax effect is also termed as "tax on tax". This effect occurs when a good is taxed on
every stage of production. Such a good is taxed till it is finally sold to the consumer. This
means each succeeding transfer of good is taxed inclusive of the taxes charged on the
preceding transfer. As a result, the final consumer bears the burden of the multiple taxes
imposed on every stage of production.

- **Statement 1 is incorrect:** Under the GST system, the consumer pays the final tax but an efficient input tax credit system **ensures that there is no cascading of taxes-** tax on tax paid on inputs that go into manufacture of goods.
- **Statement 2 is correct:** Under the GST regime, it is mandatory for a state to get approval of the GST council to levy cess. In January 2019, the GST council gave permission to Kerala to implement 1 per cent Flood Cess, apart from GST.

http://www.gstcouncil.gov.in/gst-council

## 47. Consider the following statements.

- 1. India is the second largest producer of coal in the world.
- 2. At present, 100 per cent FDI is allowed through the automatic route in coal mining and related activities.
- 3. The Central government has allowed commercial mining in the coal sector, without any enduse criteria.

Which of the statements given above is/are correct?

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

Answer: **D** 

#### **Explanation:**

 As a part of the announcements made under the Atmanirbhar Bharat Abhiyan, the Central government announced that it would allow commercial mining in the coal sector.

What is commercial mining?

- Statement 3 is correct: Commercial mining allows the private sector to mine coal commercially on a revenue-sharing model without placing any end-use restrictions.
- A revenue sharing mechanism instead of the earlier fixed price per tonne will introduce competition, transparency and private sector participation in the market.
- Captive mining is the coal mined for a specific end-use by the mine owner, but not for open sale in the market.

- The private firms have the option of either gasification of the coal or exporting it. They can also use it in their own end-use plants or **sell them in the markets.**
- **Statement 2 is correct:** In 2019, the government approved 100 per cent FDI through the automatic route in coal mining and related activities.
- With 100 per cent foreign direct investment allowed in the coal sector, global companies can also participate in the auctions.
- The complete freedom to decide on sale, pricing, and captive utilisation is expected to attract many private sector firms to participate in the auction process.
- The government expects these steps will generate employment and reduce India's import bill.

## Was the private sector never allowed in mining?

- Private sector participation was permitted until the early 1970s. The Indira Gandhi government announced the nationalisation of the coal blocks in two phases between 1971 and 1973.
- The recently announced reforms will effectively **end state-owned Coal India Ltd (CIL)'s monopoly** over mining and selling of coal.

## Is this the first attempt by govt to open up the sector?

- After the Supreme Court cancelled the coal block allocations made to the private sector in 2014, the central government had brought in the Coal Mines (Special provisions) Act of 2015 to return these coal blocks to the private sector through **auctions**.
- But there had been end-use restrictions and the private sector was not allowed to trade into the market making it unattractive for the private sector.
- Further in 2018, private sector firms were allowed to **sell upto 25 per cent of the output** in the market, but this also saw a lukewarm response from the private sector.

#### **Significance**

- The government has also decided to spend Rs 50,000 crore on creating infrastructure for coal extraction and transport. This would also create job opportunities for locals closer to their homes.
- **Statement 1** is correct: Despite India having the **world's fourth largest coal reserve** and being the **second largest producer**, the country was the **second largest coal importer**. The

- sector had been kept out of competition and devoid of transparency, hampering investment and efficiency.
- Fully opening up the sector would increase competition, capital, participation and technology. It would ensure new private players did not face the problem of finance.

# 48. With reference to the National Payments Corporation of India (NPCI), consider the following statements.

- 1. It is an initiative of the RBI and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007.
- 2. It has been incorporated as a "Not for Profit" Company under the Companies Act 2013.
- 3. Unified Payments Interface (UPI) is an initiative of the NPCI. Which of the statements given above is/are correct?
- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: **D** 

#### **Explanation:**

- National Payments Corporation of India (NPCI) was incorporated in 2008 as an umbrella organization for operating retail payments and settlement systems in India.
- **Statement 1 is correct:** It is an initiative of the **RBI and Indian Banks' Association (IBA)** under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.
- Statement 2 is correct: It has been incorporated as a "Not for Profit" Company under the Companies Act 2013.
- Statement 3 is correct: It has changed the way payments are made in India through a
  bouquet of retail payment products such as RuPay card, Immediate Payment Service
  (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), BHIM
  Aadhaar, National Electronic Toll Collection (NETC Fastag) and Bharat BillPay.

# 49. Consider the following statements about Pradhan Mantri KIsan SAmman Nidhi (PM-KISAN):

- 1. Even if one of the family members paid Income Tax in the last assessment year, that farmer family is not eligible for benefits under PM-KISAN.
- 2. All professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects are excluded from the scheme.
- 3. For availing benefits under the scheme, Aadhaar is mandatory.

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

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

Answer: (b)

SERVICE

**Statement 2** is incorrect: Not all professionals are excluded from the scheme. Only those who have registered with respective Professional bodies and carry out profession by undertaking practices are excluded.

## Pradhan Mantri KIsan SAmman Nidhi (PM-KISAN)

- PM-KISAN is a **Central Sector scheme** with 100% **funding from the Government of India**.
- Under the Scheme an income support of Rs.6000/- per year is provided to all farmer families across the country in three equal installments of Rs.2000/- each every four months.
- Definition of family for the Scheme is husband, wife and minor children.
- The entire responsibility of identification of beneficiary farmer families rests with the State
   / UT Governments.
- The fund is directly transferred to the bank accounts of the beneficiaries.
- For enrollment, the farmer is required to approach the local patwari / revenue officer / Nodal Officer (PM-Kisan) nominated by the State Government.
- The Common Service Centres (CSCs) have also been authorized to do registration of the farmers for the Scheme upon payment of fees.
- Farmers can also do their self-registration through the Farmers Corner in the portal.

- All installments falling due on or after 1st December, 2019 are being paid **only on the basis of Aadhaar authenticated bank data** of beneficiaries to ensure genuine beneficiaries and avoid duplicacy in payments, except in respect of the States of Assam and Meghalaya besides the UTs of Jammu & Kashmir and Ladakh which are exempted from this requirement till 31.3.2020. Hence, **Statement 3 is correct.**
- Special provisions have been made for the North-Eastern States where land ownership
  rights are community based, Forest Dwellers and Jharkhand, which does not have updated
  land records and restrictions on transfer of land.

#### **Exclusion Categories**

The following categories of beneficiaries of higher economic status shall not be eligible for benefit under the scheme.

- (a) All Institutional Land holders.
- (b) Farmer families in **which one or more of its members belong to** following categories
- i) Forme<mark>r and</mark> present holders of constitutional posts
- ii) Former and present Ministers/ State Ministers and former/present Members of LokSabha/RajyaSabha/State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
- iii) All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies

(Excluding Multi Tasking Staff / Class IV/Group D employees)

- vi)All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi Tasking Staff / Class IV/Group D employees) of above category
- v) All Persons who paid Income Tax in the last assessment year. Hence, Statement 1 is correct.
- vi) Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

## 50. Consider the following pairs with respect to spacecraft of various space agencies

LIST I - LIST II

1. Aditya L1 - ISRO

2. Solar Orbiter - Roscosmos (Russia)

3. Parker Solar Probe - NASA

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

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

ANS: B

## **Explanation**

- The **Solar Orbiter (SolO)** is a Sun-observing satellite, **developed by the European Space Agency (ESA).** SolO is intended to perform detailed measurements of the **inner heliosphere and nascent solar wind,** and perform close observations of the polar regions of the Sun, which is difficult to do from Earth
- The Parker Solar Probe is a NASA robotic spacecraft launched in 2018, with the mission of repeatedly probing and making observations of the outer corona of the Sun.
- Aditya L1 will be ISRO's 2nd Space-based astronomy mission after AstroSat, which was launched in September 2015
- Aditya-L1, the mission, expected to be launched early next year, will observe the Sun from a
  close distance, and try to obtain information about its atmosphere and magnetic field

## 51. SAFTA, sometimes in news is related to;

- a. SASEC
- b. ASEAN
- c. SAARC
- d. BIMSTEC

Answer: c

#### **Explanation:**

The South Asian Free Trade Area (SAFTA) is the free trade arrangement of the South Asian Association for Regional Cooperation (SAARC). The agreement came into place in 2006, succeeding the 1993 SAARC Preferential Trading Arrangement. SAFTA signatory countries are Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.

The **basic principles** underlying SAFTA are as under;

1.overall reciprocity and mutuality of advantages so as to benefit equitably all Contracting States, taking into account their respective level of economic and industrial development, the pattern of their external trade, and trade and tariff policies and systems;

2.negotiation of tariff reform step by step, improved and extended in successive stages through periodic reviews;

3.recognition of the special needs of the Least Developed Contracting States and agreement on concrete preferential measures in their favour;

4.inclusion of all products, manufactures and commodities in their raw, semi-processed and processed forms

## INTERVIEW

- 52. Consider the following statements regarding the *membership to non-permanent seat of United Nations Security Council (UNSC)*:
- 1. To be elected as a member, a candidate must receive a simple majority of all votes cast for that seat.
- 2. A retiring member is not eligible for immediate re-election.

Which of the statements given above is/are CORRECT?

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

#### Answer: (b)

- Along with the five permanent members, the UNSC has 10 temporary members that hold their seats on a rotating basis by geographic region.
- Each year the 193-member of UNGA elects five non-permanent members for a two-year term at the UNSC, with five replaced each year.

- To be approved, a candidate must receive at least two-thirds of all votes (not a simple majority) cast for that seat.
- A retiring member is **not eligible for immediate re-election**.

## 53. The Credit Guarantee Fund Scheme for Farmer Producer Companies is operated by

- A. National Bank for Agriculture and Rural Development (NABARD)
- B. Small Farmer's AgriBusiness Consortium
- C. Central cooperative bank
- D. Regional Rural Banks

Answer: B

## **Explanation:**

- Credit Guarantee Fund Scheme is a central sector scheme operated by Small Farmer's AgriBusiness Consortium (SFAC) through lending institutions.
- The Credit guarantee Fund has been set up with the primary objective of providing a Credit Guarantee Cover to Eligible Lending Institutions (ELI's) which are providing collateral free loans to Farmer Producer Companies.

#### **About SFAC**

- The Government established Small Farmers' Agri-Business Consortium (SFAC) as a Society in 1994 to facilitate agri-business ventures by catalyzing private investment through Venture Capital Assistance (VCA) Scheme in close association with financial institutions.
- The main functions of SFAC are:
- Promotion of development of small agribusiness through VCA scheme;
- Helping formation and growth of Farmer Producer Organizations (FPOs) / Farmer Producer
   Companies (FPCs);
- Improving availability of working capital and development of business activities of FPOs/FPCs through Equity Grant and Credit Guarantee Fund Scheme;
- Implementation of National Agriculture Market (e-NAM) Electronic Trading platform.

## 54. Consider the following statement regarding kayakalp awards

- 1.It is an initiative of NITI aayog
- 2. The award is given only to public facilities for maintaining high standards of hygiene.

## 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

- It is an initiative of Ministry of health and family welfare
- The Kayakalp Award was instituted as part of the Swachh Bharat Abhiyan on 15 May, 2015
  as a national initiative to recognize and felicitate public health facilities that demonstrate
  high levels of cleanliness, hygiene and infection control measure on promoting cleanliness
  in public spaces.
- In the year 2019 for the holistic and comprehensive improvement across the health Sector, the Kayakalp scheme was extended to private sector health facilities.

## Why in the news?

Dr. Harsh Vardhan, Union Minister of Health and family Welfare inaugurated the 5th National Kayakalp Awards through a video conference recently.

## 55. Consider the following statements about Pradhan Mantri Fasal Bhima Yojana

- 1) All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for the scheme.
- 2) The premium paid by farmers is not uniform in nature for all the crops.

## 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:

#### Fasal Bima Yojana

1. Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme

2. **All farmers** including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for the scheme.

Coverage of Crops:

I.Food crops (Cereals, Millets & Pulses),

II.Oilseeds

III.Annual Commercial / Horticultural crops

- 3. There will be a uniform premium of 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops.
- 4. For **annual commercial and horticultural crops**, the premium to be paid by farmers will be **5%**.
- 5. Thus premium paid by farmers is different for different crops and it is not uniform in nature.
- 6. Both pre-harvest loss as well as post harvest loss are covered under the scheme.
- 7. Losses arising out of war & nuclear risks, malicious damage and other preventable risks will be excluded.
- 8. The scheme is implemented by empanelled general insurance companies.
- 9. Selection of Implementing Agency (IA) is made by the concerned State Government through bidding.
- 56. Which of the following pairs is/are correctly matched?

List I - List II

- 1) ARISE To stimulate innovation and research in the MSME industry.
- 2) Atal Tinkering Labs Creating a problem solving mindset across schools in India.
- 3) Mentor India Campaign A national network to support all the initiatives of the Atal Innovation mission

## Select the correct answer using the codes given below

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

Answer: D

#### **Explanation**

Atal Innovation Mission (AIM) is the Government of India's flagship initiative to promote a
culture of innovation and entrepreneurship in the country. AIM's objective is to develop
new programmes and policies for fostering innovation in different sectors of the economy,
create awareness and create an umbrella structure to oversee innovation ecosystem of the
country

#### **Major initiatives**

- Atal Tinkering Labs Creating problem solving mindset across schools in India.
- Atal Incubation Centers Fostering world class startups and adding a new dimension to the incubator model.
- Atal New India Challenges Fostering product innovations and aligning them to the needs
  of various sectors/ministries.
- Mentor India Campaign A national Mentor network in collaboration with public sector,
   corporates and institutions, to support all the initiatives of the mission
- **Atal Community Innovation Center** To stimulate community centric innovation and ideas in the unserved /underserved regions of the country including Tier 2 and Tier 3 cities.
- Atal Research & Innovation for Small Enterprises (ARISE) To stimulate innovation and research in the MSME industry.

#### **Atal Tinkering Labs**

- With a vision to 'Cultivate one Million children in India as Neoteric Innovators', Atal
  Innovation Mission has established Atal Tinkering Laboratories (ATLs) in schools across
  India.
- The objective of this scheme is to foster curiosity, creativity and imagination in young minds; and inculcate skills such as design mindset, computational thinking, adaptive learning, physical computing etc
- Young children will get a chance to work with tools and equipment to understand the concepts of STEM (Science, Technology, Engineering and Math)

#### **Mentor India Campaign**

Mentor India Campaign is a strategic nation building initiative to engage leaders who can
guide and mentor students in thousands of Atal Tinkering Labs and startups and
incubators under the programs of Atal Innovation Mission across India

- It is **aimed at maximising the impact** of Atal Tinkering Labs. These labs are non-prescriptive by nature, and mentors are expected to be enablers rather than instructors.
  - **Atal Research & Innovation for Small Enterprises (ARISE)**
- ARISE is an initiative to promote research, innovation and competitiveness of Indian startups and small enterprises including Micro, Small, and Medium enterprises.
- The program's objective is to catalyze research, innovation, find solutions to the sectoral problems and subsequently **trigger creation of new industrial sectors**, through support of Central Government Ministries / Departments
- It aims to inculcate a **culture and mindset of engaging and co-creating** amongst the industry as well as the government, to **improve India's import substitution** capabilities, develop export **leadership** in nation-critical sectors, and provide indigenous solutions for challenges in India.

#### 57. Consider the following statements about Polio Disease

- 1) A country is said to have eradicated polio when no new case of wild poliovirus is reported for three successive years.
- 2) Wild Poliovirus type 3 is the second strain of the poliovirus to be eradicated among the three strains.
- 3) Type 1 wild poliovirus is still in circulation and is restricted to India and Pakistan.

Which of the statements given above is/are correct?

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

**Answer: A** 

**Explanation** 

What is Polio?

- Polio, or poliomyelitis, is a disabling and life-threatening disease caused by the poliovirus.
- The virus **spreads from person to person** and can infect a person's spinal cord, causing paralysis (can't move parts of the body).

#### **Transmission**

- Poliovirus is very contagious and spreads through person-to-person contact.
- It lives in an infected person's throat and intestines.
   Poliovirus only infects people. It enters the body through the mouth and spreads through:
- Contact with the feces of an infected person.
- Droplets from a sneeze or cough of an infected person (less common)

#### **Types and Vaccines**

There are **three wild types of poliovirus (WPV) – type 1, type 2, and type 3**. There are two vaccines used to protect against polio disease, **oral polio vaccine and inactivated poliovirus vaccine**.

- The oral polio vaccine (OPV) is used in many countries to protect against polio disease and
  has been essential to the eradication effort. People who receive OPV may shed the virus and
  can infect others, especially those who are not vaccinated.
- **Inactivated poliovirus vaccine (IPV)** protects people against all three types of poliovirus. IPV does not contain live virus, so people who receive this vaccine do not shed the virus and cannot infect others and the vaccine cannot cause disease.

Each region is said to have eradicated polio only when all countries in the area demonstrate the absence of wild poliovirus transmission for at least three consecutive years in the presence of certification standard surveillance. A country is said to have eradicated polio when no new case of wild poliovirus is reported for three successive years

**Wild poliovirus type 3 (WPV3)** has been declared as eradicated worldwide in 2019, which means, it is the second strain to be eradicated following Wild poliovirus type 2 eradication in 2015,

And Type 1 wild poliovirus is still in circulation and is restricted to Afghanistan and Pakistan. (Not India)

## 58. Consider the following pairs of festivals and the states in which they are celebrated

List I - List II

- 1) Bhogali Bihu Assam
- 2) Makaravilakku festival Tamilnadu
- 3) Lokrang Madhya Pradesh

4) Nongkrem - Meghalaya

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

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

Answer: C

**Explanation:** 

- Bhogali Bihu- Bhogali Bihu (mid-January, also called Magh Bihu) comes from the word Bhog that is eating and enjoyment. It is a harvest festival and marks the end of harvesting season. Since the granaries are full, there is a lot of feasting and eating during this period. On the eve of the day called uruka, i.e., the last day of pausa, menfolk, more particularly young men go to the field, preferably near a river, build a makeshift cottage called Bhelaghar with the hay of the harvest fields and the bonfire or Meji, the most important thing for the night.
- Lokrang festival The Lokrang festival of Madhya Pradesh which commences on the republic day 26<sup>th</sup> January every year is a five-day long festival of Lokrang, Bhopal. The major features of this festival are classical dances, tribal and folk dances, presentation and exhibition of art and craft, performing art form, and cultural presentations from foreign countries. Since India is a land of diversities, with each state having its own background and cultural heritages, the Lokrang festival attempts to speculate each of these.
- Nongkrem Dance Festival- Nongkrem Dance Festival is celebrated by the indigenous
   Khasi tribe of Meghalaya. Prayers are offered for a good harvest, peace and prosperity. 'Goat
   sacrifice' also forms an important part of the customs. Five days long religious festival
   devoted to appearing the Goddess Ka Blei Synshar for a rich bumper harvest and prosperity
   of the people.
- Makaravilakku is an annual festival held on Makar Sankranti in Kerala, India at the shrine
  of Sabarimala. The festival includes the Thiruvabharanam procession and a congregation at
  the hill shrine of Sabarimala.

## 59. Consider the following statements regarding the National Startup Advisory Council

- 1. The Council will be chaired by the Minister for Commerce & Industry
- 2. To suggest measures for the commercialization of intellectual property rights is one of the functions of this 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: C** 

**Explanation:** 

#### Both the statements are correct

- The Council will be **chaired by Minister for Commerce & Industry**
- It will consist of the **non-official members**, to be nominated by the Central Government, from various categories like **founders of successful startups**, veterans and persons capable of representing interests of incubators and accelerators etc.
- The **term of the non-official members** of the Startup Advisory Council will be for a period of **two years**
- The nominees of the concerned Ministries/Departments/Organisations, not below the rank of Joint Secretary to the Government of India, will be ex-officio members of the Council.

#### **Roles and functions**

- To Suggest measures to facilitate public organizations to assimilate innovation with a view to improve public service delivery, promote creation, protection and commercialization of intellectual property rights
- To Suggest making it easier to start, operate, grow and exit businesses by reducing regulatory compliances and costs, promote ease of access to capital for startups, and incentivize domestic capital for investments into startups.
- **Mobilize global capital for investments** in Indian startups, keep control of startups with original promoters and provide access to global markets for Indian startups.

## 60. Consider the following with reference to Categorization of Biofuels

1. First Generation (1G) - Vegetable oil

2. Second Generation (2G)- Biomass waste

3. Third Generation (3G) - Algae

4. Fourth Generation (4G)- Photo biological Solar fuel

#### Choose the correct answer

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

Ans: D

#### **Explanation**

Biofuels are liquid or gaseous fuels primarily produced from biomass, and can be used to replace or can be used in addition to diesel, petrol or other fossil fuels for transport, stationary, portable and other applications. Crops used to make biofuels are generally either high in sugar (such as sugarcane, sugarbeet, and sweet sorghum), starch (such as maize and tapioca) or oils (such as soybean, rapeseed, coconut, sunflower).

Bio-fuels have been categorised into 3 categories to extend appropriate fiscal incentives .

- **1. First Generation (1G):** These are made from sugar, starch, **vegetable oil**, or animal fats using conventional technology. Common first-generation biofuels include Bioalcohols, Biodiesel, Vegetable oil, Bioethers, Biogas.
- 2. **Second Generation (2G):** These are produced from non-food crops, such as cellulosic biofuels and **waste biomass** like stalks of wheat and corn, and wood. Examples include advanced biofuels like biohydrogen, biomethanol.
- **3. Third Generation (3G):** These are produced from micro-organisms like **algae**. Examples : Fuels like bio-CNG.
- **4. Fourth Generation (4G):** Fourth-generation biofuels are made using non-arable land. However, unlike third-generation biofuels, they do not require the destruction of biomass. This class of biofuels includes **electrofuels** and **photobiological solar fuels**. Some of these fuels are carbon-neutral.

Hence, all pairs are correctly matched.

#### 61. Consider the following statements

- 1) Central Adoption Resource Authority (CARA) is a statutory body of the Ministry of Women & Child Development.
- 2) It is mandated to monitor and regulate in-country and intercountry adoptions.
- 3) India is yet to ratify the Hague convention on Intercountry Adoption, 1993.

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

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

**Answer: B** 

**Explanation:** 

**Statement 1 is correct:** Central Adoption Resource Authority (CARA) is a statutory body of the **Ministry of Women & Child Development,** Government of India.

**Statement 2 is correct:** It functions as the nodal body for adoption of Indian children and is mandated to monitor and regulate **in-country and inter-country adoptions.** 

Statement 3 is incorrect: CARA is designated as the Central Authority to deal with intercountry adoptions in accordance with the provisions of the Hague Convention on Intercountry Adoption, 1993, ratified by the Government of India in 2003. CARA primarily deals with adoption of orphan, abandoned and surrendered children through its associated /recognised adoption agencies.

## **About Hague Convention on Intercountry Adoption, 1993**

The Hague Convention 1993 on Protection of Children and Co-operation in Respect of Intercountry Adoption (Hague Adoption Convention) protects children and their families against the risks of illegal, irregular, premature or ill-prepared adoptions abroad.

This Convention, which operates through a system of national Central Authorities, reinforces the UN Convention on the Rights of the Child (Art. 21) and seeks to ensure that intercountry adoptions are made in the best interests of the child and with respect for his or her fundamental rights. It also seeks to prevent the abduction, the sale of, or traffic in children. It is an effort to protect those involved from the corruption, abuses, and exploitation which sometimes accompanies international adoption.

#### Why in the news?

CARA Celebrated its 6th Annual Day recently.

http://cara.nic.in/#

 $\frac{https://www.hcch.net/en/instruments/conventions/specialised-sections/intercountry-adoption}{adoption} \\$ 

## 62. Which of the following is/are associated with retreating monsoon in India?

- 1. Low pressure over Ganga plains
- 2. Cyclonic rainfall over Tamil Nadu coast
- 3. October heat

  Select the correct answer using the code given below.
- A. 1 and 2 only
- B. 1 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer : C

**Explanation** 

#### •Statement 1 is incorrect.

The south-west monsoon starts retreating from northern india in early October. Hence, the months of October and November are known for retreating monsoon. The reason for this retreat is that the monsoon trough of low pressure over the Ganga plains becomes weaker due to the apparent movement of the sun. The low pressure trough is gradually replaced by high pressure.

#### Statement 2 is correct.

The low pressure conditions from Ganga plains are transferred to the centre of Bay of Bengal by early November. This shift of low pressure area is marked by cyclonic depressions which originate over the Andaman Sea. Some of the cyclonic depressions manage to cross the eastern coasts of southern peninsula resulting in heavy and widespread rains on the coast of Tamil Nadu and Orissa.

#### •Statement 3 is correct.

The retreat of monsoon is marked by clear skies and drop in night temperature. The land remains moist. The combination of high temperature and humidity gives rise to oppressive weather. This is commonly known as 'October heat'

## 63. 'Saksham', an annual flagship event is associated with which of the following?

- a) Awareness programme to strengthen the information technology network for the Goods and Services Tax (GST) regime
- b) To make citizens aware about the conservation and effective utilization of petroleum products
- c) To provide a time-bound "upskilling" exercise for employees of Railways to boost their efficiency
- d) Programme to enhance the accessibility of information relating to schools and to ensure a holistic approach to transform the education sector.

**Answer: B** 

Explanation

- 'Saksham', is an annual one-month long fuel conservation mega campaign of Petroleum
   Conservation Research Association (PCRA) under the aegis of Ministry of Petroleum and
   Natural Gas .Saksham is an acronym for Sanrakshan Kshamta Mahotsav
- It is an **annual flagship event** of Petroleum Conservation Research Association (PCRA) under the aegis of Ministry of Petroleum & Natural Gas, Govt. of India
- Its main objective is to make citizens aware about the conservation and effective utilization of petroleum products.

## Petroleum Conservation Research Association (PCRA)

The Petroleum Conservation Research Association is an organization established in India in 1978, under the aegis of the Union Ministry of Petroleum and Natural Gas of Government of India. Its main objective is advising government to **promote energy efficiency** so as to conserve fossil fuel, **reduce the environmental impact** of oil use

### 64. Consider the following about Iron Ore Policy 2021

- 1) The policy was issued by the Ministry of Steel.
- 2) The Policy aims to attune it to the present day needs of customers and to meet the complete requirement of transportation of iron ore customers and provide total logistics support to the steel industry.

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

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

Answer: B

## Explanation:

- A new iron-ore policy governing allocation of rakes and transportation of iron-ore has been by Indian Railways.
- The aim of policy is to attune it to the **present day needs of customers** and assure them that Indian Railways is **fully committed to meet the complete requirement of transportation of iron ore customers** and provide total logistics support to the steel industry to meet the competitive challenges domestically and globally.
- Production of steel is critically dependent on transportation of iron and other raw materials.
- The policy sets down **clear guidelines** on how to fully meet the requirement of customers by leveraging infrastructure facilities available at loading and unloading ends to the fullest.
- The new policy has been named as 'Iron-ore Policy 2021' and shall come into effect from 10.02.2021.
- **Iron-ore is the second most important stream of traffic of Railways** and along with steel accounts for nearly 17% (53.81 Million Tonne of Steel & 153.35 Million Tonne of Iron ore) of total 1210 Million Tonne freight loading of IR in 2019-20.
- The new Iron-ore Policy, 2021 issued by the Ministry of Railways is expected to have a
  positive impact on the steel industry, provide powerful impetus to the core sector of the
  economy and boost the country's economic growth.

## 65. With reference to the Open Skies Treaty (OST), consider the following statements

- 1. It permits each state-party to conduct unarmed, reconnaissance flights over the others territories to collect data on military forces and activities
- 2. Recently, India joined as a member of this treaty in the wake of increasing presence of China in South Asian region

## 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** 

**Open Skies Treaty** 

Statement 1 is correct: Signed March 24, 1992, the Open Skies Treaty permits each

state-party to conduct short-notice, unarmed, reconnaissance flights over the others

- territories to collect data on military forces and activities.
- Ø It allows countries to monitor signatories' arms development by conducting surveillance flights over each other's territories.
  - Observation aircraft used to fly the missions must be equipped with sensors that enable the observing party to identify significant military equipment, such as artillery, fighter aircraft, and armored combat vehicles.
  - Though satellites can provide the same, and even more detailed, information, not all of the 34 treaty states-parties have such capabilities.
  - **Statement 2 is incorrect**: The treaty entered into force on January 1, 2002, and **currently 34 states are party to the treaty** while a 35th, Kyrgyzstan, has signed but not ratified it.

## Ø India is **not a member of this treaty**

- **Territory:** All of a state-party's territory can be overflown. No territory can be declared off-limits by the host nation
- Each state-party has a **right to conduct an equal number of flights** over any other state-party that overflies it.

- Every state-party is **obligated to accept a certain number of overflights each year**, referred to as its passive quota, which is loosely determined by its geographic size. A state-party's active quota is the **number of flights it may conduct over other states-parties**
- An observing state-party must **provide at least 72 hours' advance notice** before arriving in the host country to conduct an overflight. The host country **has 24 hours to acknowledge the request** and to inform the observing party if it may use its own observation plane or if it must use a plane supplied by the host.

### Why in the news?

The United States left the Open Skies arms control and verification treaty in November, accusing Russia of violating it.

Russia announced recently that it was pulling out of the Open Skies treaty, saying that the pact, which allows unarmed surveillance flights over member coun-tries, had been seriously compromised by the with-drawal of the United States.

## 66. Consider the following statements regarding the 'Red Panda'

- 1. It is an arboreal (predominantly stay in trees) mammal, which is primarily an herbivore.
- 2. In India, habitat of Red panda is restricted to Arunachal Pradesh and Sikkim only.
- 3. India has the largest population of Red panda in the world.

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

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

Answer: B

#### **Explanation**

#### **Red Panda**

- Primarily an herbivore, It is a reddish-brown arboreal (predominantly stay in trees)
   mammal
- It is slightly **larger than a domestic cat** with a bear-like body and thick russet fur. The belly and **limbs are black,** and there are **white markings on the side of the head** and above its small eyes.

- Red pandas are very skillful and acrobatic animals that predominantly stay in trees. They
  use their long, bushy tails for balance and to cover themselves in winter, presumably for
  warmth.
- About 5,000-6,000 red pandas are estimated to be present in four Indian states –
   Arunachal Pradesh, Meghalaya, Sikkim and West Bengal (not restricted to Arunachal Pradesh and Sikkim). This is the second-largest population after China (India does not have the largest population of Red panda in the world)
- The **only living member of the genus Ailurus**, the Red Panda is listed as '**endangered**' on the IUCN Red List of threatened species.
- Almost 50% of the red panda's habitat is in the Eastern Himalayas. Red pandas are often killed when they get caught in traps meant for other animals such as wild pigs and deer.
- The iconic and endangered Red Panda has fewer hunters because the younger generations
  of people across its Himalayan habitat are losing interest in animal products, a new
  study by wildlife trade monitoring network TRAFFIC has found.

# Why in the news?

Scientists from the ZSI have concluded that India is home to both the (sub) species — Himalayan red panda (Ailurus fulgens) and the Chinese red panda (Ailurus styani) and the Siang river in Arunachal Pradesh splits the red panda into these two phylogenetic species. <a href="https://www.thehindu.com/sci-tech/energy-and-environment/india-home-to-both-species-of-red-panda-says-zsi-study/article33594512.ece">https://www.thehindu.com/sci-tech/energy-and-environment/india-home-to-both-species-of-red-panda-says-zsi-study/article33594512.ece</a>

# PRELIMS

# 67. Consider the following statements regarding Central Vigilance Commission (CVC)

- 1. It is empowered to inquire into offences alleged to have been committed under the Prevention of Corruption Act, 1988 by certain categories of public servants.
- 2. It is not controlled by any Ministry/Department

# 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

Ans: C

## **Explanation**

- The Central Vigilance Commission was set up by the Government in February,1964 on the recommendations of the Committee on Prevention of Corruption, headed by Shri K.
   Santhanam, to advise and guide Central Government agencies in the field of vigilance.
- The CVC is **not controlled by any Ministry/Department**. It is an **independent body** which is only responsible for the Parliament.
- It exercise superintendence over the functioning of the Delhi Special Police Establishment insofar as it relates to the investigation of offences alleged to have been committed under the Prevention of Corruption Act, 1988.

**Functions** 

- The CVC receives complaints on corruption or misuse of office and to recommend appropriate action. Following institutions, bodies, or a person can approach to CVC:
- Ø Central government
- Ø Lokpal
- Ø Whistle blowers
- It is **not** an **investigating agency**. The CVC either gets the investigation done through the CBI or through chief vigilance officers (CVO) in government offices.
- It is empowered to inquire into offences alleged to have been committed under the
   Prevention of Corruption Act, 1988 by certain categories of public servants

# 68. Consider the following statements regarding the Khadi and Village Industries Commission (KVIC)

- 1. It is a statutory body established by an Act of Parliament
- 2. It is an apex organization under the Ministry of Micro, Small and Medium Enterprises with regard to khadi and village industries within India
- 3. The wider objective of KVIC includes creating self-reliance amongst the poor and building up of a strong rural community spirit.

# Which of the statements given above is/are INCORRECT?

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

d) None of the above

**Answer: D** 

**Explanation** 

**Statement 1 and 2 are correct**: The Khadi and Village Industries Commission (KVIC) is a **statutory body established by an Act of Parliament**It is an apex organization under the **Ministry of Micro, Small and Medium Enterprises** with regard to khadi and village industries within India

**Statement 3 is correct:** 

The broad objectives of KVIC

- The social objective of providing employment
- The economic objective of producing saleable articles
- The wider objective of creating self-reliance amongst the poor and building up of a strong rural community spirit

#### **Functions:**

- The KVIC is charged with the planning, promotion, organisation and implementation of programs for the development of Khadi and other village industries in the rural areas in coordination with other agencies engaged in rural development wherever necessary.
- To promote the sale and marketing of khadi and/or products of village industries or handicrafts, the KVIC may forge linkages with established marketing agencies wherever feasible and necessary.
- The KVIC is also charged with the responsibility of encouraging and promoting research in the production techniques and equipment employed in the Khadi and Village Industries sector.
- The KVIC is entrusted with the task of providing financial assistance to institutions and individuals for development and operation of Khadi and village industries and guiding them through supply of designs, prototypes and other technical information.

## Why in the news?

• The Khadi and Village Industries Commission (KVIC) and the Ministry of Tribal Affairs are about to sign two MoUs.

- While one MOU is regarding the purchase of Khadi fabric for tribal students, the other MOU
  is on partnering of Tribal Affairs Ministry with KVIC as an implementing agency for Prime
  Minister Employment Generation Program (PMEGP).
- They are aligned with Hon'ble Prime Minister's call for "Aatmanirbhar Bharat" as they aim at creating local employment by strengthening the Khadi artisans and a large chunk of tribal population across the country.

https://pib.gov.in/PressReleseDetailm.aspx?PRID=1689585

# 69. The event 'Paryatan Parv" is related to

- a) Cybersecurity
- b) Tourism
- c) Marketing of Tribal products
- d) Sustainable Road Transport

Answer: B

Explanation

Organised by the ministry of tourism.

## Parvatan Parv

- Paryatan Parv is to propagate the message of 'DekhoApna Desh', with the objective to
  encourage Indians to visit various tourist destinations of the country and also to spread
  the message of 'Tourism for All'.
- The three components of Paryatan Pary, are:
- **Dekho Apna Desh:** To encourage Indians to visit their own country.
- Tourism for All: Tourism Events at sites across all States in the country are being organised.
- Tourism & Governance: Interactive Sessions & Workshops with Stakeholders on varied themes have been organised across the Country as a part of the Paryatan parv activities.

  The idea of Paryatan Parv is to propagate the message of 'DekhoApna Desh', with the objective to encourage Indians to visit various tourist destinations of the country and also to spread the message of 'Tourism for All'.

## 70. Which of the following countries is/ are members of G7?

- 1. Japan
- 2. Russia
- 3. U.S
- 4. Canada

Select the correct answer using the given code below.

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

Answer: A

# **Explanation:**

The G7, originally G8, was set up in 1975 as an **informal forum** bringing together the leaders of the world's leading industrial nations. The annual G7 summits have over the years developed into a platform for determining the course of multilateral discourse and shaping political responses to global challenges. It complements the role of the G20, which is widely regarded as the framework for ongoing global economic coordination.

The following countries are the members:

- Canada
- France
- Germany
- Italy
- Japan
- the United Kingdom
- the United States.

Note:

It used to be known as the G8 (Group of Eight) until 2014 when Russia was excluded because of its annexation of Crimea from Ukraine.



# Why in the news?

The United Kingdom has invited Prime Minister Naren-dra Modi to attend the G7 summit that is scheduled to be held in June.

# 71. With reference to the Central Vigilance Commission (CVC), consider the following statements:

- 1. The Central Vigilance Commission is a constitutional body.
- 2. It consists of a Central Vigilance Commissioner and not more than two vigilance commissioners.

Which of the statements given above are incorrect?

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

Answer: A

## **Explanation:**

- The CVC was set up by the Government in February 1964 on the recommendations of the Committee on Prevention of Corruption, headed by Shri K. Santhanam.
- **Statement 1 is incorrect:** In 2003, the Parliament enacted CVC Act conferring **statutory status** on the CVC. The CVC is not controlled by any Ministry/Department. It is an independent body which is only responsible to the Parliament.

• **Statement 2 is correct:** It is a multi-member body consisting of a Central Vigilance Commissioner (chairperson) and not more than two vigilance commissioners.

## 72. Consider the following statements about National Mineral Policy, 2019.

- 1. It encourages dedicated mineral corridors to facilitate the transportation of minerals.
- 2. It encourages the private sector to take up mineral exploration. 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:**

• National Mineral Policy, 2019 aims to ensure effective regulation and sustainable development of the mining sector.

# **Key Features of the Policy**

- The policy proposes to grant the status of 'industry' to mining activity to boost financing of mining for private sector.
- **Statement 1 is correct:** It focuses on use of coastal waterways and inland shipping for evacuation and transportation of minerals and also encourages dedicated mineral corridors to facilitate the transportation of minerals.
- It also makes efforts to harmonize taxes, levies & royalty with world benchmarks to help private sector.
- The Policy also mentions rationalizing reserved areas given to PSUs which have not been used and opening these areas to auction, which will give more opportunity to private sector for participation.
- **Statement 2 is correct:** It encourages the private sector to take up the exploration.
- It even mentions that long term import export policy for mineral will help private sector in better planning and stability in business.
- It also provides for maintenance of database of mineral resources and tenements under mining tenement systems.

# 73. The PARIVESH portal is related to

- A. A single window integrated system for Environment, forest, wildlife and CRZ clearances
- B. Providing information about government authorities and departments suo motu to the public
- C. Electronic platform that aims at involving Centre, State, District, Governments, civil society and the general public in achieving the target of child labour free society
- D. Bringing India's artisans, weavers and handicrafts producers onto e-commerce

# **Explanation:**

Answer: A

- PARIVESH (Pro Active and Responsive facilitation by Interactive and Virtuous Environmental Singlewindow Hub) is a web based, role based workflow application which has been developed for online submission and monitoring of the proposals submitted by the proponents for seeking Environment, Forest, Wildlife and CRZ Clearances from Central, State and district level authorities.
- It automates the entire tracking of proposals which includes online submission of a new proposal, editing/updating the details of proposals and displays status of the proposals at each stage of the workflow.

# MAINS

# 74. Consider the following statements about adoption laws in India

- 1. Central Social Welfare Board functions as the nodal body for adoption of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.
- 2. While a single female is eligible to adopt a child of any gender, a single male person is not eligible to adopt a girl child.
  - Which of the statements given above is/are correct?
- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: B

## **Explanation**

- Central Adoption Resource Authority (CARA) is a statutory body of the Ministry of Women
   & Child Development established in 1990.
- **Statement 1 is incorrect:** It functions as the nodal body for adoption of Indian children and is mandated to monitor and regulate **in-country and inter-country adoptions.**
- CARA is designated as the Central Authority to deal with inter-country adoptions in accordance with the provisions of the Hague Convention on Intercountry Adoption, 1993, ratified by India in 2003.
- Indian citizens can adopt in India under three major legislations:
- The Hindu Adoption and Maintenance Act of 1956 which is applicable to Hindus, Buddhists, Jains and Sikhs.
- The Guardian and Wards Act of 1890 assist other religions i.e. Muslim, Parsi, Christian and Jews in adoption as there are no concrete provisions under their personal laws.
- The Juvenile Justice (Care and Protection) Act of 2015 covers the rehabilitation and social reintegration for orphan children and also allows secular adoption whereby without any reference to the community or religious persuasions of the parents or the child concerned.

# Who is eligible to adopt a child?

- the prospective adoptive parents should be physically, mentally and emotionally stable; financially capable; motivated to adopt a child; without any life threatening medical condition;
- any prospective adoptive parent, irrespective of his marital status and whether or not he has
  his own biological son or daughter, can adopt a child;
- Statement 2 is correct: single female is eligible to adopt a child of any gender
- single male person shall not be eligible to adopt a girl child
- in case of a couple, the consent of both spouses shall be required
- no child shall be given in adoption to a couple unless they have at least two years of stable marital relationship

## 75. Which among the following is/ are considered as Rare Disease.

- 1. Haemophilia
- 2. Thalassemia
- Cystic FibrosisSelect the correct answer from the given codes
- A. 1 only
- B. 2 and 3 only
- C. 1 and 2 only
- D. 1, 2 and 3

Answer: D

# **Explanation:**

What is a Rare Disease?

A rare disease is a health condition of particularly low prevalence that affects a small number of people compared with other prevalent diseases in the general population.

There is no universally accepted definition of rare diseases and the definitions usually vary across jurisdictions.

However, the common considerations in the disease prevalence and to varying extent - severity therapeutic options.

It is estimated that globally around 6000 to 8000 rare diseases exist with new rare diseases being reported regularly in the medical literature.

About National policy for treatment of rare diseases

The Union Ministry of Health and Family Welfare published a national policy for treatment of rare diseases, listing 450 diseases as rare but not providing a detailed roadmap on treatment. The policy intends to kick-start a registry of rare diseases that Indian Council of Medical Research will maintain.

In India, Haemophilia, Thalassemia, Sickle cell anaemia and Primary ImmunoDeficiency in children, auto-immune diseases, Lysosomal storage disorders such as Pompe disease and Gaucher's disease are in the rare diseases list.

The latest policy creates three categories of rare diseases — diseases requiring one-time curative treatment, diseases which need long-term treatment but the cost is low and diseases that require life-long treatment and the cost is high.

The policy states that the Centre will provide assistance of Rs 15 lakh to patients suffering from rare diseases that require one-time curative treatment under the Rashtriya Arogya Nidhi scheme.

The treatment is limited to beneficiaries of Pradhan Mantri Jan Arogya Yojana. It also recommends crowdfunding as a source to fund treatment of rare diseases.

# 76. Exercise Desert Knight-21 is a bilateral Air Force exercise between which of the following countries?

- a) India and France
- b) India and UK
- c) India and Somalia
- d) India and Japan

Answer: A

# **Explanation:**

- The Indian Air Force (IAF) and French Air and Space Force are set to participate in Exercise Desert Knight-21.
- The bilateral air exercise will be held at Jodhpur Air Force station in Rajasthan, India, from 20 to 24 January.
- Exercise Desert Knight-21 aims to improve interoperability between the forces while exchanging 'ideas and best practices' gained from operational experience.
- Platforms such as Rafale, Airbus A-330 multi-role tanker transport (MRTT), A-400M tactical transport aircraft and about 175 personnel from the French Air and Space Force will take part in the military drill.
- According to the Indian Ministry of Defence, the exercise will see the deployment of Rafale **aircraft** by both countries.
- IAF assets participating in the exercise will also include Mirage 2000, Su-30 MKI, IL-78 flight refuelling aircraft, AWACS and AEW&C aircraft.
- The joint drill marks a significant milestone 'in the series of engagements' between the two nations.

# 77. Consider the following statements with respect to the National Investigation Agency (NIA)

- 1) National Investigation Agency (NIA) was constituted as an executive body.
- 2) The officers of NIA will also have the power to investigate scheduled offences committed outside India.

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

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

**Answer: B** 

**Explanation** 

## **National Investigation Agency**

- The National Investigation Agency (NIA) is a **central agency** established by the Indian Government to **combat terror** in India.
- NIA was constituted under the NIA Act, 2008. Thus, it is called as a "Statutory Body(Any body created by law or an act of Parliament). Henc statement 1 is incorrect.
- It was established after the 2008 Mumbai terror attacks as a central agency to combat terrorism

# National Investigation Agency (Amendment) Act,2019

• It amended the National Investigation Agency(NIA) Act,2008

# The Amendment act provides for

- A national-level agency to investigate and prosecute offences listed in a schedule (scheduled offences).
- Allows for creation of Special Courts for the trial of scheduled offences.

## Jurisdiction of the NIA

- The officers of the NIA have the same powers as other police officers in relation to investigation of Scheduled offences, across India.
- In addition, officers of the NIA will have the power to investigate scheduled offences
  committed outside India, subject to international treaties and domestic laws of other
  countries. Hence statement 2 is correct.

- The central government may direct the NIA to investigate such cases, as if the offence has been committed in India.
- The Special Court in New Delhi will have jurisdiction over these cases.

## **Scheduled Offences**

- The schedule to the Act **specifies a list of offences** which are to be investigated and prosecuted by the agency. These include offences under Acts such as the
- ➤ Atomic Energy Act, 1962,
- ➤ the Unlawful Activities Prevention Act, 1967.

  The Act will allow the NIA to investigate additional offences such as
- > human trafficking
- offences related to counterfeit currency or bank notes
- manufacture or sale of prohibited arms,
- cyber-terrorism,
- offences under the Explosive Substances Act, 1908.

# 78. Which of the following wildlife sanctuaries is/are embraced by the Western Ghats?

- 1. Eravikulam National Park
- 2. Nagarahole National Park
- 3. Borivali National Park
- 4. Namdapha National Park

## Select the correct answer using the code given below:

- a) 1 and 2 only
- b) 1, 2 and 3 only
- c) 1 and 3 only
- d) All of the above

#### Answer: B

#### **Explanation**:

- Fourth statement is wrong Namdapha National park is in Arunachal Pradesh.
- Other wildlife sanctuaries embraced in the Western Ghats Agasthyamala Biosphere Reserve. AralamWildlife Sanctuary, BandipurNational Park, Bhadra Wildlife Sanctuary, Bhimashankar Wildlife Sanctuary, Bhimgad Wildlife Sanctuary, Cotigao Wildlife Sanctuary,

Dandeli Wildlife Sanctuary, Eravikulam National Park, Shendurney Wildlife Sanctuary, Koyna Wildlife Sanctuary

# 79. The Parliament of India exercises control over the functions of the Council of Ministers through

- 1. Adjournment motion
- 2. Question hour
- 3. Supplementary questions

## Select the correct answer using the code given below:

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

# Answer: D

# Explanation:

- The Constitution provides for the legislature to make laws, the government to implement laws, and the courts to interpret and enforce these laws.
- While the judiciary is independent from the other two branches, the government is formed with the support of a majority of members in the legislature.
- Therefore, the government is collectively responsible to Parliament for its actions. This implies that Parliament (i.e. LokSabha and RajyaSabha) can hold the government accountable for its decisions, and scrutinise its functioning.
- The Council of Ministers is collectively responsible to the LokSabha. The LokSabha is empowered to pass a vote of censure against the ministry. Whenever such a motion is passed, the ministry has to resign.
- Both the houses exercise control over the executive through asking questions, discussing matters of urgent public importance, moving call- attention notices and adjournment motions, and also by appointing various committees such as public accounts committee, estimates committee, committee on public undertakings, committee on government assurances, the committee on privileges, the committee on subordinate legislation etc.

## **Question hour:**

- The first hour of every parliamentary sitting is slotted for the Question Hour. During this one hour, Members of Parliament (MPs) ask questions to ministers and hold them accountable for the functioning of their ministries.
- The questions can also be asked to the private members (MPs who are not ministers).
- The questions are of three types, namely,

## **Starred questions:**

These are distinguished by an asterisk. It requires an oral answer and hence supplementary questions can follow.

## **Unstarred questions:**

It requires a written answer and hence, supplementary questions cannot follow.

## Short notice questions:

The matters of public importance and of urgent character are considered under this type of questions. It is asked by giving a notice of less than ten days. It is answered orally.

## Adjournment motion

 Adjournment motion is introduced only in the Lok Sabha to draw the attention of the House to a definite matter of urgent public importance.

# 80. 'Hunar haat' initiative is related to which of the following?

- a) Encourage and promote traditional master artisans and craftsmen
- b) Provide incubation and handholding to startups in their first five years.
- c) Encourage learning through creative activities in primary schools.
- d) Promote linkage of handlooms-based textile industry with the global market.

Answer: A

### **Explanation**

- National Minorities Development & Finance Corporation (NMDFC), on behalf of the
  Ministry of Minority Affairs organises HUNAR HAAT exhibitions under the USTTAD
  (Upgrading the Skills and Training in Traditional Arts / Crafts for Development)
  scheme of Ministry.
- HUNAR HAAT provides a platform to the artisans / crafts-persons from the Minority communities for marketing their products. NMDFC is intending to create a data-bank of crafts, artisans / crafts-persons belonging to the notified Minority communities

- "Hunar Haat" has become a "Mega Mission" of indigenous Craft, Cuisine & Culture and economic empowerment of master artisans, craftsmen
- The success of "Hunar Haat" can be gauged from the fact that about 3 lakh needy master artisans, craftsmen & culinary experts have been provided employment through "Hunar Haat" in the last about 3 years. These beneficiaries include a large number of women artisans.

#### **USTTAD**

- USTTAD scheme aims to preserve heritage of traditional arts and crafts of minority communities and build capacity of traditional crafts persons and artisans and establish linkages of traditional skills with the global market
- It aims to **provide training and upgrade skills of craft persons** belonging to the minority communities thereby preserving traditional ancestral arts/crafts being practiced by them.

# 81. 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 threat 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) 2only
- c) Both 1 and 2
- d) Neither 1 nor 2

Ans-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 is 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.

#### The 10 threats to Global Health includes:

- (i) Air pollution and Climate change
- (ii) Non comuunicable 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

# 82. Consider the following statements regarding "Aadi Mahotsav".

- 1. It is a major festival in Arunachal Pradesh as it marks the Tibetan New Year.
- 2. As a symbol of gesture cucumber is distributed to all.

# Which of the following statements is /are correct?

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

Answer: D

Explanation:

- Aadi Mahotsav is a National Tribal Festival being organized in New Delhi by the Ministry
  of Tribal Affairs and TRIFED to celebrate, cherish and promote the spirit of tribal craft,
  culture, cuisine and commerce. Hence statement 1 is incorrect.
- The Mahotsav will consist of display and sale of items of tribal art and craft, tribal medicine & healers, tribal cuisine and display of tribal folk performance.
- Tribal artisans, chefs, folk dancers/musicians from 23 States of the country shall participate and provide a glimpse of their rich traditional culture.

- The theme of the festival is: "A celebration of the spirit of Tribal Craft, Culture and Commerce". TRIFED essentially is to play the role of a 'Service provider' & 'Market Developer.
- As a symbol of gesture cucumber is not served. There is no such happening in this festival. Hence **statement 2** is incorrect.

#### What is TRIFED?

TRIFED is Tribal Cooperative Marketing Development Federation of India Limited (TRIFED).
 It was established in August 1987 by the then Ministry of Welfare, Government of India, under the Multi State Cooperative Societies Act 1984 (which has now been replaced by the Multi-State Cooperative Societies Act, 2002).

Statement 1 refers to Losar festival which is a major festival in Arunachal Pradesh as it marks the Tibetan New Year.

# 83. India Innovation Index is released by which of the following?

- a) Niti Aayog
- b) Ministry of Science and Technology
- c) World Intellectual Property Organisation
- d) None of the above

Answer: A

Explanation:

- NITI Aayog, along with the Institute for Competitiveness, released the second edition of the India Innovation Index in a virtual event.
- The report examines the innovation capabilities and performance of the states and union territories.
- The first edition of the index was launched in October 2019.
- The innovation inputs were measured through **five enabler parameters**, and the output through two performance parameters.
- While 'Human Capital', 'Investment', 'Knowledge Workers', 'Business Environment', 'Safety and Legal Environment Were identified as enabler parameters, 'Knowledge Output' and 'Knowledge Diffusion Were chosen as the performance parameters.

- In the 'Major States' category, Karnataka continued to occupy the top position, while Maharashtra moved past Tamil Nadu to reach the second place.
- Telangana, Kerala, Haryana, Andhra Pradesh, Gujarat, Uttar Pradesh and Punjab completed the top ten in that order.
- Karnataka's rank is attributable to its substantive number of venture capital deals, registered geographical indicators and information and communications technology exports.
- Karnataka's high Foreign Direct Investment (FDI) inflow has also enhanced the innovation capabilities of the state.
- Four southern states—Karnataka, Tamil Nadu, Telangana and Kerala—occupied the top five spots under the 'Major States' category this year.
- Overall, Delhi retained its first rank, while Chandigarh made a big leap since 2019 and landed in the second place this year.
- Under the 'North-Eastern/Hill States' category, Himachal Pradesh moved up from the second position to emerge as the top ranker this year, while 2019's top performer (in this category), Sikkim, slipped down to the fourth position.

# 84. National Green Tribunal (NGT) has jurisdiction over which of the following acts?

- 1. The Forest (Conservation) Act, 1980
- 2. The Biological Diversity Act, 2002
- 3. Wildlife (Protection) Act, 1972
- 4. The Environment (Protection) Act, 1986

# Select the correct answer using the codes given below

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

#### Answer:B

#### **Explanation**

The National Green Tribunal has been established on under the National Green Tribunal
 Act 2010 for effective and expeditious disposal of cases relating to environmental protection
 and conservation of forests and other natural resources including enforcement of any

**legal right relating to environment** and giving relief and compensation for damages to persons and property and for matters connected therewith or incidental thereto.

- It is a **specialized body equipped with the necessary expertise to handle** environmental disputes involving multi-disciplinary issues. The Tribunal shall not be bound by the procedure laid down under the Code of Civil Procedure, 1908, but shall be guided by principles of natural justice
- The Tribunal's dedicated jurisdiction in environmental matters shall provide **speedy environmental justice** and help reduce the burden of litigation in the higher courts.
- The NGT deals with civil cases under the seven laws related to the environment, these include
- 1. The Water (Prevention and Control of Pollution) Act, 1974
- 2. The Water (Prevention and Control of Pollution) Cess Act, 1977
- 3. The Forest (Conservation) Act, 1980
- 4. The Air (Prevention and Control of Pollution) Act, 1981
- 5. The Environment (Protection) Act, 1986
- 6. The Public Liability Insurance Act, 1991 and
- 7. The Biological Diversity Act, 2002
- Two important acts Wildlife (Protection) Act, 1972 and Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 have been kept out of NGT's jurisdiction.

## Why in the news?

The National Green Tribunal (NGT) has recently directed various authorities to ensure compliance from the biomedical waste management facilities in the country.

# 85. Consider the following statements about Nitrogen fixation:

- 1. It is a process where Nitrogen in an inert form (N2) is converted to an organic form.
- 2. Only viruses living in symbiotic relationships with plants help in nitrogen fixation.

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**

Atmospheric nitrogen occurs primarily in an inert form (N2) that few organisms can use; therefore it must be converted to an organic – or fixed – form in a process called nitrogen fixation. Hence **Statement 1** is **correct.** 

Most atmospheric nitrogen is 'fixed' through biological processes.

First, nitrogen is deposited from the atmosphere into soils and surface waters, mainly through precipitation.

Once in the soils and surface waters, nitrogen undergoes a set of changes: its two nitrogen atoms separate and combine with hydrogen to form ammonia (NH4+).

This is done by microorganisms that live in symbiotic relationships and also certain free living bacteria. Hence **Statement 2 is incorrect.** 

# 86. Consider the following statements about "domestic systemically important banks"? (D-SIB)

- 1) Banks whose assets exceed 2% of GDP are considered part of this group.
- 2) Only public sector banks are designated as D-SIB.

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:**

- D-SIB means that the bank is too big to fail. According to the RBI, some banks become
  systemically important due to their size, cross-jurisdictional activities, complexity and lack
  of substitute and interconnection.
- **Statement 1 is correct:** Banks whose assets **exceed 2% of GDP** are considered part of this group. Liabilities are not into account for designating a D-SIB.
- **Statement 2 is incorrect:** Both public and private sector banks can be designated as D-SIB.

 All the banks under D-SIB are required to maintain a higher share of risk-weighted assets as tier-I equity.

# Why in the news?

The Reserve Bank of India (RBI) has retained State Bank of India, ICICI Bank and HDFC Bank as domestic systemically important banks (D-SIBs) or banks that are considered as "too big to fail".

https://indianexpress.com/article/business/banking-and-finance/too-big-to-fail-list-sbi-icici-bank-hdfc-bank-remain-7153597/

https://rbi.org.in/scripts/bs\_viewcontent.aspx?Id=2766

# 87. Consider the fo<mark>llow</mark>ing statements about the Medical Termination of Pregnancy Act, 1971.

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

Which of the statements given above is/are correct?

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

Answer: A

**Explanation:** 

### **Statement 1 is correct:**

- The Medical Termination of Pregnancy Act, 1971 allows a woman to undergo an abortion only under certain conditions.
- A woman can seek abortion if the doctor confirms that the fetus in the womb has serious abnormality or if the continuation of pregnancy could cause mental or physical harm to the woman.

### **Statement 2 is incorrect:**

 The law allows a woman to undergo abortion only till 20 weeks, beyond which abortion is prohibited.

#### Issues with the current law

- Legal and medical experts feel that a revision of the legal limit for abortion is long overdue.
- Foetal abnormalities show up only by 18 weeks, so just a two-week window after that is too
  small for the would-be parents to take the difficult call on whether to keep their baby and for
  the medical practitioner to exhaust all possible options before advising the patient to take
  the extreme step.
- Since lack of legal approval does not prevent abortions from being carried out beyond 20 weeks, women are put under risk since the abortions then are often conducted in unhygienic conditions by untrained, unqualified persons. It is estimated that about 8% of maternal deaths happen due to unsafe abortions.
- Recently, the Union Cabinet approved the MTP (Amendment) Bill, 2020, which allows
  abortion up to 24 weeks of gestational age for vulnerable categories of women and there is
  no limit of gestational age in case of pregnancies with substantial foetal abnormalities,
  diagnosed by a medical board.

# INTERVIEW

# 88. With reference to the Removal of the Speaker, Consider the Following Statements

- 1) The Speaker has the right to speak and take part in the proceedings of the Legislative Assembly, while the resolution for his removal is being considered.
- 2) He, however, is not entitled to vote in such a resolution, except in the case of equal votes.

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

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 and 2

#### **Answer-A**

#### **Explanation -**

 At any sitting of the Legislative Assembly, while any resolution for the removal of the Speaker from his office is under consideration, the Speaker, or while any resolution for the removal of the Deputy Speaker, from his office is under consideration, the Deputy Speaker, shall not preside. • The Speaker shall have the right to speak in, and take part in the proceedings of, the Legislative Assembly while any resolution for his removal from office is under consideration in the Assembly and be entitled to vote in the first instance as a member or on any other matter during such proceedings but not in the case of an equality of votes as he cannot preside over the meeting. Statement 2 incorrect, while Statement 1 is correct.

# 89. Consider the Following Statements regarding the money bill

- 1) In case of a Money Bill, if the Council of States does not pass the bill, within 14 days, it is sent back to the Lower House and is passed by it.
- 2) The Decision of the Speaker is final with respect to the question of a bill being a Money Bill. Which of the Statements given above is/are correct?
- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Answer-B** 

**Explanation** 

# INITEDVIEW

- After a Money Bill has been passed by the House of the People it shall be transmitted to the Council of States for its recommendations and the Council of States shall within a period of fourteen days from the date of its receipt of the Bill return the Bill to the House of the People with its recommendations and the House of the People may thereupon either accept or reject all or any of the recommendations of the Council of States.
- If the House of the People accepts any of the recommendations of the Council of States, the Money Bill shall be deemed to have been passed by both Houses with the amendments recommended by the Council of States and accepted by the House of the People.
- If the LokSabha does not accept any of the recommendations of the Council of States, the Money Bill shall be deemed to have been passed by both Houses in the form in which it was passed by the House of the People without any of the amendments recommended by the Upper House.
- If a Money Bill passed by the House of the People and transmitted to the Council of States for its recommendations is not returned to the House of the People within the said period of

fourteen days, it shall be deemed to have been passed by both Houses at the expiration of the said period in the form in which it was passed by the House of the People. **Hence, the bill is not sent back to the House of people. Statement 1 is incorrect.** 

• If any question arises whether a Bill is a Money Bill or not, the decision of the Speaker of the House of the People thereon shall be final. **Statement 2 is correct.** 

## 90. Consider the following statements with respect to the Western Cyclonic Disturbances

- 1. These are weather phenomena of the winter months which originate over the Mediterranean Sea and brought into India by the westerly jet stream
- 2. They usually influence the weather of the north-eastern region of India.

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

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

Answer: A

### **Explanation**

- **Statement 1** is **correct**: The western cyclonic disturbances are **weather phenomena of the winter months** brought in by the westerly flow from the Mediterranean region.
- Statement 2 is incorrect: They usually influence the weather of the north and northwestern regions of India.
- Western Disturbances are low pressure systems, embedded in western winds (westerlies) that flow from the west to the east.
- Arrival in India
- ☐ The low pressure typically forms over the Mediterranean Sea and travels over Iran, Iraq, Afghanistan and Pakistan before entering India loaded with moisture.
- □ These **moisture laden western disturbances eventually** come up against the himalayas and get blocked, as a consequence, the moisture gets trapped and precipitation is shared in **the form of snow and rain over Northwest India** and sometimes, in other parts of North India.

## Why in the news?

According to National Weather Forecasting Centre of the India Meteorological Department (IMD) Under a fresh Western Disturbance influence, scattered to fairly widespread rain/snow likely over Jammu & Kashmir, Ladakh, Gilgit-Baltistan & Muzaffarabad and Himachal Pradesh would occur.

# 91. Consider the following statements about Active Pharmaceutical Ingredient (API)

- 1) Active pharmaceutical ingredient (API), is the term used to refer to the biologically active component of a drug product
- 2) The Directorate General of Foreign Trade has recently added the active pharmaceutical ingredient (API) of paracetamol in the 'restricted for export' list.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 and 2

Answer: A

Explanation:

SEITVIOL

INTERVIEW

- The Directorate General of Foreign Trade has removed the active pharmaceutical ingredient (API) of paracetamol (common fever medication) **out of the 'restricted for export' list**. It means the export of the API of paracetamol from the country will be resumed.
- More than two months ago, the raw material of the paracetamol as well as 12 other APIs and
  formulations made from them were not allowed to be exported by the government amid the
  COVID-19 outbreak, fears of disruption in supplies from China and a drug shortage.
- Paracetamol API was the lone item that remained in the list when the government in April
  first permitted export of the other 12 APIs and their formulations and thereafter, by another
  notification, also allowed export of formulations made from Paracetamol.

# What are active pharmaceutical ingredients?

- APIs refer to the biologically active component of a drug product.
- Such substances are intended to furnish pharmacological activity or other direct effect in the diagnosis, cure, mitigation, treatment, or prevention of disease or to affect the structure or function of the body.

- Active pharmaceutical ingredient (API), is the term used to refer to the biologically active
   component of a drug product (e.g. tablet, capsule).
- Drug products are usually composed of several components.
- The aforementioned API is the primary ingredient. Other ingredients are commonly known as "excipients."
- The procedure for optimizing and compositing this mixture of components used in the drug is known as "formulation".

#### **About DGFT**

- The Directorate General of Foreign Trade (DGFT) organisation is an attached office of the **Ministry of Commerce and Industry.** It is headquartered in New Delhi.
- This Directorate is responsible for formulating and implementing the Foreign Trade Policy
  with the main objective of promoting India's exports.

## Why in the news?

With an objective to attain self-reliance and reduce import dependence in these critical Bulk Drugs - Key Starting Materials (KSMs)/ Drug Intermediates and Active Pharmaceutical Ingredients (APIs) in the country, the Department of Pharmaceuticals had launched a **Production Linked Incentive (PLI)** Scheme for promotion of their domestic manufacturing by setting up greenfield plants.

https://pib.gov.in/PressReleasePage.aspx?PRID=1691185

# 92. Consider the following pairs

Mountain passes		Located in
1. Lipulekh	11-	Uttarakhand
2. Nathu La		Arunachal Pradesh
3. Zoji La	-	Nagaland

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

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

Ans: B

### **Explanation**

## Lipulekh

- · Lipulekh is a **Himalayan pass** on the border between **India's Uttarakhand state** and the Tibet region of China, near their trijunction with Nepal.
- Nepal has ongoing claims to the southern side of the pass, called **Kalapani territory**, which is controlled by India.
- The pass is near the **Chinese trading town of Taklakot (Purang)** in Tibet and used since ancient times by traders, mendicants and pilgrims transiting between India and Tibet.

### Nathu La

- Nathu La is a mountain pass which connects the **Indian state of Sikkim with China's**Tibet Autonomous Region.
- On the Indian side, the pass is 54 km east of Gangtok, the capital of Sikkim. Only citizens of India can visit the pass, and then only after obtaining a permit in Gangtok.
- Nathu La is one of the three open trading border posts between China and India; the others are Shipkila in Himachal Pradesh and Lipulekh at the trisection point of Uttarakhand–India, Nepal and China.

## Zoji La

- · Zoji La is a high mountain pass in the Himalayas in the **Indian union territory of Ladakh**. Located in the Drass, the pass **connects the Kashmir Valley to its west** with the Drass and Suru valleys to its northeast and the Indus valley further east.
- The National Highway 1 between Srinagar and Leh in the western section of the Himalayan mountain range traverses the pass

# 93. Consider the following about a river:

- 1.It is the largest tributary of the Indus.
- 2. This is also known as 'Chandrabhaga'.
- 3.It is formed by joining of two streams at Tandi near Keylong.

# Which of the following rivers is best described by the above features?

- a) Jhelum
- b) Ravi
- c) Chenab

# d) Satluj

Answer: C

Explanation:

- Chenab is the largest tributary of the Indus.
- It forms in the upper Himalayas in theLahaul andSpiti district of Himachal Pradesh, India, and flows through the Jammu region of Jammu and Kashmir into the plains of Punjab, Pakistan.
- The waters of the Chenab are allocated to Pakistan under the terms of the Indus Waters
  Treaty.
- It is also known as Chandrabhaga because the two streams Chandra and Bhaga meet at Keylong.

# Why in the news?

The Union Cabinet has given its approval for 850 MegaWatt (MW) **Ratle hydropower project on Chenab river** in Jammu and Kashmir.

# 94. 'National career service' scheme sometimes seen in the news is related to which of the following?

- a) It works towards bridging the gap between job-seekers and employers based on the guidelines framed by Ministry of human resource and development
- b) It is an Initiative of Ministry of Defense to enhance job oppurtunities for women in armed forces
- c) An Initiative by Union Labour and Employment Ministry which aims to provide a host of career-related services
- d) Instituted by skill development ministry, it calls for measurable commitments from leading companies to train, reskill and upskill the current and future workforce

Ans: C

#### **Explanation**

### **NCS (National Career Service)**

• It is one of the mission mode projects under the **umbrella of E-Governance Plan**.

- It works towards **bridging the gap between job-seekers and employers**, candidates seeking training and career guidance and **agencies providing training and career counselling** by transforming the National Employment Service.
- · NCS provides a **host of career-related services such as dynamic job matching**, career counselling, job notifications, vocational guidance, information on skill development courses, internships and alike
- The focus areas for the **National Career Service** platform are listed below:
- Ø Enhancing career and employment opportunities.
- Ø Counselling and guidance for career development.
- Ø Focusing on **decent** employment
- Ø Enhancing female labour force participation.
- Ø Encouraging entrepreneurial endeavours

# 95. Consider the following islands

- (1) Marshall Islands
- (2) Northern Mariana Islands
- (3) Vanuatu
- (4) Solomon Islands

Select the correct North to south sequence using the codes given below

- (a) 3-2-1-4
- (b) 4-1-3-2
- (c) 1-2-3-4
- (d) 2-1-4-3

Ans: (d)

**Explanation:** 



# 96. Consider the following statements about the Beti Bachao Beti Padhao (BBBP) scheme.

- Currently, it is being implemented only in selected districts of Haryana where Child Sex Ratio
  (CSR) is very low
- 2. It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development
  Which of the statements given above is/are correct?
- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: **B** 

## **Explanation:**

• There is a deterioration in the Child Sex Ratio(CSR) in India from 927 in 2001 Census to 914 in 2011 Census. Beti Bachao Beti Padhao (BBBP) was launched by the Prime Minister in 2015 at Panipat, Haryana. BBBP addresses the declining CSR and related issues of women empowerment over a life-cycle continuum.

- **Statement 1 is incorrect:** Since 2018-19, all 640 districts (as per census 2011) of the country have been covered under the BBBP scheme.
- **Statement 2 is correct:** It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development.

The objectives of this initiative are:

- Prevention of gender biased sex selective elimination
- Ensuring survival & protection of the girl child
- Ensuring education and participation of the girl child

## Why in the news?

During the last 6 years after the launch of this scheme the Sex Ratio at Birth (SRB) has improved by 16 points from 918 in 2014-15 to 934 in 2019-20.

The Gross Enrolment Ratio of girls in the schools at secondary level has improved from 77.45 to 81.32.

https://pib.gov.in/PressReleasePage.aspx?PRID=1691725

# 97. How are Non-Banking Financial Companies (NBFC) different from Banks?

- 1. NBFC cannot accept demand deposits.
- 2. Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.
- 3. NBFCs cannot start a payment bank.

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

- A. 1 only
- B. 1 and 2 only
- C. 1 and 3 only
- D. All the statements are correct

Answer: B

#### **Explanation:**

 An NBFC is a company registered under the Companies Act, 1956 which provide banking services without meeting the legal definition of a bank.

- They engage in the business of loans and advances, acquisition of shares, bonds, etc. issued by Government or local authority. They also deal in other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business.
- The working and operations of NBFCs are regulated by the RBI.
- NBFCs lend and make investments and hence their activities are similar to that of banks;
   however there are a few differences:
- NBFC cannot accept demand deposits;
- NBFCs cannot issue cheques drawn on itself;
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.

# About Deposit Insurance and Credit Guarantee Corporation (DICGC)

- The idea behind the Deposit Insurance is to boost the faith of the public in the banking system, and provide protection against the loss of deposits to a significant extent.
- DICGC is a wholly owned subsidiary of the RBI, created by an act of parliament in 1961.
- In India, the bank deposits of up to Rs. 1 lakh are covered under the insurance scheme provided by the DICGC.
- Banks covered by Deposit Insurance Scheme- All commercial banks, Local Area Banks, Regional Rural Banks and Co-operative Banks.

## **About Payment Banks:**

- Payment banks are the new age banks with limited facility. These banks mostly operate
  through the small vendors and shopkeepers. It exist in between the mobile wallet and
  regular banks.
- NBFCs, corporate Business Correspondents(BCs), mobile telephone companies, supermarket chains, companies, real sector cooperatives are eligible to set up payments banks.
- A payment bank provides following services to its customers.
- Accept demand deposits (currently restricted upto Rs.1 lakh)
- Remittance services
- Mobile payments
- Fund transfers

- Debit card and associated services (Payment banks are not allowed to provide credit card facilities)
- Net Banking services
- Sell third-party financial products like insurance and mutual funds
- They can't offer loans
- The Reserve Bank expects payment banks to target India's migrant labourers, low-income households and small businesses, offering savings accounts and remittance services with a low transaction cost.

# 98. Indian Sunderbans is recognised as which of the following?

- 1) UNESCO World Heritage Site
- 2) Ramsar Site
- 3) Biosphere reserve

## Select the correct answer using the codes given below

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

**Answer: D**Explanation

- The Sundarbans mangrove forest, one of the largest such forests in the world (140,000 ha), lies on the delta of the Ganges, Brahmaputra and Meghna rivers on the Bay of Bengal.
- It constitutes over 60% of the country's total mangrove forest area.
- Indian Sundarbans was recognised as UNESCO World Heritage Site in 1987, Ramsar site
  (a wetland site designated to be of international importance) in 2019 and also a
  Biosphere Reserve in 1989.
- The Indian Sunderbans, which covers 4,200 sq. km, also includes the Sunderban Tiger Reserve of 2,585 sq. km — home to about 96 royal Bengal tigers (as per the last census in 2020).

## Why in the news?

The Indian Sunderbans, which is part of the largest mangrove forest in the world, is home to 428 species of birds according to a recent publication of the Zoological Survey of India (ZSI). <a href="https://www.thehindu.com/todays-paper/tp-national/sunderbans-is-home-to-428-species-of-birds-says-zsi/article33652937.ece">https://www.thehindu.com/todays-paper/tp-national/sunderbans-is-home-to-428-species-of-birds-says-zsi/article33652937.ece</a>

# 99. Consider the following statements about Triple Talaq Act,2019

- 1) According to the Act, all types of talaq are considered to be void and illegal
- 2) The Act makes declaration of talaq a cognizable offence without provisions for bail Which of the statements given above is/are correct?
- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: D

**Explanation** 

**Types of Talaq** 

- Under Muslim law, marriage is a civil and social contract. Talaq-ul-Sunnat of the divorce sanctioned by Prophet is subdivided into:
- ➤ Talaq- e- Ahsan
- Talaq -e-Hasan (Proper)
- ➤ Talaq-e-Biddat

- PRELIMS
- Among the above three, only the Talaq-e-Biddat has an effect of instantaneous and irrevocable divorce
- Talaq-e-Biddat: Allows men to pronounce talaq thrice in one sitting, sometimes scrawled in a written talaqnama, or even by phone or text message. Thereafter, even if the man himself perceives his decision to have been hasty in hindsight, the divorce remains irrevocable. It is a disapproved mode of divorce. It has its origin in the second century of the Islamic-era.
   Triple Talaq Act,2019
- This Act may be called the Muslim Women (Protection of Rights on Marriage) Act, 2019.
   It shall extend to the whole of India except the State of Jammu and Kashmir

- Statement 1 is incorrect: According to this act, "Talaq" means talaq-e-biddat or any other similar form of talaq having the effect of instantaneous and irrevocable divorce (So it excludes other forms of talaq which does not have effect of instantaneous and irrevocable divorce) pronounced by a Muslim husband.
- Any pronouncement of talaq by a Muslim husband upon his wife, by words, either spoken
  or written or in electronic form or in any other manner whatsoever, shall be void and
  illegal.
- Any Muslim husband who pronounces talaq referred to in section 3 upon his wife shall be
  punished with imprisonment for a term which may extend to three years, and shall also
  be liable to fine
- Notwithstanding anything contained in any other law for the time being in force, a married
   Muslim woman shall be entitled to custody of her minor children in the event of pronouncement of talaq by her husband, in such manner as may be determined by the Magistrate
- Notwithstanding anything contained in the Code of Criminal Procedure, 1973
- An offence punishable under this Act **shall be cognizable(** means a police officer has the authority to make an arrest without a warrant), if **information relating to the commission of the offence** is given to an officer in charge of a police station by the married Muslim woman upon whom talaq is pronounced or any person related to her by blood or marriage
- An offence punishable under this Act shall be **compoundable**, at the instance of the married Muslim woman upon whom talaq is pronounced with the permission of the Magistrate, on such terms and conditions as he may determine
- ➤ Statement 2 is incorrect: No person accused of an offence punishable under this Act shall be released on bail unless the Magistrate, on an application filed by the accused and after hearing the married Muslim woman upon whom talaq is pronounced, is satisfied that there are reasonable grounds for granting bail to such person (so provisions for bail is provided under the act)

# 100. Which of the following are the main programmatic components of the National Health Mission?

1) Health System Strengthening in rural and urban areas

- 2) Reproductive-Maternal- Neonatal-Child and Adolescent Health (RMNCH+A)
- 3) Communicable and Non-Communicable Diseases.

## Select the correct answer using the codes given below

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

**Answer: D** 

**Explanation** 

## About National Health mission

 National Health Mission (NHM) was launched by the Ministry of Health and Family Welfare in 2013 subsuming the National Rural Health Mission and National Urban Health Mission.

## **Objective**

 The National Health Mission (NHM) envisages achievement of universal access to equitable, affordable & quality health care services that are accountable and responsive to people's needs.

## Components

- The main programmatic components include
- Health System Strengthening in rural and urban areas
- Reproductive-Maternal- Neonatal-Child and Adolescent Health (RMNCH+A)
- Communicable and Non-Communicable Diseases.
- The National Health Mission seeks to ensure the achievement of the following indicators.
- Reduce Maternal Mortality Rate (MMR) to 1/1000 live births
- Reduce Infant Mortality Rate (IMR) to 25/1000 live births
- Reduce Total Fertility Rate (TFR) to 2.1
- Prevention and **reduction of anemia** in women aged 15–49 years
- Prevent and reduce mortality & morbidity from communicable, non-communicable;
   injuries and emerging diseases
- Reduce household out-of-pocket expenditure on total health care expenditure
- Reduce annual incidence and mortality from **Tuberculosis** by half

- Reduce prevalence of **Leprosy** to <1/10000 population and incidence to zero in all districts
- Annual **Malaria** Incidence to be <1/1000
- Less than 1 per cent **microfilaria** prevalence in all districts
- **Kala-azar** Elimination by 2015, <1 case per 10000 population in all blocks **Why in the news?**

Tamil Nadu's mentoring concept in which obstetricians and gynaecologists (OGs) were roped in for management of antenatal mothers was selected by the National Health Mission (NHM) as one of the best practices.

https://www.thehindu.com/news/national/tamil-nadu/national-health-mission-selects-tns-mentoring-concept-as-best-practice/article33649224.ece

## 101. Consider the following statements about Green bonds

- 1) A green bond is an instrument designed specifically to support specific climate-related or environmental projects.
- 2) Green bonds constituted nearly 1/3rd of all the bonds issued in India since 2018.

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:** 

**PRELIMS** 

- A green bond is a type of instrument that is specifically earmarked to raise money for climate and environmental projects. These bonds are typically asset-linked and backed by the issuing entity's balance sheet, so they usually carry the same credit rating as their issuers' other debt obligations.
- More specifically, green bonds finance projects aimed at energy efficiency, pollution prevention, sustainable agriculture, fishery and forestry, the protection of aquatic and terrestrial ecosystems, clean transportation, clean water, and sustainable water management. They also finance the cultivation of environmentally friendly technologies and the mitigation of climate change.

- Dating back to the first decade of the 21st century, green bonds are also referred to as climate bonds.
- The World Bank issued the first official green bond in 2009.
- Around \$157 billion worth of green bonds were issued in 2019.

## Why in the news?

A recent study by the Reserve Bank of India (RBI)

Has found that **Green bonds constituted only 0.7% of all the bonds issued in India since 2018.** 

## 102. Consider the following statements about Bharat Parv

- 1) The objective of Bharat Parv is to encourage Indians to visit different tourism places of India and to inculcate the spirit of 'Dekho Apna Desh'.
- 2) The Central theme of this year's Bharat Parv is 'Ek Bharat Shreshtha Bharat' and 'Celebrating 150 Years of Mahatma Gandhi'.

## 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:** 

- PRELIMS
- Bharat Parv is a five-day festival organised by the Ministry of Tourism, Government of India to showcase the cuisine and culture of different states of India.
- The festival is held annually at the end of January.
- Bharat Parv, 2020 was celebrated from 26th to 31st January, 2020 in front of Red Fort at Gyan Path and Red Fort grounds.

#### **Objective**

• The objective of Bharat Parv is to **encourage Indians to visit different tourism places** of India and to inculcate the spirit of **'Dekho Apna Desh'**.

#### **Theme of 2020**

- The Central theme of this year's Bharat Parv is 'Ek Bharat Shreshtha Bharat' and 'Celebrating 150 Years of Mahatma Gandhi'.
- More than 50 food stalls, 79 handicrafts / handloom stalls and 27 theme pavilions have been set up during Bharat Parv.

## Why in the news?

Bharat Parv, 2020 is being celebrated from 26th to 31st January, 2020 in front of Red Fort at Gyan Path and Red Fort grounds.

https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1600616

## 103. Pradhan Mantri Rashtriya Bal Puraskar is related to which of the following?

- a) An Award confe<mark>rred</mark> to recognize the special contribution of the children in the fields of social service
- b) Global award for leaders striving towards sustainable development
- c) Scheme of National Awards to senior citizens
- d) Award for bringing about a Social, Economic and Political transformation through Non-violence.

#### Answer: A

#### **Explanation:**

- The Pradhan Mantri Rashtriya Bal Puraskar, formerly known as the National Child Award for Exceptional Achievement, is India's Highest Civilian Honour bestowed upon exceptional achievers under the age of 18.
- The award was instituted by the Ministry of Women and Child Development, Government of India in 1996 to recognize children with exceptional abilities and outstanding status in various fields such as arts, culture, design, innovation, research, social service, and sports.
- The award for Individuals consists of a medal, cash prize of Rs. 1,00,000/- each and a citation, and a certificate.

#### Why in the news?

The Pradhan Mantri Rashtriya Bal Puraskar has been **awarded to 32 children** this year for their tremendous and outstanding accomplishments and exceptional abilities in several fields such as innovation, scholastics, sports, arts, culture, social service, and bravery.

https://www.indiatoday.in/education-today/news/story/pradhan-mantri-rashtriya-bal-puraskar-awarded-to-32-children-this-year-1762504-2021-01-25

- Option B is related to the Global Goalkeeper awards: The award facilitate change makers around the world for their contributions toward meeting the UN's Sustainable Development Goals (SDGs).
- Option C is related to Vayoshreshtha Samman which is a Scheme of awards instituted by
  the Ministry of Social Justice & Empowerment and gradually upgraded to the status of
  National Awards, for institutions involved in rendering distinguished service for the
  cause of elderly persons especially indigent senior citizens and to eminent citizens in
  recognition of their service/achievements.
- Option D is related to Gandhi Peace Prize: Award for Social, Economic and Political transformation through Non-violence was instituted in the year 1995. This annual award is given to individuals, associations, institutions or organizations who have worked selflessly for peace, non-violence and amelioration of human sufferings particularly of the less-privileged section of society contributing towards social justice and harmony.
- 104. "Special and Differential Treatment" (S&D) provisions of WTO give developing countries special rights. In this context, which of the following constitutes S&D provisions?
- 1) Longer time periods for implementing agreements and commitments
- 2) Provisions requiring all WTO members to safeguard the trade interests of developing countries
- 3) Support to help developing countries build the capacity to carry out WTO work, handle disputes, and implement technical standards.

Select the correct answer using the codes given below

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

Answer: D

#### **Explanation**

## **Special and Differential Treatment (S&D)**

- The WTO Agreements contain provisions which give developing countries special rights.
   These are called "special and differential treatment" provisions.
- The Ministers in Doha, at the 4th WTO Ministerial Conference mandated the Committee
  on Trade and Development to examine these special and differential treatment provisions.
   The Bali Ministerial Conference in December 2013 established a mechanism to review
  and analyse the implementation of special and differential treatment provisions.
- The WTO Agreements contain special provisions which give developing countries special rights and which give developed countries the possibility to **treat developing countries more favourably** than other WTO Members.
- The special provisions include
- ➤ longer time periods for implementing Agreements and commitments
- measures to increase trading opportunities for developing countries
- provisions requiring all WTO members to safeguard the trade interests of developing countries
- support to help developing countries build the capacity to carry out WTO work, handle disputes, and implement technical standards, and provisions related to least-developed country (LDC) Members
- provisions related to least-developed country (LDC) Members

#### **Doha Declaration**

- In the Doha Declaration, member governments agreed that all special and differential
  treatment provisions are an integral part of the WTO agreements and that these
  provisions should be reviewed with a view to strengthening them and making them more
  effective and operational.
- More specifically, the declaration mandates the Committee on Trade and Development
  (CTD) to identify which of those special and differential treatment provisions are
  mandatory, and to consider the legal and practical implications of making mandatory those
  which are currently non-binding

#### The Bali Ministerial Conference

- The Bali Ministerial Conference in December 2013 established a **mechanism to review and** analyse the implementation of special and differential treatment provisions.
- The mechanism, which will take place in Dedicated Sessions of the CTD, will provide
  members with an opportunity to analyse and review all aspects of the implementation of
  S&D provisions contained in multilateral WTO agreements

https://www.wto.org/english/tratop\_e/devel\_e/dev\_special\_differential\_provisions\_e.htm

## 105. "Ten Principles of Bandung" is related to the affairs of which of the following?

- a) ASEAN
- b) Non-Aligned Movement (NAM)
- c) Mekong-Ganga Cooperation (MGC)
- d) African Union

Ans: B

## **Explanation**

- The Non-Aligned Movement (NAM) was created and founded during the **collapse of the colonial system and the independence struggles** of the peoples of Africa, Asia, Latin
  America and other regions of the world and at the height of the Cold War.
- Throughout its history, the Movement of Non-Aligned Countries has played a **fundamental role in the preservation of world peace** and security
- The Non-Aligned Movement was founded and held its first conference (the Belgrade Conference) in 1961 under the leadership of Josip Broz Tito of Yugoslavia, Gamal Abdel Nasser of Egypt, Jawaharlal Nehru of India, Kwame Nkrumah of Ghana, and Sukarno of Indonesia.
- It has **120 members** comprising 53 countries from Africa, 39 from Asia, 26 from Latin America and the Caribbean and 2 from Europe (Belarus, Azerbaijan). There are 17 countries and 10 international organizations that are Observers at NAM
- While some meetings with a third-world perspective were held before 1955, historians consider that the **Bandung Asian-African Conference** is the most immediate antecedent to the creation of the Non-Aligned Movement.

- This Conference was held in **Bandung on April 18-24, 1955** and gathered 29 Heads of States belonging to the **first post-colonial generation of leaders from the two continents** with the aim of identifying and assessing world issues at the time and pursuing out joint policies in international relations
- The principles that would govern relations among large and small nations, known as the "**Ten Principles of Bandung**", were proclaimed at that Conference.
- Such principles were adopted later as the main goals and objectives of the policy of non-alignment. The fulfillment of those principles became the essential criterion for Non-Aligned Movement membership; it is what was known as the "quintessence of the Movement"
- The primary of objectives of the non-aligned countries focused on the **support of self-determination**, **national independence and the sovereignty and territorial integrity** of States; opposition to apartheid etc..
- NAM has sought to "create an **independent path in world politics** that would not result in member **States becoming pawns in the struggles between the major powers**."
- It identifies the **right of independent judgment**, the struggle against imperialism and neo-colonialism, and the use of moderation in relations with all big powers as the three basic elements that have influenced its approach. At present, an addition goal is facilitating a **restructuring of the international economic order**

# 106. Consider the following statements with reference to Corporate Social Responsibility (CSR)

- (1) The CSR provision is applicable to companies with an annual turnover of 1,000 crore and more, or a net worth of Rs. 500 crore and more, or a net profit of Rs. 5 crore and more.
- (2) The Provisions of CSR are not applicable to Foreign Companies having Branch offices or projects in India.

## Which of the above statements is/are incorrect?

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

**Answer: B** 

**Explanation:** 

**About CSR:** 

- Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders, and the public.
- By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.
- CSR is a true manifestation of the **trusteeship philosophy of Father of Nation**, Mahatma Gandhi.
- Corporate Social responsibility (CSR) is continuing commitment by businesses to integrate social and environmental concerns in their business operations.
- Changes in the global environment increasingly challenge business around the world to look beyond financial performance, and to integrate social and environmental concerns into their strategic management.
- India is the first country in the world to make corporate social responsibility (CSR) mandatory, following an amendment to the Companies Act, 2013.

## APPLICABILITY:

- As per sub-section (1) of section 135, the Corporate Social Responsibility (CSR) is applicable on every company whether Public or Private if, in the immediate preceding Financial Year, company falls into any of three below given criteria:-
- o annual turnover of Rs.1,000 crore or more
- or a net worth of Rs.500 crore or more
- or a net profit of Rs.5 crore or more

## Provisions of CSR apply to foreign branch/project office of foreign company:-

- The Provisions of CSR are applicable to Foreign Companies having Branch office or project in India if it fulfil the above given criteria. Hence **statement 2 is incorrect.**
- The criteria of Net Profit etc. apply only to business operations in India in case of foreign Company/ Project Office.

#### Why in the news?

• The Corporate Affairs Ministry has amended the rules for Corporate Social Responsibility (CSR) expenditure by Indian companies.

https://indianexpress.com/article/explained/corporate-social-responsibility-csr-rules-indian-companies-7163098/

## 107. Consider the following statements about off-budget borrowings

- 1) Off-budget borrowings are loans that are taken not by the Centre directly, but by another public institution which borrows on the directions of the central government.
- 2) They are used to fulfil the government's expenditure needs but are not part of fiscal deficit calculation.

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:

- Off-budget borrowings are loans that are taken not by the Centre directly, but by another public institution which borrows on the directions of the central government.
- Such borrowings are used to fulfil the government's expenditure needs.
- But since the liability of the loan is not formally on the Centre, the loan is not included in the national fiscal deficit. This helps keep the country's fiscal deficit within acceptable limits.
   https://indianexpress.com/article/explained/why-govt-borrows-off-budget-and-how-7162925/
- 108. Consider the following statements regarding International Energy Agency (IEA)
  - 1. The International Energy Agency is an autonomous intergovernmental organization established in the framework of the OECD.
  - 2. To become a member of IEA, a country must have crude oil or product reserves equivalent to 90 days of the previous year's net imports.

Which of the above given statements 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 International Energy Agency is an autonomous intergovernmental organization established in the framework of the OECD.
- The IEA was initially designed to help countries coordinate a collective response to major disruptions in the supply of oil.
- The IEA examines the full spectrum of energy issues including oil, gas and coal supply and demand, renewable energy technologies, electricity markets, energy efficiency, access to energy, demand side management and much more.
- Through its work, the IEA advocates policies that will enhance the reliability, affordability and sustainability of energy in its 30 member countries and beyond.

#### **Statement 2** is correct:

- The IEA is made up of 30 member countries.
- Before becoming a member country of the IEA, a candidate country must demonstrate that it has:
- crude oil and/or product reserves equivalent to 90 days of the previous year's net imports, to which the government has immediate access and could be used to address disruptions to global oil supply;
- a demand restraint programme to reduce national oil consumption by up to 10%;
- legislation and organisation to operate the Coordinated Emergency Response Measures (CERM) on a national basis;

#### Why in the news?

As part of its energy security efforts, India on Wednesday will sign a 'strategic partnership framework' with the International Energy Agency (IEA), the world's premier energy monitor

# 109. With reference to the Competition Commission of India (CCI), consider the following statements.

- 1) It is a statutory body.
- 2) Its objective is to prevent practices having adverse effects on competition.
- 3) It is responsible for the implementation of Monopolies and Restrictive Trade Practices Act. Which of the statements given above is/are correct?
- a) 1 and 2 only
- b) 2 and 3 only
- c) 3 only
- d) 1, 2 and 3

Answer: A Explanation:

- **Statement 1 is correct**: The Competition Commission of India (CCI) is a statutory body established under the Competition Act, 2002 for the administration, implementation and enforcement of the Act.
- The following are the objectives of the Commission.
- To prevent practices having adverse effects on competition. Hence, statement 2 is correct.
- To promote and sustain competition in markets.
- To protect the interests of consumers and
- To ensure freedom of trade
- CCI consists of a Chairperson and 6 Members appointed by the Central Government.
- **Statement 3 is incorrect:** The Monopolies and Restrictive Trade Practices Act, 1969 [MRTP Act] repealed and was replaced by the Competition Act, 2002.

## 110. The World Economic Outlook (WEO) report is being published by

- a) World Bank
- b) International Monetary Fund (IMF)
- c) United Nations Economic and Social Council (ECOSOC)
- d) World Economic Forum (WEF)

Ans: B

## **Explanation**

- WEO is a survey by the IMF that is usually published twice a year in the months of April and October
- It analyzes and **predicts global economic developments** during the near and medium term

## Why in the news?

Recently, the latest World Economic Outlook of the International Monetary Fund (IMF) has estimated that India's Gross Domestic Product (GDP) will grow by 11.5% in the Financial Year (FY) 2021-22.

- 111. New START (Strategic Arms Reduction Treaty), a bilateral treaty for reduction and limitation of strategic offensive arms is signed between which of the following countries?
- a) United States and India
- b) India and Russia
- c) United States and Russia
- d) United States and Iran

Answer: C

**Explanation:** 

New START is a nuclear arms reduction treaty between the United States and the Russian Federation with the formal name of Measures for the Further Reduction and Limitation of Strategic Offensive Arms. It was signed on 8 April 2010 in Prague, and, after ratification, entered into force on 5 February 2011. New START replaced the Treaty of Moscow (SORT), which was due to expire in December 2012.

## **Features of the Treaty**:

- The number of strategic nuclear missile launchers will be reduced by half.
- A new inspection and verification regime will be established, replacing the SORT mechanism.
- The number of deployed strategic nuclear warheads is limited to 1,550, which is down nearly
  two-thirds from the original START treaty, as well as 10% lower than the deployed strategic
  warhead limit of the 2002 Moscow Treaty.

- It will also limit the number of deployed and non-deployed inter-continental ballistic missile (ICBM) launchers, submarine-launched ballistic missile (SLBM) launchers, and heavy bombers equipped for nuclear armaments to 800.
- The number of deployed ICBMs, SLBMs, and heavy bombers equipped for nuclear armaments is limited to 700.

## Why in the news?

 Both houses of Parliament in Russia voted unanimously to extend the New START treaty for five years with the US.

https://www.thehindu.com/news/international/russia-gives-nod-to-extend-start-treaty/article33678582.ece

## 112. Consider the following statements about cess and surcharge.

- 1. Cess and surcharge are earmarked for a specific purpose
- 2. The Union government does not have to share cesses and surcharges with the states Which of the statements given above is/are correct?
- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: B

## **Explanation:**

# **PRELIMS**

- A cess is a tax that is levied by the government to raise funds for a specific purpose. Collections from the Education Cess and Secondary and Higher Education Cess, for instance, are supposed to be used for funding primary and higher and secondary education respectively.
- Surcharge is an additional charge or tax. For example: A surcharge of 10% on a tax rate of 30% effectively raises the combined tax burden to 33%.
- **Statement 1 is incorrect:** The main difference between surcharge and cess is that surcharge can be spent like any other taxes, the cess should be spent only for a specific purpose for which it is created.
- Statement 2 is correct: The Union government does not have to share cesses and

surcharges with the states as they are not part of the divisible pool that needs to be shared with states.

https://www.livemint.com/money/personal-finance/know-how-an-increase-in-cess-can-impact-your-tax-liability-11611818801377.html

# 113. With reference to Lala Lajpat Rai, which of the following statements is/are correct?

- 1. He died in the anti-Simon demonstrations of 1928, due to a brutal lathi charge.
- 2. Bhagat Singh, Chandrashekhar Azad and Rajguru assassinated Col. Saunders who was involved in this lathi charge.

Select the correct answer using the code given below.

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

Answer: C

## **Explanation:**

- Lala Lajpat Rai died in the anti-Simon demonstrations of 1928, due to a brutal lathi charge.
- Bhagat Singh, Chandrashekhar Azad and Rajguru assassinated Col. Saunders who was involved in this lathi charge. The bomb in the Central Legislative assembly was harmless and was used as propaganda to stimulate revolution by the masses.
- Both Statements are correct.

## Why in the news?

The Prime Minister, Shri Narendra Modi has paid tributes to Lala Lajpat Rai ji on his Jayanti. <a href="https://pib.gov.in/PressReleasePage.aspx?PRID=1692832">https://pib.gov.in/PressReleasePage.aspx?PRID=1692832</a>

## 114. Kanha tiger reserve is located in

- a) Maharashtra
- b) Madhya Pradesh
- c) Assam
- d) Karnataka

Answer: B

## **Explanation**:

- Kanha Tiger Reserve, also called Kanha National Park, is one of the tiger reserves of India and the largest national park of Madhya Pradesh, state in the heart of India.
- The park has a significant population of the Royal Bengal tiger, Indian leopards, the sloth bear, barasingha and Indian wild dog.
- The forest depicted in the famous novel by Rudyard Kipling, The Jungle Book is based on jungles including this reserve.
- It is also the first tiger reserve in India to officially introduce a mascot, "Bhoorsingh the Barasingha" to present the hard ground swamp deer as the spirit of the reserve and spread awareness to save it from possible extinction.

## Why in the news?

A tigress was found dead in the buffer zone of Kanha tiger reserve in Madhya Pradesh. <a href="https://indianexpress.com/article/india/madhya-pradesh-tigress-dies-after-getting-trapped-in-snare-7164475/">https://indianexpress.com/article/india/madhya-pradesh-tigress-dies-after-getting-trapped-in-snare-7164475/</a>

- 115. According to the Global Investment Trend Monitor report compiled by UNCTAD, which of the following country is the largest recipient of Foreign Direct Investment (FDI) in the year 2020?
  - a) United States
  - b) China
  - c) Singapore
  - d) India

**Answer: B** 

#### **Explanation**

 Recently, the Global Investment Trend Monitor report, compiled by United Nations Conference on Trade and Development (UNCTAD), has been released

#### **Key highlights**

• The report pointed out, global FDI collapsed in 2020 by 42% to an estimated USD 859 billion from USD 1.5 trillion in 2019.

- Such a low level was last seen in the 1990s and is more than 30% below the investment trough that followed the 2008-2009 global financial crisis.
- **China was the world's largest FDI recipient,** with flows to the Asian giant rising by 4% to \$163 billion, according to UNCTAD.
- Boosted by investments in the digital sector, foreign direct investment (FDI) in India grew 13% to \$57 billion in 2020.
- FDI in South Asia rose by 10% to \$65 billion.
   <a href="https://m.economictimes.com/news/economy/indicators/fdi-into-india-rose-13-in-2020-while-global-inflows-sunk-to-lows-seen-in-90s/articleshow/80451711.cms">https://m.economictimes.com/news/economy/indicators/fdi-into-india-rose-13-in-2020-while-global-inflows-sunk-to-lows-seen-in-90s/articleshow/80451711.cms</a>

## 116. Consider the following statements about Neglected Tropical Diseases

- 1) Neglected tropical diseases are a diverse group of non-communicable diseases that prevail in tropical and subtropical conditions in 149 countries which affect more than one billion people.
- 2) Dengue and Chikungunya are among the Neglected Tropical Diseases Which of the statements given above is/are correct?
- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: B Explanation:

ation

Neglected Tropical Diseases(NTDs)

- Neglected tropical diseases (NTDs) are a diverse group of communicable diseases(not non-communicable diseases) that prevail in tropical and subtropical conditions in 149 countries which will affect more than one billion people and cost developing economies.
   Hence statement 1 is Incorrect.
- Populations living in poverty without adequate sanitation and in close contact with infectious vectors and domestic animals and livestock are those worst affected.

 The WHO's Roadmap for NTD contains list of 20 diseases among which the important diseases like Dengue, Chikungunya, Leprosy (Hansen's disease) and Lymphatic Filariasis is also present. Hence statement 2 is correct.

#### Why in the news?

India has joined the world to Light Up Qutub Minar as a sign of unity to combat the Neglected Tropical Diseases. The second annual World NTD Day will be marked on 30th January. The day highlights the global community's commitment to end the NTD.

http://newsonair.com/News?title=India-joins-the-World-to-light-up-Qutub-Minar-as-sign-of-Unity-to-combat-Neglected-Tropical-Diseases&id=408843

https://www.who.int/neglected diseases/diseases/en/

## 117. Consider the following statements regarding Rafale aircraft

- 1. It is a twin-jet fighter aircraft able to operate only from aircraft carrier.
- 2. It can carry out all combat aviation missions.

#### Select the correct answer

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

Answer : B

**Explanation** 

# PRELIMS

- Rafale is a twin-jet fighter aircraft able to operate from both an aircraft carrier and a shore base.
- It is a **fully versatile aircraft** which can carry out **all combat aviation missions** to achieve air superiority and air defence, close air support, in-depth strikes, reconnaissance, anti-ship strikes and nuclear deterrence.

## Why in the news?

The third batch of three Rafale aircraft arrived in India recently flying non-stop from France. With this, the IAF has received 11 of the 36 Rafale jets contracted from France under a €7.87 billion Inter-Governmental Agreement signed in September 2016.

https://www.thehindu.com/news/national/three-more-rafale-jets-land-in-india/article33680150.ece

## 118. Which of the following acts as the nodal agency for strategic disinvestments?

- a) Department of Economic Affairs
- b) Department of Investment and Public Asset Management
- c) Department of Revenue
- d) NITI Aayog

Answer: B

**Explanation:** 

- Strategic disinvestment implies the sale of a substantial portion of the Government shareholding of a central public sector enterprises (CPSE) of up to 50%, or such higher percentage as the competent authority may determine, along with transfer of management control.
- The Department of Investment and Public Asset Management (DIPAM) under the Ministry of Finance is the nodal department for the strategic disinvestment.
- DIPAM and NITI Aayog jointly identify PSUs for strategic disinvestment.

## Why in the news?

The Union Cabinet has paved the way for the much-awaited policy on the privatisation of public sector undertakings (PSUs), and its details are expected to be announced in the Union Budget.

https://www.business-standard.com/budget/article/cabinet-clears-policy-on-psu-privatisation-ahead-of-union-budget-121012800073 1.html

# 119. Which of the following is/are the components of Pradhan Mantri Swasthya Suraksha Yojana (PMSSY)?

- 1. Setting up of 1.5 lakh Health & Wellness Centres by 2022
- 2. Setting up of new AIIMS like institutes in underserved regions of the country
- 3. Upgradation of existing Govt Medical Colleges (GMCs)

## Select the correct answer using the codes given below

A. 1 and 2 only

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

Answer: C

## **Explanation:**

- The Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) envisages creation of tertiary
  healthcare capacity in medical education, research and clinical care, in the underserved
  areas of the country.
- It aims at correcting regional imbalances in the availability of affordable/reliable tertiary healthcare services and also augmenting facilities for quality medical education in the country.
- PMSSY has two components:
- Setting up of new AIIMS like institutes in underserved regions of the country and
- Upgradation of existing Govt Medical Colleges (GMCs)
- Setting up of 1.5 lakh Health & Wellness Centres by 2022 is an important component of **Ayushman Bharat programme.**

## 120. TReDS platform sometimes seen in the news is related to

- A. Initiative by the RBI to facilitate MSME receivable payments from corporates
- B. Initiative to promote a sustainable pathway for the Indian apparel industry
- C. Portal to ensure ease of trading in the international and domestic markets
- D. National platform for the management of Trainers and Assessors of the Indian Short-Term Skill ecosystem

Answer: A

## **Explanation:**

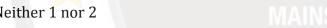
- TReDS (Trade Receivables Discounting System) platform is an online mechanism for facilitating the financing of trade receivables of MSMEs through multiple financiers.
- It also enables discounting of invoices of MSME sellers raised against large corporate, allowing them to reduce working capital needs.
- **RXIL** is India's first TReDS platform operating since 2017.

- It is promoted by National Stock Exchange (NSE), Small Industries Development Bank of India (SIDBI), State Bank of India (SBI), ICICI Bank and Yes Bank.
- In 2018, the government mandated that companies whose turnover exceeds Rs 500 crore will have to be registered on the TReDS platform.
- Option D is related to the **Takshashila portal**. The portal serves as a dedicated online platform for the management of Trainers and Assessors of the Indian Short-Term Skill ecosystem, functioning as the central repository of information concerning development of quality Trainers and Assessors. It aims to smoothly implement the programme for Training of Trainers and Assessors, ensuring transparency to all the involved stakeholders.

#### **121**. Consider the following statements about Sovereign Gold Bond Scheme

- 1) It seeks to encourage people to buy gold bonds instead of actual gold.
- 2) The central government issues these bonds on behalf of the Reserve Bank of India (RBI). Which of the statements given above is/are correct?
- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: A **Explanation:** 



- Sovereign Gold Bonds (SGBs) are a kind of Government bonds that are issued (by the RBI on behalf of the Government) on payment of rupees but denominated in grams of gold. The value of these bonds is tied to the value of gold. On redemption, the investor gets interest income and the prevailing price of gold.
- These bonds are thus different from usual Government securities (G-secs) as the redemption value at the time of maturity is not a fixed sum, but linked to the price of an underlying commodity called gold. It seeks to encourage people to buy gold bonds instead of actual gold.

## **Advantages and disadvantages**

#### To the investor

The advantages to the investor in investing in SGB instead of gold are the following:

- Interest earnings on an otherwise dead asset.
- Ease of storage and handling gold, while preserving its advantage of earnings in terms of appreciation of its prices in future.
- An alternate instrument for investment.

The only possible disadvantage to the investor is that, while in the event of appreciation of the price of gold, the investor gains, however, in the unlikely event of a **fall in gold prices**, **the loss too will be borne by the investor**.

## To the Economy

The advantages to the Government and the economy are the following:

- Reduction in the cost of Government's borrowings- the current borrowing cost from the
  domestic market is around 7-8 per cent. Thus, an interest payment below this level is an
  yearly saving for the Government on account of its borrowing cost. This difference can be
  used by the Government to cover the appreciation of gold prices payable to the investors at
  the time of redemption.
- A decrease in the price of the gold will be a gain for the Government.
- It will reduce the demand for physical gold to some extent and thus helps in reducing the annual demand for import of gold.

The possible disadvantage to the Government will be in the unlikely event of a **substantial increase in gold prices**. For this, the scheme proposes the creation of a Gold Reserve Fund which will absorb the price fluctuations and the fund will be continuously monitored for sustainability. Further, the issuance of the SGBs will be in tranches to enable the Government to maintain its issuance within its yearly borrowing limits.

#### **Features**

- The Bonds are denominated in units of one gram of gold and multiples thereof. Minimum investment in the Bonds is 2 grams with a maximum subscription of 500 grams per person per fiscal year.
- The Bonds will be repayable on the **expiration of eight years** from the date of issue.
- Premature redemption of the Bond is allowed from fifth year of the date of issue on the interest payment dates.
- The investment in the Bonds will be eligible for **Statutory Liquidity Ratio (SLR)** compliance by banks.

• These bonds can also be used as **collateral** for loans.

## 122. Consider the following statements

- 1. Jal Jeevan Mission ensures piped water supply to all urban households by 2024
- 2 The Jal shakti Mission will converge with other Central and State Government Schemes to achieve its objectives of sustainable water supply management.

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

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

#### **Answer B**

#### **Explanation:**

- Jal Jeevan Mission ensures HarGharJal (piped water supply) to all rural households by 2024.
- This Mission, under the Department of Drinking Water and Sanitation, will focus on integrated demand and supply side management of water at the local level, including creation of local infrastructure for source sustainability like rainwater harvesting, groundwater recharge and management of household wastewater for reuse in agriculture.
- The Mission will converge with other Central and State Government Schemes to achieve its objectives of sustainable water supply management across the country.
   Why in the news?

Recognizing the key role **Members of Parliament**/ elected representatives can play in mobilizing the local community and empowering them to ensure assured piped water supply in rural homes, provisions have been made in the implementation of Jal Jeevan Mission to enable their participation to make **Jal Jeevan Mission – Har Ghar Jal, a 'Jan Andolan'.** 

https://pib.gov.in/PressReleasePage.aspx?PRID=1693541

## 123. Consider the following statements

- 1) Pradhan Mantri Van Dhan Yojana (PMVDY) is a retail marketing led value addition plan for Minor Forest Produce (MFP), meant for forest-based tribes to optimize the tribal income, locally.
- 2) Minor Forest produces are not provided Minimum Support Prices.

## 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:**

Adhan Mantri Van Dhan Yojana (PMVDY) is a **retail marketing led value addition plan for Minor Forest Produce (MFP)**, meant for forest-based tribes to optimize the tribal income, locally. Under the program, MFP-based tribal groups / enterprises of around 300 members are formed for collection, value addition, packaging & marketing of Minor Forest Produces (MFPs). **About Minor Forest Produce (MFP)**:

'Minor Forest Produce (MFP)' means all non-timber forest produce of plant origin and will include bamboo, canes, fodder, leaves, gums, waxes, dyes, resins and many forms of food including nuts, wild fruits, Honey, Lac, Tusser etc. The Minor Forest Produces provide both subsistence and cash income for people who live in or near forests.

A number of people from Scheduled Tribes and other forest-dwelling communities depend on the collection and sale of such items for their livelihood.

The Minor Forest Produce has significant economic and social value for the forest dwellers as an estimated 100 Million people derive their source of livelihood from the collection and marketing of Minor Forest Produce (Report of the National Committee on Forest Rights Act, 2011).

These tribal enterprises will be in the form of Van Dhan SHGs which will be a group of 15-20 members and such 15 SHG groups will further be federated into a larger group of Van Dhan Vikas Kendras (VDVKS) of around 300 members.

 TRIFED will support the VDVKs through providing them with model business plans, processing plans & tentative list of equipment for carrying out the value addition work of MFPs.

**Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP)** & Development of Value Chain for MFP has been Conceptualised and implemented by TRIFED in association with State Government Agencies across 21 states of the country, the scheme has emerged as a source of great relief for tribal gatherers injecting more than Rs 3000 crores directly in the tribal economy since April 2020.

## Why in the news?

The Ministry of Tribal Affairs has revised the MSP for MFP list and has included 14 additional MFPs in the list. This recommendation of additional items is over and above the previous notification issued on May 26, 2020 (in which the list had been revised to include 23 MFPs). <a href="https://pib.gov.in/PressReleasePage.aspx?PRID=1693540">https://pib.gov.in/PressReleasePage.aspx?PRID=1693540</a>

- 124. 'Samagra Shiksha' is an overarching programme for the school education sector extending from pre-school to class 12 prepared with the broader goal of improving school effectiveness. This programme has subsumed which of the following schemes?
  - 1. Sarva Shiksha Abhiyan (SSA)
  - 2. Rashtriya Uchchatar Shiksha Abhiyan (RUSA)
  - 3. Teacher Education (TE)

Select the correct answer using the codes given below

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

Ans: B

#### **Explanation**

The **Union Budget, 2018-19**, had proposed to treat **school education holistically** without **segmentation from pre-nursery to Class 12**. Samagra Shiksha - **an overarching programme for the school education sector** extending from pre-school to class 12 has

been, therefore, prepared with the **broader goal of improving school effectiveness** measured in terms of equal opportunities for schooling and equitable learning outcomes.

- · It subsumes the **three erstwhile Schemes** of **Sarva Shiksha Abhiyan (SSA)**, **Rashtriya** Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).
- Ø Rashtriya Uchchattar Shiksha Abhiyan (RUSA) is a holistic scheme of development for higher education (not for school education) in India initiated in 2013 by the Ministry of Human Resource Development
  - This sector-wide development programme/scheme would also **help harmonise the implementation mechanisms** and transaction costs at all levels, **particularly in using state**, **district and sub-district** level systems and resources, besides envisaging one comprehensive strategic plan for development of school education at the district level.
  - The major objectives of the Scheme are
- Ø provision of quality education and enhancing learning outcomes of students
- Ø Bridging Social and Gender Gaps in School Education
- Ø Promoting Vocationalisation of education
- Ø Support States in implementation of **Right of Children to Free and Compulsory Education**(RTE) Act, 2009

# MAINS

# 125. Which of the following is correct about repo rate?

- a)Higher the Repo rate costlier the interest rate
- charged by banks
- b)Reduction of reporate decreases money supply.
- c)RBI decreases Repo Rate to fight Inflation
- d) RBI increases Repo Rate to fight Recession.

#### Answer: A

## **Explanation:**

- Repo rate is the rate of interest which is applied by RBI to commercial banks when the latter borrows from RBI.
- Repo rate is used to control inflation.

- In the event of raising inflation, RBI increase repo rate which will act as a disincentive for banks to borrow from the central bank. This ultimately reduces the money supply in the economy and thus helps in arresting inflation.
- Similarly, if it wants to make it cheaper for banks to borrow money, it reduces the reporate.
- Higher the Repo rate costlier the interest rate charged by banks on loans to customers
- RBI increases Repo Rate to fight Inflation
- RBI reduces Repo Rate to fight Recession.
- Reduction of Repo rate will increase money supply.

