

## Daily Mcqs- April

### 1. Consider the following statements about cryptocurrency

- 1.A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend.
- 2.They are generally not issued by any central authority.

**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**

- A **cryptocurrency** is a **digital or virtual currency** that is secured by **cryptography**, which makes it nearly impossible to counterfeit or double-spend. Hence **statement 1 is correct**.
- Many cryptocurrencies are **decentralized networks based on blockchain technology**—a distributed ledger enforced by a disparate network of computers.
- A defining feature of cryptocurrencies is that they are **generally not issued by any central authority**, rendering them theoretically immune to government interference or manipulation. Hence **statement 2 is correct**.
- A **blockchain** is a **decentralized, distributed**, and oftentimes public, digital ledger consisting of records called **blocks** that is used to record transactions across many computers so that any involved block cannot be altered retroactively, without the alteration of all subsequent blocks.
- This allows the participants to **verify and audit transactions independently** and relatively inexpensively.

**Why in News?**

- Visa Inc said that it will allow the use of the cryptocurrency USD Coin to settle transactions on its payment network.

- The USD Coin (USDC) is a **stablecoin cryptocurrency** whose value is pegged directly to the U.S. dollar.
- *Stablecoins are cryptocurrencies that attempt to peg their market value to some external reference.*
- *Stablecoins may be pegged to a currency like the U.S. dollar or to a commodity's price such as gold.*

**2) Which of the statements about 'Ek Bharat Shreshtha Bharat' is incorrect?**

- It was introduced in 2015 to commemorate the 140th birth anniversary of Sardar Patel to revive a sense of 'nationhood'.
- The programme aims to actively enhance interaction between people of diverse cultures living in different States and UTs in India.
- As per the programme, each year, every State/UT would be paired with another State/UT in India for reciprocal interaction between the people.
- None of the above

**Answer: D**

**Explanation**

**About the scheme**

- The initiative 'Ek Bharat Shreshtha Bharat' was announced by Prime Minister Narendra Modi on 31st October, 2015 to commemorate the 140th birth anniversary of Sardar Patel to **revive a sense of 'nationhood'**.
- The programme aims to **actively enhance interaction between people of diverse cultures** living in different States and UTs in India, with the objective of promoting greater mutual understanding amongst them.
- As per the programme, each year, **every State/UT would be paired with another State/UT** in India for reciprocal interaction between the people.
- It is envisaged through this exchange, that the knowledge of the language, culture, traditions and practices of different states will lead to an enhanced understanding and bonding between one another, thereby strengthening the unity and integrity of India.
- The broad objectives of the initiative are as follows:

- **To CELEBRATE** the Unity in Diversity of our Nation and to maintain and strengthen the fabric of traditionally existing emotional bonds between the people of our Country;
- **To PROMOTE** the spirit of national integration through a deep and structured engagement between all Indian States and Union Territories through a year-long planned engagement between States;
- **To SHOWCASE** the rich heritage and culture, customs and traditions of either State for enabling people to understand and appreciate the diversity that is India, thus fostering a sense of common identity
- **TO ESTABLISH** long-term engagements and,
- **TO CREATE** an environment which promotes learning between States by sharing best practices and experiences.

#### **Why in News?**

- Karnataka is paired with Uttarakhand under the 'Ek Bharat Shreshtha Bharat' initiative.
- The Nehru Yuva Kendra and NSS wings of Universities in Karnataka organised several national integration camps for the youths of Uttarakhand visiting Karnataka.

#### **3. With reference to treasury bills, consider the following statements.**

1. They are long term debt instruments
2. State Governments cannot issue treasury bills
3. They pay medium to high interest to the investors

Which of the statements given above is/are correct?

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

Answer: A

#### **Explanation:**

- **Statement 1 is incorrect:** Treasury bills or T-bills are money market instruments. They are short term debt instruments issued by the Government of India.

- **Statement 2 is correct:** In India, the central government issues both treasury bills and bonds or dated securities, while state governments issue only bonds or dated securities, which are called the state development loans.
- **Statement 3 is incorrect:** Treasury bills are zero coupon securities and pay no interest. Instead, they are issued at a discount and redeemed at the face value at maturity.
- For example, a 91 day Treasury bill of Rs 100 (face value) may be issued at say Rs 98.20, that is, at a discount of say, Rs 1.80 and would be redeemed at the face value of Rs 100. The return to the investors is the difference between the maturity value or the face value (Rs 100) and the issue price. As the risk on T-bills is zero, the return to the investors will be very less.

**4. Which of the following reports are released by the World Economic Forum?**

- 1) Global Competitiveness Report
- 2) Global Gender Gap Report
- 3) World Travel and Tourism Competitiveness Index
- 4) Global Risk report

**Select the correct answer using the codes given below**

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

**Answer: D**

**Explanation**

**World Economic Forum**

- The World Economic Forum is the **International Organization for Public-Private Cooperation**.
- The Forum engages the **foremost political, business, cultural and other leaders of society** to shape global, regional and industry agendas.
- It was established in 1971 as a **not-for-profit foundation** and is headquartered in Geneva, Switzerland. It is independent, impartial and **not tied to any special interests**. The Forum strives in all its efforts to demonstrate entrepreneurship in the global public interest while upholding the highest standards of governance.



- Some of the reports released by WEF
- **World Travel and Tourism Competitiveness Index**
- **Global Competitiveness Report**
- **Global Gender Gap Report**
- Global Information Technology Report
- **Global Risk report**

**5. Consider the following statements with respect to 'Millets'**

1. These are annual leguminous crops used for both food and feed in India
2. They are highly tolerant to drought and other extreme weather conditions
3. Jowar and Bajra are the major millet varieties cultivated in India

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

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

Answer: B

**Explanation**

- **Statement 1 is incorrect:** Millets are **small - grained, annual, warm - weather cereals** belonging to grass family. They are rain - fed, hardy grains which have low requirements of water and fertility when compared to other popular cereals. These are one of the several species of **coarse cereal grasses in the family poaceae**, cultivated for their small edible seeds. Millets are **non-leguminous crops**
- **Pulses are annual leguminous crops** yielding grains or seeds of variable size, shape and colour within a pod, **used for both food and feed**. Leguminous plants belong to the **family Fabaceae (or Leguminosae)**
- **Statement 2 is correct:** Millets are group of **small grained cereal food crops** which are **highly tolerant to drought and other extreme weather conditions** and are grown with low chemical inputs such as fertilizers and pesticides
- Most millet crops are native to India and are **popularly known as Nutri-cereals** as they **provide most of the nutrients required** for normal functioning of the human body.

- **Statement 3 is correct:** Millets are **classified into Major Millets and Minor Millets based on their grain size. Major Millets include Sorghum (Jowar), Pearl Millet (Bajra), Finger Millet (Ragi)** and Minor Millets include Foxtail, Proso Millet (Cheena), Kodo Millet (Kodo), etc and two **pseudo millets** comprises Buck- wheat (Kuttu) and Amaranth (Chaulai))
- Pseudo millets are so called because they are **not part of the Poaceae botanical family**, to which 'true' grains belong, however they are nutritionally similar and used in similar ways to 'true' grains
- Millets are **gluten free and non- allergenic**. Millet consumption **decreases triglycerides and C- reactive protein, thereby preventing cardiovascular disease.**
- All millets **are rich in dietary fibre**. Dietary fibre has water absorbing and bulking property. It increases transit time of food in the gut which helps in reducing risk of inflammatory bowel disease and **acts as detoxifying agent** in the body
- The **millets contain 7-12% protein, 2-5% fat, 65-75% carbohydrates and 15-20% dietary fibre**. The essential amino acid profile of the millet protein is better than various cereals such as maize
- Millets contribute to **antioxidant activity** with phytates, polyphenols etc present in it having an important role in aging and metabolic diseases. All millets possess high antioxidant properties.

6. **Consider the following statements about GATI Programme**

- 1) The aim of the programme is to extend microfinance services to bring about socio-economic upliftment of poor women.
- 2) It comes under the ambit of the Ministry of Women and Child 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: D**

**Explanation**

### About the Programme

- **GATI (Gender Advancement for Transforming Institutions)** is an innovative overarching Pilot Project supported by the **Department of Science and Technology (DST)**.
- It ushers a new intervention programme for **gender equality in science and technology** in India.
- Project GATI was announced on 28 February 2020, the National Science Day, by the Hon'ble President of India.
- Project GATI aims to nudge institutions of higher education and research towards supporting diversity, inclusion and the full spectrum of demographic talent for their own success and progression.
- In particular, it aspires to create an enabling environment for equal participation of women in **science, technology, engineering, medicine and mathematics disciplines (STEMM)** at all levels, addressing deep-rooted problems.
- It envisages a fresh perspective on not just measures for increasing retention and recruitment but the progression of women throughout their professional journey.

### 10 Key Principles

- Project GATI pilots a **sustainable self-assessment and accreditation model**.
- At the core of the model is the **GATI Charter** based on **ten key principles**. These principles explicitly acknowledge gender inequality and articulate a commitment towards overcoming systemic and cultural barriers to women's academic and professional advancement at all levels.

### Assessment and Accreditation Process

- Institutions who are signatory to the GATI charter would be expected to commit to adopting its principles within their policies, practices, action plans and institutional culture.
- They would be required to create **SMART (Specific, Measurable, Achievable, Relevant and Time-bound) action plans** for systemic and cultural transformation.

### Why in News?

- In a recent workshop conducted by the Ministry of Science and Technology, Professor Ashutosh Sharma, Secretary, DST, highlighted the GATI Project.

## 7. Consider the following statements

- 1) Rhodophytes are red in colour because of the presence of the pigment phycocyanin.
- 2) Carrageenan an additive used to thicken, emulsify, and preserve foods and drinks is a biomolecule found in red algae species.

**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:**

- Red algae, also known as Rhodophytes, are red because of the presence of the pigment **phycoerythrin**; this pigment reflects red light and absorbs blue light.
- Because blue light penetrates water to a greater depth than light of longer wavelengths, these pigments allow red algae to photosynthesize and live at somewhat greater depths than most other "algae".
- They are found in both oceanic and freshwaters. As they are high in vitamin and protein content, they are consumed as food.
- Some rhodophytes are also important in the formation of tropical reefs, an activity with which they have been involved for millions of years; in some Pacific atolls, red algae have contributed far more to reef structure than other organisms, even more than corals.
- These reef-building rhodophytes are called **coralline algae**, because they **secrete a hard shell of carbonate around themselves**, in much the same way that corals do.

**Carrageenan**

- Carrageenan is **an additive** used to thicken, emulsify, and preserve foods and drinks. It's a natural ingredient that comes from red seaweed. It is often used in ingredients such as nut milks, meat products, and yogurt.

**Why in the news?**

- Two new species of red algae have been found in India.
- a) ***Hypnea indica*** (after India) discovered Kanyakumari in Tamil Nadu, and Somnath Pathan and Sivrajpur in Gujarat.



- b) ***Hypnea bullata*** (because of the blister like marks on its body – bullate), *Hypnea bullata* was discovered from Kanyakumari and Diu island of Daman and Diu.

**What are the uses of this species?**

- Hypnea Family Species contain the bio-molecule **carrageenan**, which is widely used in the food industry.
- As the two species have been found on the west and south east coasts of India, they are good prospects for cultivation which can be put to good use economically.

**8. Kole Wetland, a Ramsar site is located in which of the following states?**

- a) Telangana.
- b) Madhya Pradesh.
- c) Kerala
- d) Uttarakhand

**Answer: C**

**Explanation:**

- Kole, is one of the largest brackish, humid tropical wetland ecosystems on the southwest coast of India.
- The Kole wetlands are spread over Thrissur and Malappuram districts of **Kerala**.
- It extends from the northern bank of **Chalakudy river** in the south to the southern bank of **Bharathapuzha river** in the north.
- **Rice cultivation** in Kole started as early as the 18th century by reclaiming the Trichur kayal lands (backwaters) by erecting temporary earthen bunds. The water pumped out from the field is stored in a network of canals in the area. Human involvement in the form of agriculture keeps the wetland alive.
- The Kole areas are low-lying and have a central, narrow strip covering a long expanse, with many pockets running into cultivated land on either side. The region is naturally subject to salt-water ingress.
- It is a **RAMSAR SITE**.

**Why in the news?**

- A new study has documented 44 species of odonates, belonging to 33 genera and eight families from the Kole wetlands.

- The study highlights the importance of the Kole field as an agro-ecosystem supporting other faunal groups in addition to birds.
- One-fourth (25.14%) of the total number of odonate species known to occur in Kerala was recorded from the Kole wetlands in the study.

#### About odonates



- Odonata is an insect **order** which comprises the **dragonflies and the damselflies**.
- They feed on small insects and control pests in agricultural fields.
- They depend on freshwater to complete their life cycle, are excellent indicators of environmental health and can be used for monitoring pollution, habitat degradation and climate change

#### 9. Which of the following statements about BIMSTEC is correct?

- 1) BIMSTEC came into existence through the Bangkok Declaration in 1997.
- 2) Cambodia and Vietnam are member countries of BIMSTEC.

Select the correct answer using the given code below

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

**Answer: A**

#### Explanation:

The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) is a regional organization comprising seven Member States lying in the littoral

and adjacent areas of the Bay of Bengal constituting a contiguous regional unity, which came into existence through Bangkok declaration in 1997.

**Hence statement 1 is correct.**

It constitutes seven Member States: five deriving from South Asia, including Bangladesh, Bhutan, India, Nepal, Sri Lanka, and two from Southeast Asia, including Myanmar and Thailand. Since Cambodia and Vietnam are not member countries of BIMSTEC **statement 2 is incorrect.**

The BIMSTEC region is home to around 1.5 billion people which constitute around 22% of the global population with a combined gross domestic product (GDP) of 2.7 trillion.

**Why in the news?**

India vows to make regional cooperation stronger & vibrant under the BIMSTEC framework, says the External Affairs Minister in the 17th BIMSTEC Ministerial Meeting held recently.

**10. Which of the following states share border with Myanmar?**

1. Nagaland
2. Manipur
3. Tripura
4. Arunachal Pradesh
5. Mizoram
6. Assam

Select the correct answer using the code given below:

- (a) 1, 2, 3, 4
- (b) 1, 2, 4, 5
- (c) 1, 4, 5, 6
- (d) 1, 3, 4, 5

**Answer: (b)**

**Four** northeastern states share their border with Myanmar: **Arunachal Pradesh, Nagaland, Manipur and Mizoram.**

# INDIA

## NORTH-EAST ZONE MAP





**11. Consider the following statements regarding the Harmonized System of Nomenclature (HSN) code**

1. HSN codes are developed by the World Trade Organization (WTO).
2. HSN classification is widely used for taxation purposes by helping to identify the rate of tax applicable to a specific product in a country that is under review.

**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 Harmonized Commodity Description and Coding System generally referred to as "Harmonized System" or simply "HS" is a multipurpose international product nomenclature developed by the **World Customs Organization (WCO)**.

**About World Customs Organization (WCO):**

The World Customs Organization (WCO), established in 1952 as the Customs Co-operation Council (CCC) is an independent intergovernmental body whose mission is to **enhance the effectiveness and efficiency of Customs administrations**.

Currently, the WCO represents 183 Customs administrations across the globe that collectively process approximately 98% of world trade. As the global centre of Customs expertise, the **WCO is the only international organization with competence in Customs matters** and can rightly call itself the voice of the international Customs community.

- It is a **six-digit identification code** and is a multipurpose international product nomenclature. HS code are used by **Customs authorities, statistical agencies**, and other government regulatory bodies, to monitor and control the import and export of commodities

- HSN classification is widely used for **taxation purposes by helping to identify the rate of tax applicable** to a specific product in a country that is under review. It can also be used in calculations that involve claiming benefits
- Over **200 countries use the system as a basis** for their customs tariffs, gathering international trade statistics, making trade policies and for monitoring goods
- The system helps in **harmonising customs and trade procedures** thus reducing costs in international trade.
- The HS is thus a **universal economic language and code for goods** and an indispensable tool for international trade.

**12. Which of the following is referred to as ‘twin deficits’?**

- a) Capital account deficit and current account deficit
- b) Current account deficit and fiscal deficit
- c) Fiscal deficit and primary deficit
- d) Capital account deficit and budget deficit

**Answer: B**

**Explanation**

- **Current Account Deficit** and **Fiscal Deficit** are together known as **twin deficits**. Indian economy is one of the few economies in the world to have both fiscal and current account deficits. Hence it is also termed as a twin deficit economy.

**Fiscal Deficit**

- Fiscal Deficit is a term used to refer to the **difference between the government's total revenue and total expenditure** in a financial year. Since the government borrows from the market to bridge this gap, this also indicates the **total borrowings needed by the government** in a particular year.
- While a nominal fiscal deficit is considered normal for a developing economy, it becomes a worry when it shoots up beyond a threshold, which depends on different interpretations.
- One of the major problems with fiscal deficit is that the **larger it is, the larger the market borrowing the government of the day resorts to**, thereby **crowding out private investment**.

- The government has to borrow to meet its excessive expenditure leading to the government **absorbing a higher portion of domestic savings** and higher interest rates. This in turn leads to crowding out of private sector investment in the economy. Higher interest rates, in turn lowers the private sector investment and consumption levels.

#### **Current Account Deficit**

- Current account deficit is simply the **difference between the value of the goods and services that a country imports and the value of the products it exports**.
- It encompasses the trade deficit plus capital like net income and transfer payments. In other words, it can be measured with the **difference between foreign exchange inflows and outflows**. An economy manages its current account deficit by **foreign savings/foreign capital inflows**.
- India's current account deficit (CAD) **narrowed to 0.9 percent of GDP**, or \$6.3 billion, in the September 2019 quarter, on account of lower trade deficit.

#### **Primary deficit**

- Primary deficit refers to the **difference between the current year's fiscal deficit and interest payment on previous borrowings**. It indicates the borrowing requirements of the government, excluding interest. It also shows how much of the government's expenses, other than interest payment, can be met through borrowings.

#### **Why in the news?**

Preliminary data released by the government showed that India's trade deficit in goods widened to USD 14.11 billion in March 2021 from USD 9.98 billion during March 2020.

### **13. Consider the following statements about the PM KUSUM scheme**

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

Which of the statements given above is/are correct?

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

Answer: A

**Explanation:**

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

**Benefits of the Scheme:**

- The Scheme will have substantial environmental impact in terms of savings of CO<sub>2</sub> emissions. All three components of the Scheme combined together are likely to result in saving about 27 million tonnes of CO<sub>2</sub> emission per annum.
- Further, Component-B of the Scheme on standalone solar pumps may result in saving of 1.2 billion liters of diesel per annum and associated savings in the foreign exchange due to reduction of import of crude oil.
- The scheme has direct employment potential. Besides increasing self-employment the proposal is likely to generate employment opportunities equivalent to 6.31 lakh job years for skilled and unskilled workers.



### **Why in the news?**

Recently, the first farm-based solar power plant under the Prime Minister's Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM-KUSUM) scheme has come up in Jaipur (Rajasthan) district's Kotputli tehsil with a provision for production of 17 lakh units of electricity every year.

### **14. Consider the following statements about the G20 grouping.**

- 1) All the G7 members are the members of G20.
- 2) European Union and India are permanent members of the forum.

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

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

**Answer: C**

**Explanation:**

- G20 is a forum for economic, financial and political cooperation. It addresses the major global challenges and seeks to generate public policies that resolve them.
- The G20 Summit is formally known as the 'Summit on Financial Markets and the World Economy.'

**Why was G20 created?**

- The G20 was conceived in 1999, while the repercussions of the Asian financial crisis of 1997 still lasted. The committee's inaugural meeting took place in Berlin in December 1999.
- In a meeting of finance ministers and presidents of central banks of the G7, it was decided to expand the group and make it more representative in order to generate policies that have an impact in the economy.
- They decided to invite a group of key emerging economies to a new forum of finance ministers and presidents of Central Banks, which would later become the G20.

- With the start of the global financial crisis of 2008, the G20 became the main instrument to face the debacle. And for that it was essential to involve the highest ranking officials. Thereafter, presidents and heads of state joined the G20.
- All the G7 members are the members of G20.
- The member countries of G20 are Argentina, Brazil, China, Germany, Indonesia, Japan, Australia, Canada, France, India, Italy, Mexico, Republic of Korea, Russia, Turkey, USA, Republic of South Africa, Saudi Arabia, UK, European Union.
- Following the successful completion of the G20 Buenos Aires Summit on December 1, 2018, Japan has finally assumed the G20 presidency for the very first time.
- The 2019 G20 Osaka summit will be the fourteenth edition of the G20 summit. This year, the summit will be held from June 28, 2019, to June 29, 2019, at the International Exhibition Center in Osaka. This will be the first G20 summit to be hosted in Japan.
- At the Osaka Summit, Japan determined to lead global economic growth by promoting free trade and innovation, achieving both economic growth and reduction of disparities, and contributing to the development agenda and other global issues with the SDGs at its core. Through these efforts, Japan seeks to realize and promote a free and open, inclusive and sustainable, "human-centered future society."
- India will host the G20 Summit In 2022, when the country celebrates its 75th year of Independence.

#### 15. Consider the following areas

1. Simlipal
2. Nokrek
3. Great Rann of Kutch
4. Panna

**Which of the above areas are part of the world network of biosphere reserves under UNESCO's MAB program?**

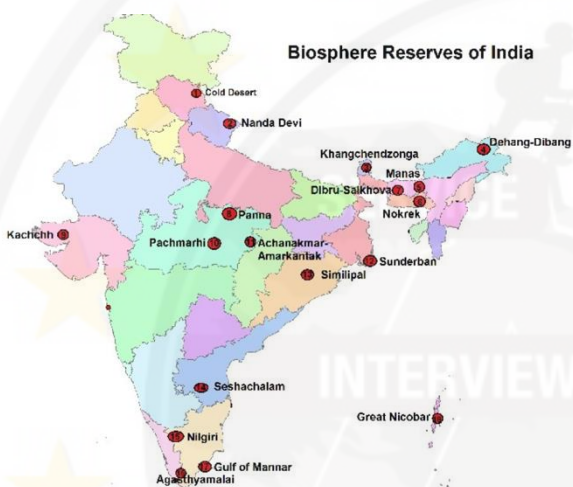
- (a) 1 and 2 only
- (b) 1, 3 and 4 only
- (c) 2, 3 and 4 only

(d) 1, 2, 3 and 4

Ans: (a)

### Explanation:

Biosphere Reserves are areas of biodiversity where not only flora and fauna but **human settlements** that are closely dependent on nature for their survival, are protected. In short, it's a natural habitat where national parks or wildlife sanctuaries along with the buffer zones are protected. In India we have 18 such Biosphere Reserves which were notified by MoEFCC.



**World network of Biosphere reserves** are sites established by countries and recognized under UNESCO's Man and the Biosphere (MAB) Programme to promote sustainable development based on local community efforts and sound science. Out of total 18 biosphere reserves in India 11 are a part of the World Network of Biosphere Reserves, recognised globally as important areas of biodiversity

### SITES THAT ARE INCLUDED IN WORLD NETWORK OF BIOSPHERE RESERVE

BIOSPHERE	STATE
Nilgiri	Tamil Nadu, Kerala, Karnataka
Gulf of Mannar	Tamil Nadu
Agasthyamalai	Kerala, TN
Sundarbans	West Bengal
Nanda Devi	Uttarakhand

Nokrek	Meghalaya
Pachmarhi	Madhya Pradesh
Simlipal	Odisha
Great Nicobar	Andaman and Nicobar islands
Achanakmar- Amarkantak	Chhattisgarh, Madhya Pradesh
Khangchendzonga	Sikkim

**16. What is/are the difference between a payment bank and a small finance bank?**

1. Small Finance Banks primarily undertake basic banking activities of acceptance of deposits and lending to unserved and underserved sections, whereas Payment Banks cannot perform lending activities.
  2. Payment Banks cannot provide debit card facilities like Small Finance Banks.
- 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: **A**

**Explanation:**

**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.
- 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) **Hence, statement 2 is incorrect.**
- Net Banking services
- Sell third-party financial products like insurance and mutual funds
- They can't offer loans. **Hence, statement 1 is correct.**
- 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.

#### **Small Finance Banks:**

- The small finance bank primarily undertake basic banking activities of acceptance of deposits and lending to unserved and underserved sections including small business units, small and marginal farmers, micro and small industries and unorganised sector entities.
- There are no restrictions in the area of operations of small finance banks.
- The small finance banks are subject to all prudential norms and regulations of RBI as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR).
- The small finance banks will be required to extend 75 per cent of its Adjusted Net Bank Credit (ANBC) to the sectors eligible for classification as priority sector lending (PSL) by the Reserve Bank.
- At least 50 per cent of its loan portfolio should constitute loans and advances of upto Rs. 25 lakh.
- **They are eligible to provide credit card and debit card facilities and associational services.**

#### **Why in the news?**

- The RBI has doubled the limit of maximum balance that an individual customer can hold with payments banks (PBs) to ₹2 lakh from ₹1 lakh earlier with immediate effect to expand the ability of lenders to cater to the needs of MSMEs and other businesses.

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

- A. China and Philippines

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

Answer: **D**

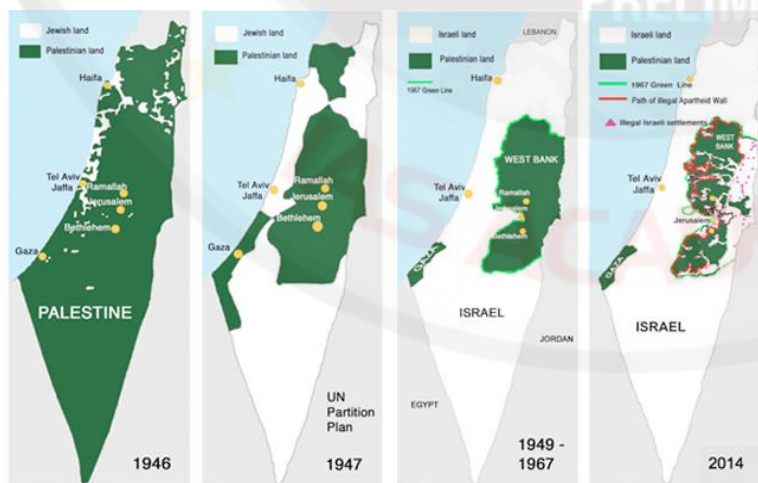
### Explanation:

#### Israel-Palestine conflict

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

#### What is it?

- Its basis is two separate states, Israel and Palestine, living peacefully side by side on the land between the western bank of the Jordan river and the Mediterranean Sea.
- This territory would be divided broadly along the **pre-1967 armistice line or "green line"**
- **Jerusalem**, which both sides want as their capital, would be shared.
- Past negotiations have failed to make progress and there are currently no fresh talks in prospect.



#### Oslo Accords & India's position

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

#### **What is the West Bank?**

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

#### **Possible repercussions**

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

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

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

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

**Answer: D**

**Explanation:**

**Infrastructure models:**

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

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

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

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

**BOT Toll Model**

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



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

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

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

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

### **19. Consider the following statements with respect to Yakshagana**

- 1) Yakshagana is a classical folk art of Karnataka.
- 2) It is a theatrical form of presenting Mythological and historical stories.

**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:**

- **Yakshagana**, traditional theatre form of Karnataka, is based on **mythological stories and Puranas**.

- The most popular episodes are from the Mahabharata i.e. Draupadi swayamvar, Subhadra vivah, Abhimanyu vadh, Karna-Arjun yuddh and from Ramayana i.e. Raajyaabhishek, Lav-kush Yuddh, Baali-Sugreeva yuddha and Panchavati.
- It is performed with massive headgears, elaborate facial make-up and vibrant costumes and ornaments.
- It is performed with percussion instruments like chenda, maddalam, jagatta or chengila (cymbals) and chakratala or elathalam (small cymbals).



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

1. The Forest (Conservation) Act, 1980
2. Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006
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 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.**

21. **Consider the following statements about Marginal Standing Facility (MSF)**

- 1) It is a window available to banks under which they are able to borrow overnight funds from RBI against the approved government securities
- 2) The main objective of MSF is to reduce volatility in the overnight lending rates in the inter-bank market

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:**

**Marginal Standing Facility (MSF) scheme**

- It is a new Liquidity Adjustment Facility (LAF) window created by Reserve Bank of India in its credit policy of May 2011.
- MSF is the rate at which the banks are able to borrow overnight funds from RBI against the approved government securities.
- The scheme has been introduced by RBI with the main aim of reducing volatility in the overnight lending rates in the inter-bank market and to enable smooth monetary transmission in the financial system.

**Why in News?**

- The Monetary Policy Committee of the RBI has voted unanimously to leave the policy repo rate unchanged at 4%.
- The MPC also decided to continue with the **accommodative stance** as long as necessary to sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy.
- The **marginal standing facility (MSF) rate** remains unchanged at 4.25% and the **reverse repo rate** stands unchanged at 3.35%.

**22. Consider the following statements about flash floods**

- 1) Floods that occur within six hours and often within 3 hours of heavy rainfall can be termed as flash floods.
- 2) Heavy rainfall is the only potential cause of a flash flood.

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

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



d) Neither 1 nor 2

**Answer: A**

**Explanation**

**What is a flash flood**

- Flash floods are defined as floods that **occur within six hours and often within 3 hours of heavy rainfall or another cause.**
- These are **highly localised events of short duration.** However, flash floods can **sometimes happen within minutes** or just a **few hours** of a heavy rain.
- Heavy rainfall isn't the only potential cause of a flash flood. Melting snow and ice jams in mountain streams can send torrents of water unexpectedly into low-lying areas. Likewise, dam failures can send walls of water downstream without warning. Hence **statement 2 is incorrect**

**Issues Associated**

- **Forecasting** of flash floods is **tough**
- **Frequency** of events have **increased** due to climate change
- **Himalayas** are a **volatile** mountain system
- Overlooking **environmental norms** may cause flash floods and this is primarily seen after dams are constructed without adequate risk analysis.

**India's role**

- **India is leading a delegation** of countries, including **Bhutan, Sri Lanka, Bangladesh, and Nepal**, in the exchange of hydrological and meteorological data in order to prepare flash flood forecasts.
- The system was developed in collaboration with **India's National Disaster Management Authority (NDMA) and the Central Water Commission (CWC).**
- The India Meteorological Department (**IMD**) has launched the **South Asian Flash Flood Guidance System (FFGS)**, which is designed to assist disaster management teams and governments in developing timely evacuation plans ahead of a flooding event.

**23. Which of the following is/are advantages of Lithium ion batteries?**

- 1) High energy density
- 2) Low maintenance

- 3) Low self discharge
- 4) Longer life span

**Select the correct answer using the codes given below**

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

**Answer: D**

**Explanation:**

- A lithium-ion battery or Li-ion battery is a type of rechargeable battery.
- Li-ion batteries use an intercalated (Intercalation is the reversible inclusion or insertion of a molecule into materials with layered structures) lithium compound as one electrode material, compared to the metallic lithium used in a non-rechargeable lithium battery.
- The battery consists of electrolyte, which allows for ionic movement, and the two electrodes are the constituent components of a lithium-ion battery cell.
- Lithium ions move from the negative electrode to the positive electrode during discharge and back when charging.
- They are one of the most popular types of rechargeable batteries used for military, battery electric vehicles and aerospace applications.

**Lithium-ion battery advantages:**

- **High energy density** - Lithium-ion batteries can have a high power capacity without being too bulky. It is one of the main reasons why they are so popular in the portable devices industry.
- **Low self-discharge** - Lithium-ion batteries have extremely low self-discharge rate that means that the battery has a longer shelf life when not in use because it discharges slowly than other rechargeable batteries.
- **Quick charging** - Lithium-ion battery is quicker to charge than other rechargeable batteries. It actually takes a fraction of a time to charge when compared to counterparts.
- **Low maintenance** - Lithium-ion batteries do not require and maintenance to ensure their performance, as they have zero to low memory effect and low self-discharge.
- **Long life span**

### Limitations

- Requires protection circuit to maintain voltage and current within safe limits.
- Subject to aging, even if not in use - storage in a cool place at 40% charge reduces the aging effect.
- Transportation restrictions - shipment of larger quantities may be subject to regulatory control. This restriction does not apply to personal carry-on batteries.
- Expensive to manufacture

### 24. Consider the following statements about Project RE-HAB

- 1) The project envisages to achieve universal accessibility for Persons with Disabilities (PwDs).
- 2) It is implemented by the Ministry of Social Justice and Empowerment.

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

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

**Answer: D**

### Explanation

#### What is Project RE\_HAB?

- **Khadi and Village Industries Commission (KVIC)**, recently launched a unique project of creating “**bee-fences**” to **mitigate human – elephant conflicts** in the country.
- The **objective** of Project RE-HAB (Reducing Elephant – Human Attacks using Bees) is to **thwart elephant attacks in human habitations using honey bees** and thus reducing loss of lives of both, humans as well as elephants.
- The pilot project was launched at four locations around village Chelur in Kodagu district of Karnataka which are located on the periphery of **Nagarhole National Park and Tiger Reserve** and prone to human-elephant conflicts.
- Project RE-HAB is a **submission under KVIC’s National Honey Mission**.
- While the Honey Mission is a programme to increase the bee population, honey production and beekeepers’ income by setting up apiaries, Project RE-HAB uses bee boxes as a fence to prevent the attack of elephants.

### How does it work?

- KVIC has set up 15-20 interspersed bee boxes at each of the four locations in the passage ways of elephant-human conflict zones to block the entrance of elephants to human habitations.
- The boxes are connected with a string so that when elephants attempt to pass through, a tug or pull causes the bees to swarm the elephant herds and dissuade them from progressing further.
- Bee boxes have been placed on the ground as well as hung from the trees to block the passage of elephants.
- High resolution, night vision cameras have been installed at strategic points to record the impact of bees on elephants and their behavior in these zones.

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

1. It is a constitutional body.
2. Its objective is to prevent practices having adverse effects on competition.

**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 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.

26. Which of the following statements is/are correct regarding the Central Vigilance Commission?

- 1) The Central Vigilance Commission is a statutory body constituted under Prevention of Corruption Act, 1988.
- 2) It is an independent body which is only responsible to the Parliament.

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 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.
- CVC are conceived to be the **apex vigilance institution**, free of control from any executive authority, **monitoring all vigilance activity under the Central Government** and advising various authorities in Central Government organizations in planning, executing, reviewing and reforming their vigilant work.
- **Statement 1 is incorrect:** The Commission was **given statutory status** by the enactment of **“The Central Vigilance Commission Act, 2003”** (not under the Prevention of Corruption Act, 1988)
- CVC aims to promote integrity in the governance processes by
  - Creation of a **credible deterrence against corruption** through prompt enforcement of anti-corruption laws and regulations
  - Undertaking **effective preventive measures** to minimize the scope of corruption
- **It is a multi-member Commission**, consists of a **Central Vigilance Commissioner** (Chairperson) and not more than **two Vigilance Commissioners** (Members)

- The Central Vigilance Commissioner and the Vigilance Commissioners are **appointed by the President** on the **recommendations of a Committee** consisting of the Prime Minister (Chairperson), the Minister of Home Affairs (Member) and the Leader of the Opposition in the House of the People (Member)
- **The term of office** of the Central Vigilance Commissioner and the Vigilance Commissioners is **four years** from the date on which they enter their office or **till they attain the age of 65 years, whichever is earlier**
- **Statement 2 is correct:** The CVC is **not controlled by any Ministry/Department**. It is an **independent body which is only responsible to the Parliament**.

#### **Roles & Functions**

- Exercise **superintendence over the functioning** of the **Delhi Special Police Establishment (DPSE)** insofar as it relates to the investigation of offences under the Prevention of Corruption Act, 1988 or an offence under the Cr.PC
- **Review the progress of investigations** conducted by the DSPE into offences alleged to have been committed under the Prevention of Corruption Act, 1988 or an offence under the Cr.PC
- Tender **advice to the Central Government** and its organizations on such matters as may be referred to it by them
- Exercise **superintendence over the vigilance administrations** of the various Central Government Ministries, Departments and Organizations of the Central Government
- Shall have all the **powers of a Civil court** while conducting any inquiry
- Respond to Central Government on **mandatory consultation** with the Commission **before making any rules or regulations governing the vigilance** or disciplinary matters relating to the persons appointed to the public services and posts in connection with the affairs of the Union or to members of the All India Services

#### **Why in the news?**

The Central Vigilance Commission (CVC) has modified the guidelines pertaining to the transfer and posting of officials in the vigilance units of government organisations, restricting their tenure to three years at one place. The tenure may be extended to three more years, albeit at a different place of posting.

**27. Which of the following indices is/are released by UNDP?**

- 1) Human Development Index
- 2) Gender Inequality Index
- 3) World Development Report

**Select the correct answer using the codes given below**

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

**Answer: A**

**Explanation:**

**Important Reports**

- **IMF:** World Economic Outlook, Global Financial Stability Report
- **UNDP:** HDI, Gender Inequality Index, Education Development Index
- **World Economic Forum:** Global Information Technology Report, Travel and Tourism Competitiveness Report, Enabling Trade Report, Inclusive Development Index, Global Gender Gap Index.
- **World Bank:** Ease of Doing Business, **World Development Report**, Ease of Living Index, Universal Health Coverage Index, Human Capital Index.

**28. 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 Produce (MFP)' means all timber and non-timber forest produce of plant origin.

**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:**

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. 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).

**What is 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.



**29. Which of the following are the objectives of PM Formalisation of Micro food processing Enterprises (PMFME) Scheme ?**

- 1) Increase in access to finance by micro food processing units.
- 2) Encourage Waste to Wealth activities.
- 3) Focus on minor forest produce in Tribal Districts.

**Select the correct answer using the codes given below**

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

**Answer: D**

**Explanation:**

The Ministry of Food Processing Industries (MoFPI) has launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of 'Atmanirbhar Bharat Abhiyan'.

**Objectives of the scheme :**

- **Increase in access to finance by micro food processing units.**
- Increase in revenues of target enterprises.
- Enhanced compliance with food quality and safety standards.
- Strengthening capacities of support systems.
- Transition from the unorganized sector to the formal sector.
- Special focus on women entrepreneurs and Aspirational districts.
- **Encourage Waste to Wealth activities.**
- **Focus on minor forest produce in Tribal Districts.**

**Salient features of the scheme:**

- It is a Centrally Sponsored Scheme.
- Expenditure to be shared by the Government of India and States at 60:40.
- 2,00,000 micro-enterprises are to be assisted with credit linked subsidies.
- Scheme will be implemented over a 5 year period from 2020-21 to 2024-25.
- Cluster based approach.

- Focus will be on perishables.

**Benefits of the scheme:**

- Nearly eight lakh micro- enterprises will benefit through access to information, better exposure and formalization.
- Credit linked subsidy support and hand-holding will be extended to 2,00,000 micro enterprises for expansion and upgradation.
- It will enable them to formalize, grow and become competitive.
- The project is likely to generate nine lakh skilled and semi-skilled jobs.
- Scheme envisages increased access to credit by existing micro food processing entrepreneurs, women entrepreneurs and entrepreneurs in the Aspirational Districts.
- Better integration with organized markets.
- Increased access to common services like sorting, grading, processing, packaging, storage etc.

**30. With reference to the Production linked incentive (PLI) scheme, consider the following statements.**

1. Under the scheme, 4% to 6% incentive will be provided on incremental sales of goods manufactured in India.
2. The scheme is restricted for mobile phones and allied component manufacturing in the country.

Which of the statements given above is/are correct?

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

Answer: A

**Explanation:**

- In April last year, the central government had for the first time notified the Production Linked Incentive (PLI) scheme for **mobile phones and allied component manufacturing**.
- **Statement 1 is correct:** As a part of the scheme, companies which set up new mobile and specified equipment manufacturing units or expanded their present units would get

**incentives of 4 to 6 per cent**, after they achieve their investment and production value target for each year. These incentives will be offered for a period of 5 years.

- **Statement 2 is incorrect:** In November, the PLI scheme was **expanded to include 12 more sectors** such as automobile and automobile components, pharmaceutical drugs, textile products, food products, high efficiency solar photo-voltaic modules, white goods such as air conditioners and LED bulbs, and speciality steel products.
- Finance Minister Nirmala Sitharaman had in her Budget for 2021-22 said the total outlay on PLI schemes in these 13 sectors over the next five years would be Rs 1.97 lakh crore.

Why in News?

- The Union Cabinet has approved a Rs 12,195-crore Production Linked Incentive scheme for **domestic manufacturing of telecom and networking products** such as switches, routers, radio access network, wireless equipment and other internet of things (IoT) access devices.

Significance

- The **core** component of this scheme is to **offset the huge import of telecom equipment** worth more than Rs 50,000 crore and reinforce it with 'Made in India' products, both for domestic markets and exports.
- Currently, India imports over 80 per cent of its telecom and wireless networking equipment.
- With the inclusion of telecom equipment manufacturing under the ambit of PLI schemes, the total number of sectors under such programmes stands at 13.
- All the sectors included under the various PLI schemes are mostly **labour intensive** and aim to **attract global manufacturing giants into the Indian manufacturing space**.
- All the sectors chosen under PLI schemes are also a part of the government's plan to present **India as an alternative destination to China** for setting up manufacturing hubs.

31. Consider the following statements about Lake Baikal

- 1) Lake Baikal is completely enclosed in Russia.
- 2) Lake Baikal is the largest freshwater lake by volume in the world and the world's deepest lake.

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

- a) 1 only
- b) 2 only

- c) Both 1 and 2  
d) Neither 1 nor 2

**Answer: C**

**Explanation;**

- Lake Baikal is the **largest freshwater** lake in the world (by volume) and the **world's deepest lake. Hence statement 1 is correct.**
- It is crescent shaped, and it is in the **southern Siberia area which is completely enclosed in Russia.**
- In 1996 it was declared a **UNESCO World Heritage Site.**
- Lake Baikal is the **oldest lake** in the world.
- It is home to approximately 1,700 to 1,800 endemic plant and animal species.
- It holds **20 percent of the world's fresh water**, due to the lake's depth.
- It represents the unspoiled beauty of Russia and is sometimes referred to as the **Sacred Sea.**
- There are **27 mostly uninhabited islands** in Lake Baikal.
- The **Selenga River** is the largest source of water coming into Lake Baikal. Flowing north from Mongolia, it contributes nearly **50 percent of the lake's water.** Like Lake Baikal, the Selenga Delta is internationally recognized for its biodiversity and importance, according to the Ramsar Convention.
- Lake Baikal is the **only very deep lake to have oxygenated water** at its lowest depths, like the ocean, according to a 2009 article in BioScience.





32. With reference to the Foreign Portfolio Investment (FPI), consider the following statements :

1. In India, FPI is allowed upto 50% of the paid up capital of a company
2. FPIs are considered to be more stable than FDIs
3. RBI continues to be the primary regulator of FPI in India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. 3 only
- D. None of them are correct

Answer: **D**

**Explanation:**

**What is Foreign Portfolio Investment (FPI)?**

- It is the investment made by a person or a company in one country into businesses located in another country. It is similar to FDI but here, the investor holds only passive financial assets of a foreign company.
- The investor may simply hold equities or securities of foreign-based companies.
- **Statement 1 is incorrect:** In India, according to the SEBI (FPI) Regulations, 2014, a particular FII is allowed to invest upto 10% of the paid up capital of a company, which implies that **any investment above 10% will be construed as FDI.**
- FDI involves establishing a direct business interest in a foreign country, while FPI refers to investing in financial assets such as stocks or bonds in a foreign country.
- FDI usually aims to take control of the company in which investment is made whereas FPI aims to reap profits by investing in shares and bonds of the invested entity without taking part in the management of the company.
- **Statement 2 is incorrect:** FPI can enter the stock market easily and also withdraw from it easily. For this reason **FPI is also known as hot money**, as the investors have the liberty to sell it and take it back. But FDI cannot enter and exit that easily. This difference is what makes nations prefer FDIs more than FPIs as **FDIs are more stable.**
- **Statement 3 is incorrect:** SEBI is the primary regulator of FPI in India and it has released SEBI (FPI) Regulations, 2014.

**33. Consider the following about an Indian 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 the Lahaul and Spiti 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.

**34. Consider the following statements regarding the United Nations Convention on the Law of the Sea (UNCLOS)**

1. It is the only international convention which stipulates a framework for state jurisdiction in maritime spaces.
2. It defines High seas as the ocean surface and the water column beyond the Exclusive Economic Zone (EEZ) which is considered as “the common heritage of all mankind” and is beyond any national jurisdiction

**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**

- United Nations Convention on the Law of the Sea (UNCLOS) 1982, also known as Law of the Sea divides marine areas into five main zones namely- Internal Waters, Territorial Sea, Contiguous Zone, Exclusive Economic Zone (EEZ) and the High Seas
- UNCLOS is the only international convention which stipulates a framework for state jurisdiction in maritime spaces. It provides a different legal status to different maritime zones.
- It provides the backbone for offshore governance by coastal states and those navigating the oceans.

**FIVE MARITIME ZONES**

Baseline: It is the low-water line along the coast as officially recognized by the coastal state

### **Internal Waters**

Ø Internal waters are waters on the landward side of the baseline from which the breadth of the territorial sea is measured.

### **Territorial Sea**

Ø The territorial sea extends seaward up to 12 nautical miles (nm) from its baselines.

Ø The coastal states have sovereignty and jurisdiction over the territorial sea. These rights extend not only on the surface but also to the seabed, subsoil, and even airspace

### **Contiguous Zone**

Ø The contiguous zone extends seaward up to 24 nm from its baselines.

Ø It is an intermediary zone between the territorial sea and the high seas.

Ø Unlike the territorial sea, the contiguous zone only gives jurisdiction to a state on the ocean's surface and floor. It does not provide air and space rights

### **Exclusive Economic Zone (EEZ)**

Ø Each coastal State may claim an EEZ beyond and adjacent to its territorial sea that extends seaward up to 200 nm from its baselines

Ø It provides Sovereign rights for the purpose of exploring, exploiting, conserving and managing natural resources, whether living or nonliving, of the seabed and subsoil

### **High Seas**

Ø The ocean surface and the water column beyond the EEZ are referred to as the high seas.

Ø It is considered as "the common heritage of all mankind" and is beyond any national jurisdiction.

Ø States can conduct activities in these areas as long as they are for peaceful purposes, such as transit, marine science, and undersea exploration

35. **It is a tiger reserve in Rajasthan. It comprises scrub-thorn arid forests, dry deciduous forests, grasslands, and rocky hills. It was given the status of a tiger reserve making it a part of India's Project Tiger in 1978. It is the first tiger reserve in the world to have successfully relocated tigers. It is a part of the Aravalli Range and the Kathiawar-Gir dry deciduous forests ecoregion.**

**The above description refers to?**



- a) Mukundara Hills Tiger Reserve
- b) Sariska Tiger Reserve
- c) Ranthambore Tiger Reserve
- d) Bandhavgarh Tiger Reserve

**Ans: B**

**Explanation**

- Sariska Tiger Reserve is a **tiger reserve in Alwar district, Rajasthan**. It stretches over an area of 881 km<sup>2</sup> **comprising scrub-thorn arid forests, dry deciduous forests, grasslands**, and rocky hills.
- This area was a **hunting preserve of the Alwar state** and was declared a wildlife reserve in 1955. It was given the **status of a tiger reserve making it a part of India's Project Tiger in 1978**. The wildlife sanctuary was declared a national park in 1990, with a total area of about 273.8 km<sup>2</sup>.
- It is the **first tiger reserve in the world to have successfully relocated tigers**. It is an **important biodiversity area** in the Northern Aravalli leopard and wildlife corridor
- It is a **part of the Aravalli Range** and the Kathiawar-Gir dry deciduous forests ecoregion
- It is **rich in mineral resources**, such as copper. In spite of the Supreme Court's 1991 ban on mining in the area, marble mining continues to threaten the environment

**36. Consider the following statements about Integrated Disease Surveillance Program (IDSP)**

- 1) The scheme aimed to strengthen disease surveillance for infectious diseases to detect and respond to outbreaks immediately.
- 2) It was initiated under the Ministry of Health and Family Welfare in assistance with the World bank.

**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 **Integrated Disease Surveillance Program (IDSP)** was initiated under the Ministry of Health and Family Welfare in **assistance with the World bank**, in the year 2004.
- The scheme aimed to **strengthen disease surveillance for infectious diseases** to detect and respond to outbreaks immediately.
- The Central Surveillance Unit (CSU) at the National Centre for Disease Control (NCDC), receives disease outbreak reports from the States/UTs on a **weekly basis**.
- The surveillance data is collected on three specified reporting formats, namely “S” (**suspected cases**), “P” (**presumptive cases**) and “L” (**laboratory confirmed cases**) filled by Health Workers, Clinicians and Laboratory staff respectively.
- State/District Surveillance Units analyses this data weekly, to interpret the disease trends and seasonality of diseases.

**Objective:**

- To strengthen/maintain decentralized laboratory-based **IT enabled disease surveillance systems for epidemic-prone diseases** to monitor disease trends and to detect and respond to outbreaks in early rising phase through trained Rapid Response Team (RRTs).

**Programme Components:**

- Integration and decentralization of surveillance activities through the establishment of surveillance units at Centre, State and District level.
- **Human Resource Development** – Training of State Surveillance Officers, District Surveillance Officers, Rapid Response Team and other Medical and Paramedical staff on principles of disease surveillance.
- Use of Information Communication Technology for collection, collation, compilation, analysis and dissemination of data.
- Strengthening of public health laboratories.
- Inter sectoral Coordination for zoonotic disease

### Why in the news?

- The Integrated Health Information Platform , the next generation highly refined version of the presently used Integrated Disease Surveillance Programme (IDSP) was launched by the Union Minister of Health & Family Welfare recently.

**37. Recently, the Emergency Credit Line Guarantee Scheme (ECLGS) was formulated as a specific response to the unprecedented situation caused by COVID-19. It primarily benefits which among the following?**

- a) Small and marginal farmers
- b) Micro, Small & Medium Enterprises (MSMEs)
- c) Sanitary workers
- d) None of the above

**Ans: B**

### Explanation

- Under the Scheme, **100% guarantee coverage to be provided by National Credit Guarantee Trustee Company Limited (NCGTC)** for funding of up to Rs.3 lakh crore to **eligible MSMEs and interested MUDRA** borrowers, in the form of a Guaranteed Emergency Credit Line (GECL) facility
- For this purpose, **corpus of Rs. 41,600 crore** shall be provided by Government of India spread over the current and the next three financial years.
- The Emergency Credit Line Guarantee Scheme (ECLGS) has been formulated as a **specific response to the unprecedented situation caused by COVID-19** and the consequent lockdown, which has severely impacted manufacturing and other activities in the MSME sector.
- The main aim of this scheme is to provide an **incentive to Member Lending Institutions (MLIs), i.e., Banks, Financial Institutions (FIs) and Non-Banking Financial Companies (NBFCs)** to increase access to, and enable availability of additional funding facility to MSME borrowers, in view of the economic distress caused by the COVID-19 crisis, by providing them 100 per cent guarantee for any losses suffered by them due to non-repayment of the GECL funding by borrowers.

**The salient features of the Scheme include**

- The entire funding provided under GECL shall be provided with a **100% credit guarantee** by NCGTC to MLIs under ECLGS.
- Tenor of loan under Scheme shall be **four years** with moratorium period of one year on the principal amount.
- **No Guarantee Fee shall be charged** by NCGTC from the Member Lending Institutions (MLIs) under the Scheme.
- **Interest rates under the Scheme shall be capped at 9.25% for banks** and FIs, and at 14% for NBFCs

### Impact

- In view of the **critical role of the MSME sector in the economy and in providing employment**, the proposed Scheme is expected to provide much needed relief to the sector by incentivizing MLIs to provide additional credit of up to Rs.3 lakh crore to the sector at low cost, thereby enabling MSMEs to meet their **operational liabilities and restart their businesses**.
- By supporting MSMEs to continue functioning during the current unprecedented situation, the Scheme is also expected to have a **positive impact on the economy** and support its revival.

### Why in the news?

- The Government has now extended the scope of Emergency Credit Line Guarantee Scheme (ECLGS) through introduction of **ECLGS 3.0 to cover business enterprises in Hospitality, Travel & Tourism, Leisure & Sporting sectors**.

### Key Highlights

- It would involve extension of credit of upto **40% of total credit outstanding** across all lending institutions as on 29.02.2020.
- The tenor of loans granted under ECLGS 3.0 shall be **6 years including a moratorium period of 2 years**.
- The validity of ECLGS i.e. ECLGS 1.0, ECLGS 2.0 & ECLGS 3.0 have been **extended upto 30.06.2021** or till guarantees for an amount of Rs. 3 lakh crore are issued.

### Significance

- The modifications introduced in the scheme, while providing an incentive to MLIs to enable availability of additional funding facilities to the eligible beneficiaries will go a long way in



contributing to **economic revival, protecting jobs, and creating a conducive environment for employment generation.**

**38. Atal Bimit Vyakti Kalyan Yojana is related to**

- a) providing unemployment allowance to workers rendered jobless due to the “changing employment pattern”
- b) income disclosure scheme (IDS) to allow tax evaders to come clean with unaccounted wealth.
- c) aid, assist and advice farmers on how to improve their farming techniques and raise their incomes
- d) India’s endeavour to promote a culture of innovation and entrepreneurship

**Answer: A**

**Explanation**

- The scheme Atal Beemit Vyakti Kalyan Yojana was introduced by the **Employees’ State Insurance Corporation (ESIC)** on pilot basis for a period of 2 years w.e.f. 01.07.2018 for providing relief to the Insured Persons (IPs) who have become unemployed.
- The scheme aims for **providing unemployment allowance to workers rendered jobless due to the “changing employment pattern”**, acknowledging the fact that permanent jobs are on a decline in the country
- Atal Bimit Vyakti Kalyan Yojana, will be **applicable for employees covered under the Employees’ State Insurance (ESI) Act, 1948.**

**Eligibility:**

- Employees covered under Section 2(9) of the ESI Act 1948.
- The **Insured Person (IP)** should have been rendered unemployed during the period the relief is claimed
- The Insured Person should have been in insurable employment for a **minimum period of two years**
- The Insured Person should have contributed not less than 78 days during each of the preceding four contribution periods
- The contribution in respect of him should have been paid or payable by the employer
- The contingency of unemployment should **not have been as a result of any punishment** for misconduct or superannuation or voluntary retirement.

- Aadhar and Bank Account of the Insured Person should be linked with insured person database.
- The scheme provides **relief to the extent of 25% of the average per day earning** during the previous four contribution periods (total earning during the four contribution period/730) to be **paid up to a maximum of 90 days of unemployment once in lifetime of the Insured Person.**
- The Relief under ABVKY shall be paid/ payable by Branch Office to IPs directly in their bank account electronically only. In the event of death of IP, the amount of Relief under ABVKY shall be paid/ payable to his/her nominee/legal heir.

#### **Recent update**

- The scheme has been extended for the period from 01.07.2020 to 30.06.2021.
- In order to provide benefit to the IPs who have become unemployed during Covid-19 pandemic, the rate of relief has been enhanced and the eligibility conditions have been relaxed as follows for the IPs who became unemployed from 24.03.2020 onwards:-
  - The rate of relief has been doubled from **25 per cent to 50 percent** average per day earning of employees.
  - The Insured Person should have been in **insurable employment for a minimum period of two years** immediately before his/ her unemployment and should have contributed for **not less than 78 days** in the contribution period immediately preceding the unemployment and minimum 78 days in one of the remaining three contribution periods in two years prior to unemployment. Earlier this condition was a minimum contribution of 78 days in four contribution periods prior to unemployment with minimum two years insurable employment.
  - Claim shall become **due 30 days after the date of unemployment.** Earlier this period was 90 days.
  - The claim of the IP need not be forwarded by the employer. The claim may be submitted by an IP in the prescribed claim form duly completed online or directly to the branch office.

#### **Why in the news?**

- This information was given by Minister of State (I/C) for Labour & Employment in Rajya Sabha recently.

39. Consider the following statements regarding Raisina Dialogue

1. It is a “Track One” inter-governmental security forum held annually by an independent think tank, the International Institute for Strategic Studies (IISS)
2. It is designed to explore prospects and opportunities for Asian integration as well as Asia’s integration with the larger world.

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: A

Explanation:

- **Raisina Dialogue** is an **annual geo-political event**, organised by the Ministry of External Affairs and **Observer Research Foundation (ORF)**. Hence **statement 1 is incorrect**.
- It is designed to explore prospects and **opportunities for Asian integration** as well as Asia’s integration with the larger world.
- It is predicated on **India’s vital role in the Indian Ocean Region** and how India along with its partners can build a stable **regional and world order**.

Statement 1 refers to the Shangri-La Dialogue (SLD) which is a “**Track One**”(Official discussions typically involving high-level political and military leaders and focusing on cease-fires, peace talks, and treaties and other agreements) **inter-governmental security forum** held annually by an independent think tank, the **International Institute for Strategic Studies (IISS)** which is attended by defense ministers, permanent heads of ministries and military chiefs of 28 Asia-Pacific states.

**Participants**

- The conference is a **multi-stakeholder, cross-sectoral meeting** involving policy and decision-makers, including but not limited to Foreign, Defence and Finance Ministers of different countries, high-level **government officials and policy practitioners**, leading personalities from business and industry, and members of the strategic community, media and academia.

**Statement 2 is correct:** The Raisina Dialogue was born in 2016, in the belief that the Asian century that the world was talking about was **not about any exclusive geographical region**. It was rather about the **engagement of global actors with Asia and of Asia with the world**. So this dialogue took birth as a platform, where the old and the new could work together, to discover their connections, their **inter-dependence**.

#### **Why in News?**

- The Ministry of External Affairs has decided to host this year's edition of Raisina Dialogue as a fully digital event, as a measure of abundant caution, given the Covid-19 situation in various parts of the world.

#### **40. Consider the following statements about Diphtheria**

- 1) Diphtheria is a serious viral infection caused by strains of *Corynebacterium diphtheriae*.
- 2) It is a vaccine preventable disease

**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:**

#### **Why in News?**

- Researchers from India, the U.K. and Russia anticipate an increase in incidence of diphtheria which may be fomented by the diversity of the species, emergence of variant toxin genes and progression of antimicrobial resistance.

#### **What is Diphtheria?**

- Diphtheria is a serious **infection** caused by strains of **bacteria** called ***Corynebacterium diphtheriae*** that make a toxin (poison). It is the toxin that can cause people to get very sick. It can lead to **difficulty breathing, heart failure, paralysis, and even death**
- Diphtheria bacteria spread from **person to person**, usually through **respiratory droplets**, like from **coughing or sneezing**. People can also get sick from touching infected **open sores or ulcers**.



- Diphtheria is a **vaccine preventable disease** – the toxoid vaccine elicits an immune response against the toxin which is encoded by a tox gene of the pathogen

#### **Why the worry?**

- There is an **increasing trend** in the number of cases of diphtheria **globally**, as the number of cases in 2018 (16,651) was double the 1996–2017 average (8,105).
- Relevant to India is the statistic that **50% of the cases** that came up in 2018 were in **India**. According to the World Health Organization (**WHO**), India reported 2,365 cases in 2015. However, in 2016, 2017 and 2018, the numbers rose successively to 3,380, 5,293 and 8,788.

#### **Government Initiatives**

- The diphtheria vaccine is **included in India's Universal Immunization Program**.
- According to data from the **National Family Health Survey-4**, diphtheria vaccine **coverage is 78.4 percent**.

#### **The Evolution of India's Immunization Program**

- India started the **Expanded Programme on Immunisation in 1978**
- The program's **first three vaccines were BCG** (tuberculosis), **DPT** (diphtheria, pertussis, tetanus), and **cholera**.
- The programme was **renamed the Universal Immunisation Programme (UIP) in 1985**
- **DPT remains a component of UIP**, which now includes 12 vaccines.
- It is now **included in a pentavalent vaccine** (containing a vaccine against diphtheria, pertussis, tetanus, Hepatitis B and Haemophilus influenzae type B).
- It is also included in the combination of eight vaccine doses given during the first year of life as part of the full immunisation programme.
- The **Intensified Mission Indradhanush (IMI) 3.0** scheme was recently launched to cover children and pregnant women who did not receive routine immunisation during the Covid-19 pandemic.

#### **41. Which of the following is/are the objectives of Stand up India Scheme?**

- 1) Promote entrepreneurship amongst women, SC & ST category.
- 2) Provide loans for setting up greenfield enterprises in manufacturing, services or the trading sector

- 3) Facilitate bank loans between Rs.10 lakh to Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks

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:**

Stand up India Scheme was launched on 5th April 2016 to **promote entrepreneurship at grassroot level** focusing on economic empowerment and job creation.

- This scheme has been extended up to the year **2025**.

**Objective of the scheme**

- The purpose of Stand-Up India is to:
- promote entrepreneurship amongst women, SC & ST category.
- **Provide loans for setting up greenfield enterprises** in manufacturing, services or the trading sector & activities allied to agriculture by both ready and trainee borrowers
- **facilitate bank loans between Rs.10 lakh to Rs.1 crore** to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks

**Why Stand-Up India?**

- The Stand-Up India scheme is based on **recognition of the challenges faced by SC, ST and women entrepreneurs** in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business.
- The scheme therefore endeavors to create an ecosystem which facilitates and continues to **provide a supportive environment for doing business**.
- The scheme seeks to give access to loans from bank branches to borrowers to help them set up their own enterprise.
- The scheme, which covers **all branches of Scheduled Commercial Banks**, will be accessed in three potential ways:

- Directly at the branch or,
- Through Stand-Up India Portal ([www.standupmitra.in](http://www.standupmitra.in)) or,
- Through the Lead District Manager (LDM).

#### **Who all are eligible for a loan?**

- SC/ST and/or women entrepreneurs, **above 18 years** of age.
- Loans under the scheme are available for **only green field projects**. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing, services or the trading sector & activities allied to agriculture
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrowers should **not be in default** to any bank/financial institution.

#### **Why in the news?**

- Fifth anniversary of Stand Up India Scheme is to be celebrated on 5th of April 2021.

#### **42. Which of the following about the Chief of Defence Staff (CDS) is incorrect?**

- CDS acts as the principal military adviser to the defence minister on all tri-service matters.
- CDS exercises military command including over three service chiefs.
- He heads the Department of Military Affairs in the Ministry of Defence and functions as its Secretary.
- He functions as the Permanent Chairman of the Chiefs of Staff Committee

**Answer: B**

**Explanation:**

**About CDS:**

- The Chief of Defence Staff (CDS) acts as a single-point military adviser to the government as suggested by the **Kargil Review Committee in 1999**.
- CDS acts as the **principal military adviser to the defence minister** on all tri-service matters. But the three Chiefs continue to advise the defence minister on matters exclusively concerning their respective services.
- The CDS is a **four star general** who also heads the department of military affairs.

- In addition to heading the newly created Department of Military Affairs (DMA), the CDS is also the **permanent chairman of the Chiefs of Staff Committee**. The three service chiefs will be members of the Chiefs of Staff Committee.
- However, CDS **doesn't exercise any military command** including over three service chiefs. Hence **option B is incorrect**.
- His salary is equivalent to that of service chiefs.

### Functions of CDS

The **duties and functions** of the Chief of Defence Staff (CDS) include the following:

- To **head the Department of Military Affairs** in the Ministry of Defence and function as its Secretary.
- To **act as the Principal Military Advisor** to Hon'ble Raksha Mantri on all Tri-Service matters.
- To function as the Permanent Chairman of the Chiefs of Staff Committee
- To administer the Tri-Service organizations/agencies/commands.
- To be a **member of Defence Acquisition Council** chaired by Hon'ble Raksha Mantri.
- To function as the **Military Advisor to the Nuclear Command Authority**.
- To bring about jointness in operation, logistics, transport, training, support services, communications, repairs and maintenance, etc of the three Services.
- To ensure optimal utilisation of infrastructure and rationalise it through jointness among the Services.
- To **implement Five-Year Defence Capital Acquisition Plan** and Two-Year roll-on Annual Acquisition Plans, as a follow up of Integrated Capability Development Plan.
- To assign inter-services prioritisation to capital acquisition proposals based on the anticipated budget.
- To bring about **reforms in the functioning of three Services** with the aim to augment combat capabilities of the Armed Forces by reducing wasteful expenditure.

### Why in the news?

- Chief of Defence Staff General Bipin Rawat operationalised and dedicated to the Services 3rd **Joint Logistics Node (JLN) in Mumbai** recently.



- These JLN's will provide **integrated logistics cover to the Armed Forces** for their small arms ammunition, rations, fuel, general stores, civil hired transport, aviation clothing, spares and also engineering support in an effort to synergise their operational efforts.

**43. Consider the following statements about the Monetary Policy Committee (MPC).**

1. It is a 6-member body entrusted with the task of fixing policy interest rate required to achieve the inflation target.
2. The decisions of MPC are taken by simple majority.
3. It is headed by the Finance Minister who enjoys a casting vote.

Which of the statements given above is/are correct?

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

Answer: C

**Explanation:**

- The Monetary Policy Committee (MPC) is a committee of the RBI, headed by its Governor, which is entrusted with the task of fixing the benchmark policy interest rate (repo rate) to contain inflation within the specified target level.
- The MPC has six members
  - RBI Governor (Chairperson), RBI Deputy Governor in charge of monetary policy, one official nominated by the RBI Board and remaining 3 members would represent the Government.
- The MPC takes decisions based on **majority vote**. In case of a tie, the **RBI governor will have a second or casting vote**.

**44. India's foreign exchange (Forex) reserves include which of the following?**

1. Foreign Currency Assets
2. Gold
3. Special Drawing Rights
4. Reserve Tranche Position

**Select the correct answer using the codes given below**

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

**Ans: C**

### **Explanation**

- Forex reserves are **foreign currency assets** held by the **central banks of countries**. These assets include **foreign marketable securities, monetary gold, special drawing rights (SDRs) and reserve position in the International Monetary Fund (IMF)**.
- The main purpose of holding foreign exchange reserves is to make **international payments and hedge against exchange rate risks**
- Foreign-exchange reserves act as the **first line of defense for India in case of economic slowdown**
- Foreign exchange reserves facilitate **external trade and payment** and promote orderly development and maintenance of foreign exchange market in India

### **The Forex reserves of India consist of**

- Foreign Currency Assets
- Gold
- Special Drawing Rights (SDRs)
- Reserve Tranche Position

### **Reserve tranche Position**

- Reserve tranche is a portion of the required **quota of currency each member country must provide to the International Monetary Fund (IMF)** that can be utilized for its own purposes

### **Special Drawing Rights**

- The SDR is an **international reserve asset**, created by the IMF in 1969 to **supplement its member countries' official reserves**
- The SDR is **neither a currency nor a claim** on the IMF
- Initially SDR was defined as **equivalent to 0.888671 grams of fine gold**, which at the time was also equivalent to one U.S. dollar

- After the collapse of the Bretton Woods system, the **SDR was redefined as a basket of currencies**

Ø This **basket Includes five currencies**—the U.S. dollar, the euro, the Chinese renminbi, the Japanese yen, and the British pound sterling

**Why in the news?**

- According to the recent data from the Reserve Bank of India (RBI), India's Foreign Exchange (Forex) reserves declined by USD 2.986 billion to reach USD 579.285 billion.

45. Which of the following is/are the tributaries of river Godavari?

1. Koyana
2. Manjra
3. Penganga
4. Pranhita
5. Bhima

**Select the correct answer using the codes given below**

- a) 2, 3 and 5 only
- b) 1, 2, 3 and 4 only
- c) 1, 3 and 5 only
- d) 2, 3 and 4 only

Ans : D

**Explanation**

- The Godavari is **the largest Peninsular river**. It rises from the slopes of the Western Ghats in the Nasik district of Maharashtra. Its length is about 1500 km.
- It drains into the Bay of Bengal. Its drainage basin is also the largest among the peninsular rivers. The basin covers parts of Maharashtra (about 50 per cent of the basin area lies in Maharashtra), Madhya Pradesh, Odisha and Andhra Pradesh.
- The Godavari is joined by a number of **tributaries**, such as **the Purna, the Wardha, the Pranhita, the Manjra, the Wainganga and the Penganga**. The last three tributaries are very large. Because of its length and the area it covers, it is also **known as the Dakshin Ganga**.

- The Koyana and the Bhima are the tributaries of river Krishna





**46. Swarnajayanti Fellowship scheme is related to which of the following?**

- a) Improving Quality of School Education through Integrated Teacher Training
- b) Pension scheme for unorganised workers
- c) Network to nurture women entrepreneurship
- d) Providing special assistance for young scientists to pursue basic research

Answer: D

**Explanation**

- The Government of India under the **Ministry of Science and Technology** had instituted a scheme "**The Swarnajayanti Fellowships**" to commemorate India's fiftieth year of Independence in 1997.
- Under this scheme a selected number of **young scientists**, with proven track record, are **provided special assistance** and support to enable them **to pursue basic research** in frontier areas of science and technology.
- Scientists selected for the award will be allowed to pursue unfettered research with a freedom and flexibility in terms of expenditure as approved in the research plan.
- The project should contain **innovative research ideas** and it should have a potential of making impact on R&D in the discipline.
- The fellowships are **scientist specific and not institution specific**, very selective and have close academic monitoring.

**Nature of Support:**

- The award consists of a Fellowship of Rs **25000/- per month** in addition to the salary drawn from the parent Institute for a period of 5 years.
- The fellows selected along with their projects will be considered for funding by the **Science & Engineering Research Board (SERB)** as per SERB norms, for fellowship.

**Why in the news?**

- Fundamental properties of massive neutrinos are about to be unravelled by a Swarna Jayanti Fellow under this scheme.

**What are neutrinos?**

- A neutrino is a **subatomic particle** that is very similar to an electron, but has no electrical charge and a very small mass, which might even be zero.
- Neutrinos are one of the most abundant particles in the universe.

- They have very little interaction with matter and are incredibly difficult to detect.
- Natural sources of neutrinos include the **radioactive decay of primordial elements** within the earth, **supernovas, dark matter** etc.,

**47. Consider the following statements about Pradhan Mantri MUDRA Yojana**

- 1) Under the scheme, loans are provided to micro businesses of the farm and non farm sector.
- 2) The maximum amount of loan that can be availed under this scheme is 1 crore.

**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**

- Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India to “**fund the unfunded**” by bringing the millions of units which are existing outside the formal banking system to the **formal financial system** and **extending affordable credit** to them.
- It enables a **small borrower to borrow** from all Public Sector Banks such as **PSU Banks, Regional Rural Banks** and Cooperative Banks, **Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI)** and Non Banking Finance Companies (NBFC) for **loans upto Rs 10 lakhs** for non-farm income generating activities. The scheme was launched on 8th April, 2015.

**Eligibility**

- **Statement 1 and 2 are incorrect:** Any Indian Citizen who has a business plan for a **non-farm sector income generating activity** (loans for farm sector cannot be availed under this scheme) such as **manufacturing, processing, trading or service sector** and whose credit need is **less than Rs 10 lakh (not upto 1 crore)** can approach either a Bank, MFI, or NBFC for availing of **Micro Units Development & Refinance Agency Ltd. (MUDRA) loans** under Pradhan Mantri Mudra Yojana (PMMY)

**Types of loans provided**

- **Shishu** : covering loans upto 50,000

- **Kishor** : covering loans above 50,000 and upto 5 lakh
- **Tarun** : covering loans above 5 lakh and upto 10 lakh
- There is **no subsidy for the loan** given under PMMY. However, if the loan proposal is linked to some Government scheme, wherein the Government is providing capital subsidy, it will be eligible under PMMY also.

#### Sectors covered

- **Land Transport Sector / Activity** - Which will inter alia support units for **purchase of transport vehicles for goods and personal transport** such as auto rickshaw, small goods transport vehicle, 3 wheelers, e-rickshaw, passenger cars, taxis, etc.
- **Community, Social & Personal Service Activities** - Such as saloons, beauty parlours, gymnasium, boutiques, tailoring shops, dry cleaning etc
- **Food Products Sector** - Support would be available for undertaking activities such as papad making, achar making, **agricultural produce preservation at rural level**, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles etc
- **Textile Products Sector / Activity** - To provide support for undertaking activities such as **handloom, powerloom**, chikan work, zari and zardozi work, traditional embroidery etc

#### Micro Units Development & Refinance Agency Ltd (MUDRA)

- MUDRA is a **refinancing Institution**. MUDRA **does not lend directly** to micro entrepreneurs / individuals. It provides refinance to micro business under the **Pradhan Mantri MUDRA Yojana (PMMY)**.
- In lending, MUDRA **gives priority to enterprises** set up by the **under-privileged sections** of the society particularly those from the scheduled caste/tribe (SC/ST) groups, first generation entrepreneurs and existing small businesses.
- It aims to create an **inclusive, sustainable and value based entrepreneurial culture**, in collaboration with our partner institutions in achieving economic success and financial security

#### Why in the news?

- As per a survey conducted by Ministry of Labour and Employment, **PMMY helped in generation of 1.12 crore net additional employment** from 2015 to 2018 , Out of which Women accounted for 69 lakhs.



**48. Which of the following conditions/phenomena influences the Indian Monsoon?**

1. The differential heating and cooling of land and water
2. Intense heating of the Tibetan plateau during summer
3. The presence of the low-pressure area to the east of Madagascar
4. Presence of the tropical easterly jet stream over the Indian peninsula during summer.

**Select the correct answer using the codes given below**

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

Answer : C

**Explanation**

To understand the mechanism of the monsoons, the following facts are important

- **The differential heating and cooling** of land and water **creates low pressure on the landmass of India** while the seas around experience comparatively high pressure.
- The **shift of the position of Inter Tropical Convergence Zone (ITCZ) in summer**, over the Ganga plain (this is the equatorial trough normally positioned about 5°N of the equator. It is also known as the monsoon trough during the monsoon season).
- The **presence of the high-pressure area (not low pressure area) east of Madagascar**, approximately at 20°S over the Indian Ocean. The intensity and position of this high-pressure area affects the Indian Monsoon.
- The **Tibetan plateau gets intensely heated during summer**, which results in strong vertical air currents and the formation of low pressure over the plateau at about 9 km above sea level.
- The movement of the westerly jet stream to the north of the Himalayas and the **presence of the tropical easterly jet stream over the Indian peninsula during summer**.
- The formation of Tropical easterly jet stream results in the **reversal of upper air circulation patterns [High pressure switches to low pressure]** and leads to the quick onset of monsoons.

**Why in the news?**



- A new study published in “Earth-Science Reviews” now details how dust coming from the deserts in the West, Central and East Asia plays an important role in the Indian Summer Monsoon.

**49. Doklam plateau, which was recently in the news, touches which of the following Indian States?**

- Sikkim
- West Bengal
- Assam
- Himachal Pradesh

**Answer: A**

**Explanation:**

Doklam, or Donglang in Chinese, is an area spread over less than a 100 sq km comprising a plateau and a valley at the trijunction between India, Bhutan and China.

It is surrounded by the Chumbi Valley of Tibet, Bhutan’s Ha Valley and Sikkim.



**50. Consider the following statements**

- 1) India is the only country permitted by the United Nations Office on Drugs and Crime to cultivate opium poppy for export.
- 2) At present poppy cultivation is confined to the seven north eastern states of the country.

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: C

Explanation

**Why in News:**

- The Central government has decided to rope in the private sector to commence production of concentrated poppy straw from India's opium crop to boost their yield of alkaloids, used for medical purposes and exported to several countries.

**What are alkaloids?**

- **Alkaloids** are a class of basic, naturally occurring **organic** compounds that contain at least one nitrogen atom. This group also includes some related compounds with neutral and even weakly acidic properties. Some synthetic compounds of similar structure may also be termed alkaloids.
- Well-known alkaloids include **morphine, strychnine, quinine, atropine, caffeine, ephedrine, and nicotine**
- The medicinal properties of alkaloids are quite diverse. Morphine is a powerful **narcotic** used for the relief of pain, though its addictive properties limit its usefulness. Codeine, the methyl ether derivative of morphine found in the opium poppy, is an excellent **analgesic** that is relatively nonaddictive.
- **India** is one of the **few countries internationally permitted** (by the United Nations Office on Drugs and Crime ) to cultivate opium poppy for export. Hence **statement 1 is incorrect**.

**What is the current method?**

- Poppy straw is derived from opium poppies that are harvested when fully mature and dried by mechanical means, minus the ripe poppy seeds. Opium is the narcotic drug that is obtained from the unripe seed pods of the opium poppy.
- India **currently only extracts alkaloids from opium gum** at facilities controlled by the Revenue Department in the Finance Ministry. This entails farmers extracting gum by manually lancing the opium pods and selling the gum to government factories.

### What is the proposed plan?

- **Two types of Narcotic Raw Material (NRM)** can be produced from opium poppy - Opium gum and Concentrate of Poppy Straw (CPS).
- The Ministry has now decided to switch to new technologies, after trial cultivation reports submitted last year by two private firms showed higher extraction of alkaloids **using the concentrated poppy straw (CPS)**.
- India's opium crop acreage has been steadily declining over the years and using the CPS extraction method is expected to help cut the occasional dependence on imports of products like codeine (extracted from opium) for medical uses.
- While alkaloid extraction from the current opium crop using the CPS was found more than opium gum, it is possible to have two-three crop cycles in one year if we use CPS varieties of seeds that can be grown in indoor greenhouses too
- As per the trials' findings, the imported seeds of certain CPS varieties worked effectively in Indian fields and their narcotic raw material yield was much higher from imported seeds instead of those used currently. CPS was also cultivated with **hydroponic, aeroponic methods** under a greenhouse environment.
- **Hydroponics and Aeroponics** are **sustainable, water-conservative farming methods**, differing only by the medium which is used in the growth of the plants. **Hydroponics** is the growth of plants using a **nutrient-rich solution, instead of water**. **Aeroponics** is the **growth** of plants using a **mist filled with essential nutrients** which is regularly **sprayed** on the **roots** of the **plants**.

### Laws associated with Poppy cultivation

- Poppy straw is one of the **narcotic drugs under the Narcotic Drugs & Psychotropic Substances Act 1985 (NDPS Act)**. Narcotics Commissioner exercises powers and performs all functions from this act
- Possession, sale, use, etc. of poppy straw is regulated by the State Governments under the **State Narcotic Drugs & Psychotropic Substances Rules**.

At present poppy cultivation is confined to three States-Madhya Pradesh, Rajasthan and Uttar Pradesh. Hence **statement 2 is incorrect**.

### Additional Details

- **Illegal Opium Production**—The **Golden Crescent** is the name given to one of Asia's two principal areas of illicit opium production (with the other being the Golden Triangle). This space overlaps three nations, Afghanistan, Iran, and Pakistan, whose mountainous peripheries define the crescent. **Afghanistan** now produces over **90%** of the **world's non-pharmaceutical-grade opium**.

**The Golden Triangle** is the area where the borders of Thailand, Laos, and Myanmar meet at the confluence of the Ruak and Mekong rivers. The name "Golden Triangle", coined by the CIA—is commonly used more broadly to refer to an area of approximately 950,000 square kilometres that overlaps the mountains of the three adjacent countries.

### 51. Consider the following statements about NEFT and RTGS

- 1) The transactions of the NEFT and RTGS systems are available throughout the year on all days.
- 2) With an aim to encourage digital transfer of funds, the RBI waived off all charges for transactions using NEFT and RTGS systems.

**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 Electronic Fund Transfer (NEFT)

- NEFT is a nation-wide centralised payment system **owned and operated by the Reserve Bank of India**.
- It facilitates funds transfers from one bank account to another. One can access this service either by using Internet banking or by visiting the bank branch.
- Once we initiate the transfer, the money reaches the beneficiary account **within hours**.
- There is **no limit on the minimum or maximum amount** one can transfer, however, individual banks may put restrictions on a per transaction amount.



### **Real Time Gross Settlement (RTGS)**

- RTGS is a system where there is continuous and real-time settlement of fund-transfers.
- 'Real Time' means the processing of instructions at the time they are received; 'Gross Settlement' means that the settlement of funds transfer instructions occurs individually.
- On the other hand, in NEFT, transactions received up to a particular time are processed in batches.
- The RTGS system is primarily meant for large value transactions. The **minimum amount** to be remitted through RTGS is **₹ 2,00,000/-** with **no upper or maximum ceiling**.

### **RBI's measures**

- In 2019, with an aim to encourage digital transfer of funds, the RBI **waived off all charges** for transactions using NEFT and RTGS systems.
- The RBI has also allowed round-the-clock transactions of the NEFT and RTGS systems throughout the year on all days, i.e., on a 24x7x365 basis.

### **Why in News?**

- The Real-Time Gross Settlement (RTGS) faced disruption of service recently.
- The RBI said it was due to technical updates of the system which will enhance resilience of the RTGS system.

### **52. Consider the following statements**

- 1) It is a brackish water lagoon.
- 2) It was designated as the first Indian wetland of international importance under the Ramsar Convention.
- 3) It is home to the highly endangered Irrawaddy dolphin.
- 4) It is the largest wintering ground for migratory birds in the Indian subcontinent.
- 5) The Nalabana Island within the lake is notified as a Bird Sanctuary under Wildlife Protection) Act, 1972

### **The above statements refers to which of the following?**

- a) Chilika lake
- b) Pulicat lake
- c) Loktak lake
- d) Vembanad lake

**Answer: A**

**Explanation**

- Chilika Lake is **Asia's largest brackish water lake** and a shallow lagoon with estuarine character spread across the districts of **Puri, Khurda and Ganjam in the state of Odisha** in eastern India.
- On account of its rich biodiversity, **Chilika lake** in 1981, was designated the **first Indian wetland of international importance under the Ramsar Convention**.
- A number of islands are present in the lagoon, prominent among which are **Krushnaprasad, Nalaban, Kalijai, Somolo and Birds Islands**.
- It is the **largest wintering ground for migratory waterfowl** found anywhere on the Indian sub-continent.
- It is home to the **highly endangered Irrawaddy dolphin**.
- The **Nalabana Island within the lake is notified as a Bird Sanctuary under Wildlife (Protection) Act, 1972**.
- It is also the **largest wintering ground for migratory birds** on the Indian sub-continent and supports some of the largest congregation of migratory birds from large parts of Asia, particularly during the winters that arrive from as far as the Caspian Sea, Lake Baikal, Aral Sea, remote parts of Russia, Kirghiz steppes of Mongolia, Central and South East Asia, Ladakh and the Himalayas to feed and breed in its fertile waters.

**53. Vikramshila Gangetic Dolphin Sanctuary (VGDS) is located in?**

- a) Bihar
- b) Punjab
- c) Odisha
- d) Maharashtra

**Answer: A**

**Explanation:**

- The Vikramshila Gangetic Dolphin Sanctuary (VGDS), from Sultanganj to Kahalganj on the Ganga in Bihar is the only dolphin sanctuary in the country.

- National Waterway-1 connecting Haldia to Varanasi passes through the Vikramshila Gangetic Dolphin Sanctuary (VGDS).
- Gangetic river dolphin is among the four freshwater dolphins in the world which is found in parts of the **Ganges-Meghna-Brahmaputra and Karnaphuli-Sangu river** systems in **India, Nepal, and Bangladesh**. The Gangetic river dolphin is **India's national aquatic animal** and is popularly known as 'Susu'.
- Its presence **indicates the health of the riverine ecosystem**.
- The Gangetic Dolphins are generally blind and catch their prey in a unique manner. They emit an ultrasonic sound which reaches the prey. The dolphin then registers this image in its mind and subsequently catches hold of its prey.
- In addition to the species being India's national aquatic animal, the Gangetic dolphin has been notified by the Assam government as the state aquatic animal, too.
- The International Union for Conservation of Nature (IUCN) has listed the Gangetic dolphin **as an endangered species** in India.
- The Conservation Action Plan for the Gangetic Dolphin, 2010-2020, identified threats to these dolphins that include the impact of river traffic, construction of irrigation canals and depletion of their prey-base.
- It is classified under **Schedule 1, Wildlife (Protection) Act, 1972** providing absolute protection as offences under these are prescribed the highest penalties.

**54. The scheme Shaphari, recently seen in the news, is related to**

- (a) Certification scheme for aquaculture products
- (b) Initiative to provide free wireless internet connection
- (c) Initiative for installation of water meters in urban households
- (d) It is a strategic alliance of coastal states for the purpose of maritime security

**Answer: A**

**Explanation**

**Shrimp exports from India**

- Frozen shrimp is **India's largest exported seafood item**. It constituted 50.58% in quantity and 73.2% in terms of total U.S. dollar earnings from the sector during 2019-20.

- **Andhra Pradesh, West Bengal, Odisha, Gujarat and Tamil Nadu** are India's major shrimp producing States, and around 95% of the cultured shrimp produce is exported.
- India exported frozen shrimp worth almost \$5 billion in 2019-20, with the U.S. and China are the biggest buyers.
- But a combination of factors had hurt export volumes in recent months, including container shortages and incidents of seafood consignments being rejected because of food safety concerns.

#### **Why in News?**

- To bolster confidence in India's frozen shrimp produce, the **Marine Products Exports Development Authority (MPEDA)** has kicked off a new scheme to certify hatcheries and farms that adopt good aquaculture practices.
- The certification scheme for aquaculture products will be known as '**Shaphari**', a Sanskrit word that means superior quality of fishery products suitable for human consumption.

#### **About the Scheme**

- The Shaphari scheme is **based on the United Nations' Food and Agriculture Organization's technical guidelines on aquaculture certification** and will have **two components** — certifying hatcheries for the quality of their seeds and, separately, approving shrimp farms that adopt the requisite good practices.
- The certification of hatcheries will help farmers easily identify good quality seed producers. Those who successfully clear multiple audits of their operations shall be granted a certificate for a **period of two years**.
- The entire certification process will be **online** to minimise human errors and ensure higher credibility and transparency. Guidelines for certification of farms are under preparation in consultation with stakeholders.
- Overall, certified aquaculture products will help exporters to export their consignments to markets under stringent food safety regulations without the fear of getting rejected.

#### **55. Consider the following statements regarding the deposits of radioactive elements in India**

1. In India, Rajasthan and Jharkhand have large deposits of Thorium
2. Uranium is found in large quantities in the Monazite sands of Kerala.



**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 : C

**Explanation**

**Both statement are incorrect**

- ☐ Nuclear power is **obtained from energy stored in the nuclei of atoms of naturally occurring radioactive elements like uranium and thorium.**
- ☐ These fuels **undergo nuclear fission in nuclear reactors and emit power.** The greatest producers of nuclear power are USA and Europe
- ☐ **Statement 1 is incorrect** : In India **Rajasthan and Jharkhand have large deposits of Uranium.**
- ☐ **Statement 2 is incorrect** : **Thorium is found in large quantities in the Monazite sands of Kerala.** The nuclear power stations in India are located in Kalpakkam in Tamilnadu, Tarapur in Maharashtra, Ranapratap Sagar near Kota in Rajasthan, Narora in Uttar Pradesh and Kaiga in Karnataka.

**56.E- SANTA Portal recently seen in the news is associated with which of the following?**

- a) Aims to create a junction in the form of a platform for all portals and websites of the Department of School Education
- b) A platform for market intelligence for Indian exporters and entrepreneurs on global markets
- c) A web portal by Ministry of Coal for initiating the e-auction process of coal blocks
- d) An electronic marketplace providing a platform to connect aqua farmers and buyers.

**Answer: D**

**Explanation**

### What's in the news?

- Minister for Commerce and Industry Piyush Goyal has inaugurated e-SANTA portal. It is an electronic marketplace providing a **platform to connect aqua farmers and buyers**.
- The term e-SANTA stands for **Electronic Solution for Augmenting NaCSA farmers' Trade in Aquaculture**.
- National Centre for Sustainable Aquaculture (NaCSA) is an **extension arm of Marine Products Export Development Authority** under the Ministry of Commerce & Industry.

### About e-SANTA

- e-SANTA is an end-to-end electronic trade platform between aqua farmers and exporters. The aqua farmers have the freedom to list their produce and quote their price while the exporters have the freedom to list their requirements and also to choose the products based on their requirements such as desired size, location, harvest dates etc.
- This enables the farmers and buyers to have greater control over the trade and enables them to make informed decisions.

### Significance

- e-SANTA will raise income, lifestyle, self-reliance, quality levels, traceability, and provide new options for aqua farmers. The platform will change the traditional way of carrying out business from a word of mouth basis to become more formalised & legally binding.
- e-SANTA will act as an alternative marketing tool between farmers & buyers by **eliminating middlemen**. The platform is available in **many languages** which will help the local population.

### 57. Consider the following statements

- 1) If the Chief Election Commissioner and other Election Commissioners differ in opinion on any matter, such matters shall be decided according to the opinion of the Chief Election Commissioner.
- 2) The Constitution has debarred the retiring election commissioners from any further appointment by the government.

**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: C**

### **Explanation**

#### **About Election Commission of India**

- The Election Commission of India is an **autonomous constitutional authority** responsible for administering Union and State election processes in India.
- The body administers elections to the **Lok Sabha, Rajya Sabha, State Legislative Assemblies in India, and the offices of the President and Vice President** in the country.

#### **Powers and Responsibilities**

- The Commission's functions and powers with respect to elections are divided into **three categories (Administrative, Advisory, and Quasi-judicial)**. In detail, these powers include
  - Determining the Electoral Constituencies' territorial areas throughout the country.
  - Preparing and periodically revising electoral rolls and registering all eligible voters.
  - Notifying the schedules and dates of elections and scrutinising nomination papers.
  - Granting recognition to the various political parties and allocating them election symbols.
  - The Commission also has advisory jurisdiction in the matter of post-election disqualification of sitting members of Parliament and State Legislatures.
  - It issues the Model Code of Conduct in elections for political parties and candidates so that no one indulges in unfair practice or there is no arbitrary abuse of powers by those in power.

#### **Composition of Election Commission**

- Since its inception in 1950, the election commission had been a one-member body with only the **Chief Election Commissioner (CEC)** as its sole member. Later, **two more election commissioners** were appointed to the body and the Election Commission became a multi-member body with 3 election commissioners.

#### **Chief Election Commissioner and Election Commissioners**

- The **President** appoints Chief Election Commissioner and Election Commissioners. They have tenure of **six years**, or up to the age of **65 years**, whichever is earlier.
- They enjoy the same status and receive salary and perks as available to Judges of the **Supreme Court of India**.

- According to Article 324 (5), the Chief Election Commissioner (CEC) can be removed from office **only through impeachment by Parliament.**
- However, the same constitutional provision is silent about the procedure for removal of the two Election Commissioners. It only provides that they cannot be removed from office **except on the recommendation of the CEC.**
- The Commission transacts its business by holding regular meetings and also by circulation of papers. All Election Commissioners have **equal say in the decision making of the Commission.**
- If the Chief Election Commissioner and other Election Commissioners differ in opinion on any matter, such matters shall be decided according to the **opinion of the majority.** Hence **statement 1 is incorrect.**
- It should be noted that the **Constitution has not prescribed the qualifications** of the members of the Election Commission.
- Also, the **Constitution has not debarred** the retiring election commissioners from any further appointment by the government. Hence **statement 2 is incorrect.**

#### **Why in News?**

- President Ram Nath Kovind has appointed Election Commissioner Sushil Chandra to take over as Chief Election Commissioner from Sunil Arora, whose tenure ended on April 12.

#### **58. Which of the following are in Agasthyamala Biosphere Reserve?**

- Mudumalai, Sathyamangalam and Wayanad Wildlife Sanctuaries and Silent Valley National Park
- Neyyar, Peppara and Shendurney Wildlife Sanctuaries and Kalakad Mundanthurai Tiger Reserve
- Kawal and Sri Venkateswara Wildlife Sanctuaries and Nagarjunasagar-Srisailem Tiger Reserve
- Kaundinya, Gundla Brahmeswaram and Papikonda Wildlife Sanctuaries and Mukurthi National Park

**Answer: B**

**Explanation**



- The Agasthyamalai Biosphere Reserve was **established in 2001** and includes 3,500 km<sup>2</sup> of which 1828 km<sup>2</sup> is in Kerala and 1672 km<sup>2</sup> is in Tamil Nadu.

- It straddles the border of **Pathanamthitta, Kollam and Thiruvananthapuram districts in Kerala** and **Tirunelveli and Kanyakumari districts in Tamil Nadu** at the southern end of the Western Ghats.

- Agasthyamalai Biosphere Reserve **became part of World Network of Biosphere Reserves** in 2016

- It is composed of **Neyyar, Peppara and Shendurney Wildlife Sanctuaries** and their adjoining areas of Achencoil, Thenmala, Konni, Punalur, Thiruvananthapuram divisions and **Agasthyavanam Special Division in Kerala.**

- It also includes the adjoining **areas of Kalakkad Mundanthurai Tiger Reserve** in Tamil Nadu

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

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

Which of the statements given above is/are correct?

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

Answer: **A**

**Explanation:**

- **Statement 1 is correct:** The Countering America's Adversaries Through Sanctions Act (CAATSA) is an act made by the **US legislature** which mandates the U.S. administration to impose sanctions on any country carrying out significant defence and energy trade with **sanctioned entities** in North Korea, Iran and Russia.

- India and Russia signed a \$5 billion contract for the procurement of S-400 air defense systems during the 2018 annual bilateral summit.
- **Statement 2 is incorrect:** The U.S. had expressed deep concern over the deal and threatened to impose sanctions on India under CAATSA. However, the US is yet to evoke sanctions against India under the law.

**60. Consider the following statements regarding the Pobitora Wildlife Sanctuary**

- 1) Pobitora Wildlife Sanctuary has the highest density of one-horned rhinos in the world.
- 2) It is often called 'Mini Kaziranga' due to similar landscape and vegetation.

**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**

- Pobitora Wildlife Sanctuary, situated in the **flood plains of River Brahmaputra** in the district of Morigaon and about 45 kms from Guwahati, the capital of Assam.
- Pobitora originally was a **grazing reserve for cattle** of erstwhile Nagaon district, came into limelight during the year 1961-62 for sighting of One Horned Rhino (*Rhinoceros unicornis*). Two such grazing reserves comprising 38.83 square kilometers were **declared as reserve forests in 1971**.
- **Statement 1 is correct:** In 1987, **Pobitora was declared a wildlife sanctuary** covering an area of 16 square kilometers. In Pobitora wildlife sanctuary, there are now around 90 plus rhinos, a ten per cent increase over the last six years. Pobitora has exceeded its rhino-bearing capacity and is overpopulated. The Pobitora Wildlife Sanctuary **harbors the world's highest density of one-horned rhinoceros**.
- Besides rhinoceros, the other mammals found are Leopard, Leopard cat, Fishing cat, Jungle cat, Feral Buffalo, Wild pigs, Chinese pangolins etc., Pobitora Wildlife Sanctuary is an **Important Bird Area** altogether 375 species of both migratory and resident birds of 46 families have been recorded so far

- Pobitora can be divided into three distinct categories: **forest, grassland and water bodies or beels**. Only about 13% of the total area is under tree cover. About 72% of Pobitora consists of wet savannah and the remaining area is covered by water bodies or beels.
- **Statement 2 is correct:** The sanctuary is **often called 'Mini Kaziranga'** because of the **similar landscape** and a sizable population of the one-horned rhino.

**Why in the news?**

- The ambitious Indian Rhino Vision 2020 (IRV 2020) came to a close recently with the release of two rhinos — an adult male and a female — in Assam's Manas National Park transported from Pobitora Wildlife Sanctuary about 185 km east.

**61. It is a Wildlife Sanctuary located in the state of Kerala. It is now an integral part of the Nilgiri Biosphere Reserve. It is part of the Deccan Plateau and the vegetation is predominantly of the south Indian moist deciduous teak forests. Also, the sanctuary has pastures of the west-coast semi-evergreen trees. The wildlife sanctuary comes under Project Elephant. It holds the largest tiger population in the State.**

**The above description refers to which of the following Wildlife Sanctuary ?**

- Mudumalai
- Bandipur
- Nagarhole
- Wayanad

**Answer: D**

**Explanation:**

- Wayanad Wildlife Sanctuary is an animal **sanctuary in Wayanad, Kerala**. It has an extent of 344.44 km<sup>2</sup> with four ranges namely **Sulthan Bathery, Muthanga, Kurichiat and Tholpetty**
- Established in 1973, the sanctuary is **now an integral part of the Nilgiri Biosphere Reserve**. It is bounded by the protected area network of Nagarhole and Bandipur of Karnataka in the northeast, and on the southeast by Mudumalai of Tamil Nadu.
- It is **part of the Deccan Plateau and the vegetation** is predominantly of the south Indian moist deciduous teak forests. Also, the sanctuary has pastures of the west-coast semi-

evergreen trees. The wildlife sanctuary comes under Protect Elephant and one can spot a herd of elephants roaming in the area.

- Wayanad district has the **largest population of Adivasi in Kerala**. Scheduled tribes here include Paniyas, Kurumas, Adiyans, Kurichiyas, Ooralis and Kattunaikkans.
- A monitoring programme of the Forest Department for 2017-18 has found that the Wayanad Wildlife Sanctuary (WWS), **holds the largest tiger population in the State**.

#### **Why in the news?**

- A recent study conducted by Wildlife Institute of India and others has found that the Wayanad Wildlife Sanctuary, a major habitat of elephants and tigers, is also host to a good number of dholes.
- The new genetic methodology estimated that the sanctuary has close to 50 dholes.

#### **62. Which of the following about Indian Rhino Vision 2020 is incorrect?**

- a) Improving protection of rhinos in all the rhino areas is one of its objectives.
- b) The aim is to attain a population of 3000 Wild rhino in Assam distributed over 7 of its Protected Areas by the year 2020.
- c) The Indian Rhino Vision 2020 was implemented by the Department of Environment and Forests of the Government of Assam along with WWF.
- d) None of the above

**Answer: D**

**Explanation:**

**About IRV 2020**

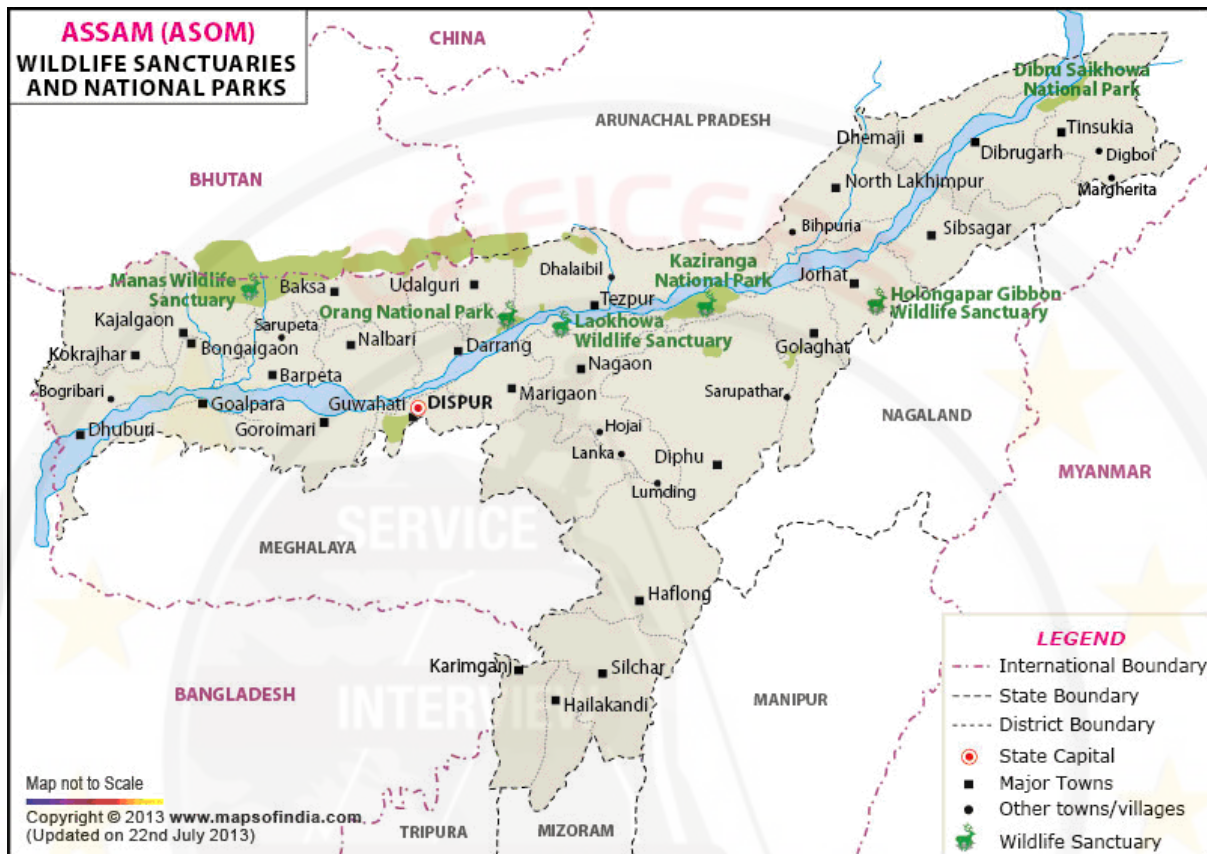
- **Aim** : To attain a population of 3000 Wild rhino in Assam distributed over 7 of its Protected Areas by the year 2020.
- It was started **in 2005**, designed by the Rhino Task Force and has been running for the last 15 years with 8 phases.

**Objectives:**

- Improving protection of rhinos in all the rhino areas.
- Translocating rhinos from two source populations (Kaziranga and Pabitora) into 3 or 4 target Protected Areas (Manas, Laokhowa • Buracharpori - Kochmora. Dibrusaikhowa, and possibly Orang).



- The Indian Rhino Vision 2020 was implemented by the Department of Environment and Forests of the Government of Assam along with WWF.



### Manas National Park

- It is located at the base of foothills of the Bhutan-Himalayas in the state of Assam,
- It is run by **Manas river, Sankosh river** and **Dhansiri river**.
- Manas is the only landscape in the world where pristine Terai Grasslands are seen merging with the Bhabar grasslands interspersed with diverse habitats ascending to Semi-Evergreen forests and then to Bhutan Himalayas.
- It is a UNESCO World Heritage Site and a Tiger Reserve.
- The last population of the **Pygmy Hog (smallest pig species)** survive in the wilds of Manas and nowhere else in the world.

### Why in the news?

- The IRV 2020 came to end with the release of two rhinos — an adult male and a female — in Assam's Manas National Park transported from Pobitora Wildlife Sanctuary about 185 km east.

- The 8th round was adjourned last year due to COVID 19, but this year it was materialised.
- Earlier translocation of rhinos to Manas National Park have faulted due to poaching of these rhinos. This time a stringent watch has been kept to track these rhinos.

**63. 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 handicrafts and industrial goods only.
- 3) Bhavani Jamakkalam from Andhra Pradesh owns a GI tag.

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

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

**Answer: A**

**Explanation:**

- A geographical indication (GI) is a **sign used on products that have a specific geographical origin** and possess qualities or a reputation that are due to that origin. 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 News:**

- The GI-tagged Bhavani jamakkalam is undergoing a makeover to compete in today's standard.

### **What is Bhavani Jamakkalam?**

- **Bhavani Jamakkalam** refers to **blankets and carpets** manufactured in Bhavani in Erode district, **Tamil Nadu. ( not from Andhra Pradesh) hence statement 3 is incorrect.**
- It has been recognized as a **Geographical indication** by the Government of India

### **64. Aahaar Kranti Mission recently seen in the news is related to**

- a) improve quality of care in the labour room and maternity operation theatres in public health facilities.
- b) spread the message of the need for a nutritionally balanced diet
- c) Providing industry apprenticeship opportunities to the general graduates
- d) To strengthen financial inclusion of Women Entrepreneurs in the economy

**Answer: B**

**Explanation**

**About the Mission**

- **Vijnana Bharati (Vibha) and Global Indian Scientists' and Technocrats' Forum (GIST)** under the Ministry of Science and Technology have come together to launch the mission with the motto of '**Uttam Aahaar Uttam Vichaar**' or '**Good Diet-Good Cognition**'.
- The mission is aimed to **spread the message of the need for a nutritionally balanced diet and to understand the importance of being accessible to all local fruits and vegetables.**
- The 'Aahaar Kranti' movement is designed to address the peculiar problem being faced by India and the world called 'hunger and diseases in abundance'.
- The movement proposes to address the problem by working to rouse the people to the values and richness of India's traditional diet, to the healing powers of local fruits and vegetables, and to the miracles of a balanced diet.
- It will renew the focus on nutritionally balanced diets replete in locally sourced fruits and vegetables.

#### **Need for nutritional awareness through Aadhaar Kranti**

- Studies estimate that **India produces as much as two times the amount of calories that it consumes.** However, **many in the country are still malnourished.**
- The root cause of this strange phenomenon is a **lack of nutritional awareness** in all sections of our society.
- There is a need for a nutritionally balanced diet also in the context of the current COVID-19 pandemic.
- A healthy body would be able to handle the infection much better with greater immunity and higher resilience.
- The **United Nations** has also declared **2021** as the **International Year of Fruits and Vegetables**, which vibes very well with Aahaar Kranti.
- **UN sustainable goal # 3** that emphasizes on human well-being reads, "**Ensure healthy lives and promote well-being for all at all ages**" and this goal too makes Aahaar Kranti more meaningful.

#### **Why in the news?**

- Union Minister for Science and Technology, Earth Sciences and Health and Family Welfare, Dr Harsh Vardhan has launched "Aahaar Kranti" mission recently.



**65. Consider the following statements regarding Child Labour**

- 1) Child Labour (Prohibition & Regulation) Amendment Act, 2016 prohibits the employment of children under the age of 18 in any occupation
- 2) India has ratified both Convention 138 and Convention 182 of the International Labour Organization (ILO)
- 3) PENCIL portal is an electronic platform that aims to achieve the target of child labour free society.

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

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

**Answer: A**

**Explanation**

**The Child Labour (Prohibition & Regulation) Amendment Act, 2016**

- The Child Labour (Prohibition & Regulation) Amendment Act, 2016 **completely prohibits the employment of children below 14 years.( not 18 years). Hence statement 1 is Incorrect.**
- The amendment also **prohibits the employment of adolescents in the age group of 14 to 18 years in hazardous occupations and processes** and regulates their working conditions where they are not prohibited.
- The amendment also **provides stricter punishment for employers for violation of the Act and makes the offence of employing any child or adolescent in contravention of the Act by an employer as cognizable offence (without warrant).**

**International Labour Organisation (ILO)**

- **International Labour Organisation is a U.N. agency** that was established in 1919.
- ILO brings together **governments, employers and workers representatives of 187 member States**, to set labour standards, develop policies and devise programmes promoting decent work for all women and men
- The principal means of action in the ILO is setting up the **International Labour Standards** in the **form of Conventions and Recommendations**

- **Conventions** are international treaties and instruments, which create **legally binding obligations** on the countries that ratify them.
  - **Recommendations are non-binding** and set out guidelines orienting national policies and actions
  - There are eight Core Conventions of the ILO (also called fundamental/human rights conventions) which are as follows
    - Forced Labour Convention (No. 29)
    - Abolition of Forced Labour Convention (No.105)
    - Equal Remuneration Convention (No.100)
    - Discrimination (Employment Occupation) Convention (No.111)
    - Freedom of Association and Protection of Right to Organised Convention (No.87)
    - Right to Organise and Collective Bargaining Convention (No.98)
    - **Minimum Age Convention (No.138)**
    - **Worst forms of Child Labour Convention (No.182)**
  - **The two Core Conventions directly related to child labour are that of ILO Convention 138 and 182. India has ratified both the Core Conventions of the International Labour Organization (ILO). Hence statement 2 is correct**
- PENCIL Portal**
- **The Platform for Effective Enforcement for No Child Labour (PENCIL) Portal on Child Labour** organised by the Ministry of Labour and Employment, Government of India is **an 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. Hence statement 3 is correct.**

**66. Consider the following statements regarding the National Startup Advisory Council**

1. Niti Aayog had constituted the National Startup Advisory Council to advise the Government on measures needed to build a strong ecosystem for nurturing innovation and startups in the country.
2. The Council will be chaired by the Minister for Commerce & Industry.

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

**Answer: B**

**Explanation:**

- **Department for Promotion of Industry and Internal Trade (DPIIT)** had constituted the National Startup Advisory Council to advise the Government on measures needed to build a strong ecosystem for nurturing innovation and startups in the country to drive sustainable economic growth and generate large scale employment opportunities. Hence **statement 1 is incorrect.**
- The Council will be **chaired by the Minister for Commerce & Industry.** Hence **statement 2 is correct.**
- 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.** Hence **statement 3 is correct.**
- 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.

#### **Why in the news?**

Minister of Railways, **Commerce & Industry**, Consumer Affairs and Food & Public Distribution Shri Piyush Goyal **recently chaired the first meeting of National Startup Advisory Council(NSAC).**

**67. Which of the following statements about Deen Dayal Upadhyaya Grameen Kaushalya Yojana is incorrect?**

- a) Deen Dayal Upadhyaya Grameen Kaushalya Yojana comes under the ambit of the Ministry of Labour and Employment.
- b) It is a nationwide placement-linked skill training program.
- c) DDU-GKY is uniquely focused on rural youth between the ages of 15 and 45 years from poor families.
- d) Both a and c

**Answer: D**

#### **Explanation**

##### **About DDUGKY**

- The **Ministry of Rural Development (MoRD)** launched the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Antyodaya Diwas in 2014.
- DDU-GKY is tasked with the **dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.**
- As a **part of the Skill India campaign**, it plays an instrumental role in supporting the social and economic programs of the government like the Make In India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns.

##### **Beneficiaries**

- DDU-GKY is uniquely focused on **rural youth between the ages of 15 and 35 years from poor families.**
- Over 180 million or 69% of the country's youth population between the ages of 18 and 34 years, live in its rural areas. Of these, the bottom of the pyramid youth from poor families with no or marginal employment number about 55 million.



- There are several challenges preventing India's rural poor from competing in the modern market, such as the lack of formal education and marketable skills.
- DDU-GKY bridges this gap by funding training projects benchmarked to global standards, with an emphasis on placement, retention, career progression and foreign placement.
- The **Alumni meets**, an important component of the scheme **provide healthy ground for experience sharing** by the former trainees with their present counterparts on topics like placements, career goals, challenges they faced in finding employment before undertaking the training and the benefits they reaped after.

### **Implementation Model**

- DDU-GKY follows a **3-tier implementation model**.
- The **DDU-GKY National Unit** at MoRD functions as the policy-making, technical support and facilitation agency. The **DDU-GKY State Missions** provide implementation support; and the **Project Implementing Agencies (PIAs)** implement the programme through skilling and placement projects.

### **Why in News?**

- Alumni meets are organized across the country under Deen Dayal Upadhyaya Kaushalya Yojana (DDU-GKY), commemorating 75 years of Independence.

### **68. World Population Report is an annual report published by**

- United Nations Population Fund
- World Health Organization
- World Demographic and Ageing Forum
- Global Health Council

**Answer: A**

### **Explanation:**

- World Population Report is an annual report published by the **United Nations Population Fund (UNFPA)**.
- Each edition covers and analyses developments and trends in world population and demographics, as well as shedding a light on specific regions, countries and population groups and the unique challenges they face.

### **Why in the news?**

- United Nations Population Fund's (UNFPA) flagship State of **World Population Report 2021** titled 'My Body is My Own' was launched recently.

#### **News in detail**

- This is the first time a United Nations report has focused on **bodily autonomy**, defined as the power and agency to make choices about your body without fear of violence or having someone else decide for you.
- The report shows that in countries where data is available, only 55% of women are fully empowered to make choices over healthcare, contraception and the ability to say yes or no to sex.
- It also highlights that only 75% of countries legally ensure full and equal access to contraception.
- Some examples of violation of bodily autonomy include, child marriage, female genital mutilation, a lack of contraceptive choices leading to unplanned pregnancy, unwanted sex exchanged for a home and food or when people with diverse sexual orientations and gender identities cannot walk down a street without fearing assault or humiliation.
- Under its ambit also fall people with disabilities stripped of their rights to self-determination, to be free from violence and to enjoy a safe and satisfying sexual life.
- Women's access to bodily autonomy is measured in the report through their power to make their own decisions about their reproductive health care, contraceptive use and sexual relations and the extent to which the laws of the countries support or interfere with a woman's right to make these decisions.

#### **69. Consider the following statements regarding Wholesale Price Index (WPI)**

1. WPI basket includes both goods and services.
2. WPI is published by the Ministry of Commerce and Industry.

**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

**Ans : B**

### Explanation

- Wholesale Price Index (WPI) measures the average change in the prices of commodities for bulk sale at the level of early stage of transactions.
- The index basket of the present 2011-12 series has a total of **697 items** including 117 items for Primary Articles, 16 items for Fuel & Power and 564 items for Manufactured Products. WPI basket **does not cover services**. Hence **statement 1 is incorrect**.
- Wholesale price index is calculated with **2011-12 base year**.
- The Office of the Economic Adviser in the DPIIT, **Ministry of Commerce & Industry** is responsible for compiling WPI and releasing it. Hence **statement 2 is correct**.

### Why in the news?

- Inflation based on the wholesale price index (WPI) accelerated last month to a record 7.4%.

**70. The terms 'neutral', 'calibrated tightening', 'accommodative' sometimes seen in the news are related to**

- A. Fiscal policy
- B. Monetary policy
- C. External trade
- D. Inflation

Answer: **B**

### Explanation:

- These terms indicate the central bank's monetary policy stance on deciding policy rates like repo rate.
- "Accommodative" indicates that the central bank is telling the market to expect a rate cut anytime, "neutral" means that RBI could either increase or reduce repo rates as per liquidity conditions, "calibrated tightening" means that a cut in the repo rate is unlikely in the current rate cycle.

**71. Which of the following countries are part of the Regional Comprehensive Economic Partnership (RCEP) grouping?**

- 1. India
- 2. South Korea

3. New Zealand
4. Laos
5. China

Select the correct answer using the code given below :

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

Answer: C

**Explanation:**

- After eight years of negotiations, 15 Asia-Pacific nations have finally signed the Regional Comprehensive Economic Partnership (RCEP), hailed as one of the biggest free trade deals in history.
- It covers over 2.2 billion people and accounts for 30 per cent of the world's economy.
- The signatory countries include **10 Association of Southeast Asian Nations (ASEAN) members** — Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam — and their five trade partners — **Australia, China, Japan, South Korea and New Zealand.**

**About RCEP**

- Described as the “**largest**” regional trading agreement to this day, RCEP was originally being **negotiated between 16 countries** — **ASEAN members** and six countries namely **Australia, China, Korea, Japan, New Zealand and India.**
- The purpose of RCEP was to make it easier for products and services of each of these countries to be available across this region.
- The agreement also includes rules on intellectual property, telecommunications, financial and professional services, and e-commerce .
- Negotiations to chart out this deal had been on since 2013, and India was expected to be a signatory until its decision last November.

**India's exit**

- However, in November last year, **India announced its decision to not join RCEP.**



- This came amid concerns that elimination of tariffs would open India's markets to imports, which in turn could harm local producers.
- India had suggested some remedial measures. For instance, if imports rise beyond a threshold they should be allowed to impose some kind of barriers. But, the other member countries of RCEP didn't agree to it.

### Concerns of India

- **Imbalance in the negotiations between goods and services** was the main concern for India. Member countries pressured India to commit to **zero tariffs on more than 90 percent** of tradable goods with few exemptions.
- However, they were reluctant to India's proposal to allow **free movement of Indian skilled professionals** in the RCEP region.
- Indian industries were also worried that with RCEP allowing a wide range of goods to import at zero tariffs, **Chinese goods will flood India**. It will cause serious damage to the "Make in India" programme.
- India has **trade deficits with 11 of the 15 RCEP countries**, and some experts feel that India has been unable to leverage its existing bilateral free trade agreements with several RCEP members to increase exports.

### Opportunities for India

- Despite these concerns, RCEP will offer India an opportunity to engage with China.
- It will give India a chance to **stall some of its unfair practices** such as giving subsidies unethically and stalling Indian products, such as pharmaceuticals, on the pretext of quality control.
- RCEP will give Indian exporters a window to be a **part of global value chains**.
- Also, there are concerns that India's decision would **impact its bilateral trade ties with RCEP member nations**, as they may be more inclined to focus on bolstering economic ties within the bloc.
- The move could potentially leave India with **less scope to tap the large market that RCEP presents** —the size of the deal is mammoth, as the countries involved account for over 2 billion of the world's population.

### What's in the news?

- Singapore's Foreign Minister Vivian Balakrishnan said he hoped India would 'reassess' its stand on regional trading agreements such as the Regional Comprehensive Economic Partnership (RCEP) and the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP).
- He made a plea for India to revisit its stand on the RCEP pact which India withdrew from in 2019.

### 72. Which of the following was/were included in UNESCO's List of Intangible Cultural Heritage list?

1. Kumbh Mela
2. Sattriya Dance
3. Sankirtana
4. Chhau dance

Select the correct answer using the codes given below

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

Ans: C

### Explanation

#### UNESCO's List of Intangible Cultural Heritage

- This coveted list is made up of those intangible heritage elements that help demonstrate **diversity of cultural heritage** and raise awareness about its importance
- The list was established in 2008 when Convention for Safeguarding of the Intangible Cultural Heritage came into effect

**It has two parts viz. Representative List of Intangible Cultural Heritage of Humanity and List of Intangible Cultural Heritage in Need of urgent safeguarding**

**From India the Intangible Cultural Heritages added into this list include**

- Tradition of Vedic chanting
- Ramlila, the traditional performance of the Ramayana

- **Kutiyattam**, Sanskrit theatre
- Ramman, religious festival and ritual theatre of the Garhwal Himalayas
- **Mudiyettu**, ritual theatre and dance drama of Kerala
- Kalbelia folk songs and dances of Rajasthan
- **Chhau dance**
- **Buddhist chanting of Ladakh**: recitation of sacred Buddhist texts in the trans-Himalayan Ladakh region, Jammu and Kashmir.
- Sankirtana, ritual singing, drumming and dancing of Manipur
- Traditional brass and copper craft of utensil making among the Thatheras of Jandiala Guru, Punjab
- Yoga
- Nawrouz
- **Kumbh Mela**

**73. With reference to the heat waves, consider the following statements:**

1. A Heat Wave is a period of abnormally high temperatures, more than the normal maximum temperature that occurs during the summer season .
2. As of now there is no technology for Real time prediction of heat waves .

**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: A**

**Explanation: Statement 1 is correct.**

**What is a Heat Wave?**

A heat wave day is identified when the maximum temperature is above 44 degree C or when all the three following conditions are seen — when the region is facing unusually hot temperature, when the temperature is more than 36 degree C and when the departure from the normal temperature is more than 3.5 degree C.

**Health Impacts of Heat Waves**

The health impacts of Heat Waves typically involve

- dehydration,
- heat cramps,
- heat exhaustion and/or
- heat stroke.

**Statement 2 is incorrect.**

Researchers at **Indian Institute of Tropical Meteorology (IITM)** have developed an extended range prediction system **which enables Real time prediction of heat waves two to three weeks in advance**. Indian Meteorological Department (IMD) used this system to predict heat waves this year. This extended range prediction system enables Real time prediction of heat waves two to three weeks in advance. The system can predict heat waves with 70% accuracy, which is quite good considering that no real time prediction existed earlier.

**74. 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. India has legislation at national level to deal specifically with the extradition.
3. The Consular, Passport & Visa (CPV) Division, Ministry of External Affairs, Government of India is the Nodal Authority that administers the Extradition Act .

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

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

Ans: D

**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.

#### **Why in the news?**

- The U.K.'s Home Department has approved the ex-tradition of diamond merchant Nirav Modi to India in connection with the ₹13,758 crore Punjab National Bank (PNB) fraud.

75. **Consider the following statements:**

1. Reducing Repo rate is a sign of dear money policy.
2. Increase in Reverse Repo rate decreases the money supply in the economy.

Which of the statements given above is/are correct?

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

Answer: **B**

#### **Explanation:**

- **Dear money policy** refers to a monetary policy by the central bank where the central bank sets high interest rates so that credit is not easily available to the general public in order to

decrease the real income and hence purchasing power of the people. Such a policy is used by the government at the time of inflation in the economy.

- **Statement 1 is incorrect:** Reducing Repo rate incentivises banks to borrow from the central bank at a lower rate and this ultimately increases the money supply in the economy. Hence, it is an example of cheap money policy.
- **Cheap money policy** or the policy of credit expansion leads to an increase in the money supply which raises the demand for goods and services in the economy.
- **Statement 2 is correct:** Reverse Repo operations involve RBI borrowing money from commercial banks by mortgaging its dated government securities and Treasury bills.
- An increase in the reverse repo rate will decrease the money supply and vice-versa, other things remaining constant. An increase in reverse repo rate means that commercial banks will get more incentives to park their funds with the RBI, thereby decreasing the supply of money in the market.

**76. Consider the following statements about Diabetes.**

1. Diabetes is a chronic disease that occurs when the pancreas is no longer able to make insulin, or when the body cannot make good use of the insulin it produces.
2. Type 1 diabetes is more common in adults and accounts for around 90% of all diabetes cases.
3. Gestational diabetes is a type of diabetes that consists of high blood glucose during pregnancy and usually disappears after pregnancy.

Which of the statements given above is/are correct?

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

Answer: C

**Explanation:**

- **Statement 1 is correct:** **Diabetes** is a chronic (long-lasting) disease that occurs when the **pancreas is no longer able to make insulin**, or when the **body cannot make good use of the insulin it produces**.

- Insulin is a hormone made by the pancreas that acts like a key to let glucose from the food we eat pass from the bloodstream into the cells in the body to produce energy. All carbohydrate foods are broken down into glucose in the blood. Insulin helps glucose get into the cells.
- Not being able to produce insulin or use it effectively leads to raised glucose levels in the blood (known as **hyperglycaemia**). Over the long-term high glucose levels are associated with damage to the body and failure of various organs and tissues.

### Types of Diabetes

- There are three main types of diabetes – **type 1, type 2 and gestational**.
- **Type 1 diabetes** can develop at any age, but occurs **most frequently in children and adolescents**. When you have type 1 diabetes, your **body produces very little or no insulin**, which means that you need daily insulin injections to maintain blood glucose levels under control.
- **Statement 2 is incorrect: Type 2 diabetes is more common in adults and accounts for around 90% of all diabetes cases**. When you have type 2 diabetes, **your body does not make good use of the insulin that it produces**. The cornerstone of type 2 diabetes treatment is healthy lifestyle, including increased physical activity and healthy diet. However, over time most people with type 2 diabetes will require **oral drugs and/or insulin** to keep their blood glucose levels under control.
- **Statement 3 is correct: Gestational diabetes (GDM)** is a type of diabetes that consists of high blood glucose **during pregnancy** and is associated with complications to both mother and child. GDM **usually disappears after pregnancy** but women affected and their children are at increased risk of developing type 2 diabetes later in life.

### Why in the news?

The World Health Organization (WHO) launched a Global Diabetes Compact to better fight the disease while marking the centenary of the discovery of insulin.

### 77. Consider the following statements about Black Sea:

- 1) The Black Sea drains into the Mediterranean Sea.
- 2) It is navigable to the Atlantic Ocean.
- 3) The Strait of the Dardanelles connects it to the Sea of Marmara.

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

- a) 1 and 2 only
- b) 1, 2 and 3
- c) 1 and 3 only
- d) None of the above

**Answer: A**

**Explanation:**

- The Black Sea drains into the Mediterranean Sea, via the Aegean Sea and various straits, and is navigable to the Atlantic Ocean.
- The Bosphorus Strait connects it to the Sea of Marmara, and the Strait of the Dardanelles connects that sea to the Aegean Sea region of the Mediterranean.
- The Black Sea is also connected, to the north, to the Sea of Azov by the Strait of Kerch.

**Why in the news?**

Two Russian warships transited the Bosphorus en route to the Black Sea.

**78. Which of the following statements about bats is/are correct?**

- a) Bats are the largest mammalian group after rodents.
- b) They have a unique sonar based echolocation mechanism to capture prey at night.
- c) They play a vital role in seed dispersal and forest regeneration.
- d) None of the above

**Answer: D**

**Explanation**

- Bats are the **largest mammalian group after rodents**, with over 1,300 species making up a quarter of all mammals.
- Bats are the **only mammals capable of true flight**.
- They have a unique **sonar based echolocation** mechanism to capture prey at night.
- They have the ability to navigate and fly in darkness.
- They occur on **all continents except Antarctica** and are particularly **diverse in South Asia**, with 114 species of insect eating bats and 14 fruit bats, also known as “flying foxes”, occurring in India.



- They **roost in large colonies** on trees, tree hollows, caves, rock crevices and abandoned man made structures.
- Bats are **diverse in their food preferences**, foraging on insects, nectar, fruits, seeds, frogs, fish and small mammals.
- They play a unique role in **maintaining ecosystem structure**, making a singular contribution to our food production, economy and well-being.

#### **Boon for agriculture**

- Bats are long-distance dispersers often their feeding ranges up to 20km from their roosting sites. The diet of fruit-eating bats consists largely of flowers and fruits, they play a vital role in **seed dispersal and forest regeneration**.
- Bats play a vital role in pollination, mainly of large flowered plants, and in crop protection. Nectar-feeding bats are **major pollinators** for 528 species of ecologically and economically important plants.
- Insectivorous bats, which make up 70 percent of all bat species, are voracious **predators of nocturnal insects and crop pests**, thus their diversity contributes directly to enhancing crop productivity with tremendous economic impact.
- Bats contribute significantly to **soil fertility and nutrient distribution** due to their large numbers, high mobility and varied habitats for roosting and foraging. Bat guano (droppings) provides organic input to soil and facilitates nutrient transfer, contributing to soil fertility and agricultural productivity.
- Several species of bats contribute to human health by **reducing populations of mosquitoes** and other insect vectors that spread malaria, dengue, chikungunya and other diseases.

#### **79. Consider the following statements about Bhoomi portal.**

1. It was launched by the Karnataka government and National Informatics Center.
2. The portal has been instrumental in digitisation of land records in the state.

Which of the statements given above is/are correct?

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

Answer: C

**Explanation:**

- **Statement 1 is correct:** A **Karnataka government** initiative, Bhoomi has been instrumental in **digitisation of land records**. The project has been highly successful as records of 6.7 million farmers dealing with 20 million records in the state have been computerised.
- **Statement 2 is correct:** The **Revenue department of Karnataka government and National Informatics Center** had rolled out the project, funded by the central and state governments.
- Encouraged by its success, some other states have also implemented similar systems. They include Andhra Pradesh, Haryana and Madhya Pradesh.

**80. Consider the following statements.**

1. India is the world's second largest exporter of rice.
2. Regions having average annual rainfall between 25-75 cm are the most suitable for rice cultivation.

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:**

- Rice is the staple food crop of majority of Indian people.
- **West Bengal** is the top rice producing state.
- **India** is the second largest producer of rice in the world after China.
- **Statement 1 is incorrect:** **India** is also the world's largest exporter of rice.

**Suitable conditions for Paddy Cultivation**

**1. Temperature:**

- Rice is a tropical crop and grown where the average temperature during the growing season

is between **20°C and 27°C**.

- Abundant sunshine is essential during its four months of growth.
- The minimum temperature should not go below 15°C as germination cannot take place below that temperature.

## **2. Rainfall:**

- **Statement 2 is incorrect:** Regions are having average annual rainfall between **175—300 cm** are the most suitable.

## **3. Soil:**

- **Clayey loam soil** in monsoon land is considered to be the best for rice cultivation as water retention capacity of this soil is very high.

## **4. Surface:**

- Unlike other crops, paddy needs a level surface to enable the **fields to be flooded** at least during the growing period. It's ideal habitat is therefore in the **great alluvial deltas and river basins**.

### **81. Consider the following statements regarding the Council of Europe and European Council:**

1. The Council of Europe is a policy-making body of the European Union (EU) while the European Council is independent of the EU.
2. The Council of Europe has 47 members while the European Council has 28 members.

**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:**

### **Council of Europe**

- It is an organization of European countries that seeks to **protect democracy and human rights** and to promote European unity by fostering cooperation on legal, cultural, and social issues.

- The council is headquartered in **Strasbourg, France**.
- Founded in **1949**, it has **47 member states**, including the **28 member states of the European Union (EU)**. Hence, **Statement 2 is correct**.
- The organisation is **distinct from the EU**, although it is sometimes confused with it, partly because the EU has adopted the original European Flag which was created by the Council of Europe in 1955, as well as the European Anthem.
- No country has ever joined the EU without first belonging to the Council of Europe.
- The Council of Europe is an **official United Nations Observer**.
- Unlike the EU, the Council of Europe **cannot make binding laws**, but it does have the power to enforce select international agreements reached by European states on various topics.
- The best known body of the Council of Europe is the **European Court of Human Rights**, which enforces the **European Convention on Human Rights**.
- The Council of Europe should not be confused with the European Council, which is a policy-making body of the European Union. Hence, **Statement 1 is incorrect**.

### **European Union (EU)**

- It is an international organization comprising 28 European countries and governing **common economic, social, and security policies**.
- The EU was created by the **Maastricht Treaty**, which entered into force on November 1, **1993**.
- The European Council **consists of the leaders of all member countries (28) of the EU**. Hence, **Statement 2 is correct**.
- Established in **1974**, the European Council **meets at least twice a year** to define the long-term agenda for European political and economic integration.
- The European Council is **led by a president**.
- Upon the adoption of the **Lisbon Treaty in 2009**, the presidency was made permanent, with the officeholder being selected by European Council members.
- The president of the European Council serves **a term of two and a half years**—renewable once—and functions as the “face” of the EU in policy matters.

### **Why in the news?**



- The Council of the European Union recently approved conclusions on a European Union **strategy for cooperation in the Indo-Pacific** to “reinforce its strategic focus, presence and actions” in this region.
- The aim is to contribute to “regional stability, security, prosperity and sustainable development,” at a time of “rising challenges and tensions in the region.”

**82. Consider the following statements about Lingaraja temple**

- 1) Lingaraja Temple is located in Karnataka and is dedicated to Lord Shiva.
- 2) It is a classic example of Kalinga style of temple architecture.

**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**

**About the temple**

- Lingaraja Temple is a **Hindu temple dedicated to Shiva** and is one of the oldest temples in **Bhubaneswar (Odisha)**.
- The temple speaks to the core of the **Kalinga Architecture** and is raised in **red sandstone**.
- The Lingaraja temple is said to have been **fabricated first** by the ruler **Yayati Kesari (Somavamsi dynasty)** and continued by kings from the Somavamsi dynasty, with **later** additions from the **Ganga rulers**.
- It is built in the **Deula style** that has four components namely, vimana (structure containing the sanctum), jagamohana (assembly hall), nata mandira (festival hall) and bhoga-mandapa (hall of offerings), each increasing in the height to its predecessor.
- In the sanctum sanctorum, the linga of Lord Shiva is regarded as '**Swayambhu**' (self-originated) and worshipped as both Lord Shiva and Lord Vishnu.
- The amicability of the two factions is found in this temple where the god is adored as **Harihara**, a consolidated type of **Vishnu and Shiva**.

- The temple has images of Vishnu, possibly because of the rising prominence of **Jagannath sect** emanating from the Ganga rulers who built the Jagannath Temple in Puri in the 12th century.

### **Kalinga School of Temple Architecture**

- **Kalinga style** is identified as a **subclass** under the **Nagara** category.
- **Hindu temple architecture** is broadly categorized into three categories, **Nagara, Dravida and Vesara**. This classification is mainly based upon the geographical division, i.e. Nagara style is predominantly of northern India while Dravidian is confined to the southern part of India and Vesara in the middle region.
- There are **three kinds** of Kalinga temple styles i.e. **Rekha, Khakhara and Bhadra**.
- **Rekha-deul (temple)** is distinguished with its square plan topped with a curvilinear tower.
- **A Pidha-deul**, also referred as **Bhadra deul**, also has a square plan topped with a pyramidal tower composed of horizontal tiers arranged in a receding manner.
- **A Khakhara deul** is surmounted with a barrel-shaped (vault-shape) tower over a rectangular plan.
- **Silpaprakasha** is the most famous **text** describing the **Odishan temple architecture** which was authored by Ramachandra Kaulachara who belonged to the reign of king Viravarman.
- A typical Kalinga (Odishan) temple consists of two parts, a sanctuary where an idol or linga is placed and a hall where pilgrims can view the lord installed in the sanctuary.
- The **sanctuary** is **referred** to as **deul** while the **hall** is known as **jagamohana**. The other components under Kalinga style temple are:
  - **Pitha** is the **platform** over which the entire structure of the temple stands.
  - **Bada** is the **vertical wall** over which tower is supported.
  - **Gandi** is the **lower part** of the tower while mastaka is the upper part of the tower.

### **Why in News?**

- The Bhubaneswar Municipal Corporation has restricted public entry into the 11th century Lingaraj Temple after priests tested positive for the novel coronavirus.

**83. Which one of the following countries is not a member of the ASEAN grouping?**

- Thailand
- Laos

- C. Brunei
- D. China

Answer: **D**

**Explanation:**



- The Association of Southeast Asian Nations, or ASEAN, is a regional & intergovernmental organisation of 10 countries of southeast Asia.
- ASEAN was established in 1967 in Bangkok, Thailand, with the signing of the **ASEAN Declaration (Bangkok Declaration)**.
- Its members are **Thailand, Malaysia, Laos, Cambodia, Indonesia, Singapore, Myanmar, Philippines, Brunei and Vietnam.**
- The organisation aims to accelerate the economic growth, social progress and cultural development in the region through joint endeavours in the spirit of equality and partnership. They work towards the progress of the southeast Asia region.

**84. Consider the following industries:**

1. Petroleum & Refinery production
2. Fertilizers production
3. Steel production
4. Natural Gas production

Arrange them in decreasing order of their weightage in the Index of Industrial Production

(IIP)?

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

Answer: **B**

**Explanation:**

- Index of Industrial Production is an index which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing.
- It is compiled and published every month by the Central Statistics Office (CSO) of the Ministry of Statistics and Programme Implementation.
- The current base year is 2011-2012.
- The Eight Core Industries- **Electricity, steel, refinery products, crude oil, coal, cement, natural gas and fertilizers**- comprise 40.27 per cent of the weight of items included in the IIP.
- **Industry Weight (In percentage)**
  - Petroleum & Refinery production - 28.04
  - Electricity generation - 19.85
  - Steel production - 17.92
  - Coal production - 10.33
  - Crude Oil production - 8.98
  - Natural Gas production - 6.88
  - Cement production - 5.37
  - Fertilizers production - 2.63

85. With reference to the British rule in India, the term “commercialization of agriculture” referred to

- A. Huge investments by the British in agriculture
- B. Use of scientific agriculture techniques
- C. Introduction of formal lending avenues
- D. Shift towards cash crops

Answer: **D**

**Explanation:**



- **Option D is correct:** The British rule in India marked the shift towards cash crops in the country due to the commercialization of agriculture.
- The period saw almost stagnated investment in agriculture, dominance of moneylenders and lack of scientific agriculture techniques.

**86. Consider the following statements about World Press Freedom Index**

- 1) It is published biannually by Reporters Without Borders, a non profit organisation.
- 2) The Index ranks 180 countries and regions according to the level of freedom available to journalists.

**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:**

**About the Index**

- Published **every year** since 2002 by **Reporters Without Borders**, the World Press Freedom Index is an important advocacy tool based on the principle of emulation between states. Hence **statement 1 is incorrect**.
- The Index ranks 180 countries and regions according to the **level of freedom available to journalists**. Hence **statement 2 is correct**,

**Why in News?**

- Reporters Without Borders has released its World Press Freedom Index 2021.
- India has ranked again 142 out of 180 nations.

**Reporters Without Borders**

- Reporters Without Borders, is an international **non-profit organisation** founded in France in 1985.
- It works to safeguard the right to freedom of information.

87. With reference to the International Criminal Court (ICC), consider the following statements.

1. It is the principal judicial organ of the UN.
2. ICC can try individuals charged with the gravest crimes of concern to the international community.
3. Most of the members of the UN including India are parties to ICC.

Which of the statements given above is/are correct?

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

Answer: B

Explanation:

- The International Criminal Court (ICC) is a permanent judicial body established by the **Rome Statute** of the International Criminal Court (1998).
- **Statement 1 is incorrect:** It is an **independent judicial body distinct from the UN**.
- **Statement 2 is correct:** ICC investigates and tries individuals charged with the gravest crimes of concern to the international community: genocide, war crimes, crimes against humanity and the crime of aggression.
- The ICC was established as a court of last resort to prosecute the most heinous offenses in cases where national courts fail to act.
- It is headquartered in **The Hague, Netherlands**.

**Membership**

- **Statement 3 is incorrect:** Only those who ratified the Rome Statute are parties to ICC.
- 122 countries are States Parties to the Rome Statute of the ICC.
- Prominent countries that are not members include China, **India**, Iraq, Libya, Yemen, Qatar and Israel.
- The USA and Russia had signed the treaty but did not ratify it.

**Comparison of ICC and ICJ**

No	International Criminal Court (ICC)	International Court of Justice (ICJ)
----	------------------------------------	--------------------------------------

1	▪ Independent judicial body distinct from the UN	▪ Principal judicial organ of the UN
2	▪ Handles prosecutions of individuals	▪ Handles disputes between sovereign states
3	▪ Established by the Rome Statute in 2002	▪ Established in 1945 by the San Francisco Conference, which also created the UN
4	▪ Only those who ratified the Rome Statute are parties to ICC	▪ All members of the UN are parties to the statute of the ICJ, and nonmembers may also become parties
5	▪ The judges are elected by the Assembly of States Parties, the court's governing body.	▪ The judges are elected by the UN General Assembly and the Security Council
6	▪ Headquarters of both the courts are situated at The Hague, Netherlands.	

88. **With reference to olive ridley turtles, consider the following statements.**

1. They are listed as endangered in the IUCN Red list.
2. They arrive at the beaches in western coast of India annually for mass nesting.

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

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

D. Neither 1 nor 2

Answer: **D**

**Explanation:**

- The olive ridley turtle is considered the most abundant sea turtle in the world.
- Olive ridleys are found **only in warmer waters**, including the southern Atlantic, Pacific and Indian Oceans.
- **Statement 1 is incorrect:** They are listed as **vulnerable** in the IUCN Red list.

**Mass nesting**

- **Statement 2 is incorrect:** The Olive Ridley Turtles come to the beaches of the **Odisha coast** annually between November and December and stay on until April and May for nesting.
- While states like Maharashtra, Goa, and the offshore Andaman islands witness sporadic nesting of olive ridley turtles, **Odisha is the only state in India that sees mass nesting of olive ridley turtles.**
- **Rushikulya** and **Gahirmatha** are the two principal mass nesting sites in Odisha.

**Threats**

- The Olive Ridley's face serious threats across their migratory route, habitat and nesting beaches, due to human activities such as turtle unfriendly fishing practices, development and exploitation of nesting beaches for ports, and tourist centers.
- Though international trade in these turtles and their products is banned, they are still extensively poached for their meat, shell and leather.
- All the five species of sea turtles occurring in India, including the Olive Ridley turtles, are legally protected under **Schedule I** of the Wildlife Protection Act, 1972 and **Appendix I** of the CITES Convention which prohibits trade in turtle products.
- As the nesting period stretches over six months, the Indian Coast Guard undertakes the Olive Ridley Turtle protection program under the code name '**Operation Olivia**' every year.

**89. With reference to 'Gene Editing', Consider the following statements**

1. It is a technique precisely used to modify DNA within a cell.
2. Modifications can be done by addition, removal or altering the DNA of the genome.
3. Crispr-Cas9 is a gene editing tool that uses natural defence mechanism of



bacteria to alter an organism's genetic code.

**Select the correct answer using the given codes**

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

**Answer:D**

**Explanation**

- **Statement 1 and 2 is correct:** Genome editing (also called gene editing) is a group of technologies that **give scientists the ability to change an organism's DNA** (or a technique used to precisely and efficiently modify DNA within a cell).
  - These technologies **allow genetic material to be added, removed, or altered** at particular locations in the genome.
- Several approaches to genome editing have been developed. A recent one is known as CRISPR-Cas9, which is short for **clustered regularly interspaced short palindromic repeats** and CRISPR-associated protein 9 (Cas9)
- **Statement 3 is correct:** CRISPR-Cas9 was adapted from a **naturally occurring genome editing system in bacteria**.
  - The bacteria capture snippets of DNA from invading viruses and use them to create DNA segments known as **CRISPR arrays**
  - The CRISPR arrays allow the bacteria to **"remember" the viruses** (or closely related ones). If the viruses attack again, the **bacteria produce RNA segments from the CRISPR arrays to target the viruses' DNA**. The bacteria then use Cas9 or a similar enzyme to cut the DNA apart, which **disables the virus**.
- The **CRISPR-Cas9 system works similarly** in the lab. As in bacteria, the modified RNA is used to recognize the DNA sequence, and the Cas9 enzyme cuts the DNA at the targeted location.
- Once the DNA is cut, researchers use the cell's own DNA repair machinery to add or delete pieces of genetic material, or to make changes to the DNA by replacing an existing segment with a customized DNA sequence.

- Genome editing is of great interest in the prevention and **treatment of human diseases**. It **holds promise** for the treatment and **prevention** of more complex **diseases such as cancer, heart disease**, mental illness, and human immunodeficiency virus (HIV) infection.
- **Ethical concerns** arise when genome editing, using technologies such as CRISPR-Cas9, is used to alter human genomes. Most of the **changes introduced** with genome editing are **limited to somatic cells**, which are cells **other than egg and sperm cells**.
- These changes **affect only certain tissues and are not passed from one generation to the next**. However, changes made to genes in egg or sperm cells (germline cells) or in the genes of an embryo could be passed to future generations.

#### **DNA (deoxyribonucleic acid)**

- DNA or deoxyribonucleic acid is a **long molecule that contains the unique genetic code of individual**
- **Genome is made of a chemical** called deoxyribonucleic acid, or DNA
- DNA contains **four basic building blocks or base**: adenine (A), cytosine (C), guanine (G) and thymine (T)
- The order or sequence of these bases form the **instructions in the genome**

#### **90. Consider the following statements**

- 1) Measles and Rubella are highly contagious viral diseases.
- 2) Unlike measles, rubella can be prevented with a vaccine.

**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**

#### **Rubella**

- Rubella is a **contagious viral infection** that occurs most often in **children and young adults**. It is the **leading vaccine-preventable** cause of birth defects.

- While rubella virus infection usually **causes a mild fever and rash** in children and adults, **infection during pregnancy**, especially during the first trimester, can result in miscarriage, fetal death, stillbirth, or infants with congenital malformations known as **congenital rubella syndrome (CRS)**
- There is **no specific treatment for rubella** but the disease is preventable by vaccination.
- The rubella virus is **transmitted by airborne droplets** when infected people sneeze or cough. Humans are the **only known host**.

#### **Congenital rubella syndrome**

- Children with CRS can **suffer hearing impairments, eye and heart defects** and other lifelong disabilities, including **autism, diabetes mellitus** and thyroid dysfunction – many of which require costly therapy, surgeries and other expensive care.

#### **Vaccination**

- The **rubella vaccine is a live attenuated strain**, and a single dose gives more than 95% **long-lasting immunity**, which is similar to that induced by natural infection.
- Rubella vaccines are available either in **monovalent formulation** (a vaccine directed at only one pathogen) or more commonly in **combinations with other vaccines such as with vaccines against measles (MR)**, measles and mumps (MMR), or measles, mumps and varicella (MMRV).

#### **Measles**

- **Statement 2 is incorrect:** Measles is a **highly contagious viral disease**. It remains an important cause of death among young children globally, **despite the availability of a safe and effective vaccine**. (so measles can be prevented with a vaccine)
- Under the Global Vaccine Action Plan, **measles and rubella are targeted for elimination in five WHO Regions by 2020**. WHO is the lead technical agency responsible for coordination of immunization and surveillance activities supporting all countries to achieve this goal.
- Measles is **transmitted via droplets** from the nose, mouth or throat of infected persons. Severe measles is more likely **among poorly nourished young children**, especially those with insufficient vitamin A, or whose immune systems have been weakened by HIV/AIDS or other diseases.

#### **Vaccination**

- The **measles vaccine has been in use since the 1960s**. It is safe, effective and inexpensive. WHO recommends immunization for all susceptible children and adults for whom measles vaccination is not contraindicated.
- **Routine measles vaccination** for children, combined with **mass immunization campaigns** in countries with low routine coverage, are key public health strategies to reduce global measles deaths.

**91. Nongkhylllem Wildlife Sanctuary is located in which of the following states?**

- Assam
- Meghalaya
- Karnataka
- Gujarat

**Answer: B**

**Explanation:**

- Nongkhylllem Wildlife Sanctuary is located in the Ri Bhoi district of **Meghalaya**.
- The **Umtrew** is the main river of the area.
- The sanctuary supports different species of fauna such as Royal Bengal Tiger, Clouded Leopard, Indian Bison, and Himalayan Black Bear etc.
- Among the birds, the rare species which can be spotted here are Manipur Bush Quail, Rufous Necked Hornbill and Brown Hornbill.
- Nongkhylllem is an area where annual community hunting had been a tradition, but with sensible intervention of the forest department and conscientious support of the neighboring communities, it is now a pristine sanctuary.

**Why in the news?**

- The disc-footed bat (*Eudiscopus denticulus*) has been recorded in Nongkhylllem Wildlife Sanctuary in Meghalaya which is not its natural habitat.
- With its record, it has raised Meghalaya's bat count to 66, the most for any State in India.
- It has also helped add a genus and species to the bat fauna of India, the ZSI scientists said, counting it to 130 bats species in India.



### **Eudiscopus denticulus/Disk-footed bat**



- IUCN status: **Least Concern**
- It is widely found in Myanmar and Laos.
- It has a flattened skull and sticky pads which enables these bats to rest during night inside cramped spaces, clinging to smooth surfaces such as bamboo internodes.
- It has very high frequency echolocation calls which suits them for orientation in a cluttered environment such as inside bamboo groves.

### **92. Consider the following statements about Asset Reconstruction Company (ARC)**

- 1) It is a specialized financial institution that buys the non-performing assets (NPA) or bad assets from banks and financial institutions so that the latter can clean up their balance sheets.
- 2) ARCs function under the supervision and control of the Securities and Exchange Board of India (SEBI).

**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:**

- An Asset Reconstruction Company is a specialized financial institution that buys the non-performing assets (NPA) or bad assets from banks and financial institutions so that the latter can clean up their balance sheets. Or in other words, ARCs are in the business of **buying bad loans from banks**.
- ARCs clean up the balance sheets of banks when the latter sells these to the ARCs. This helps banks to **concentrate in normal banking activities**. Banks rather than going after the defaulters by wasting their time and effort, can sell the bad assets to the ARCs at a mutually agreed value.

**Objective of ARCs**

- Rapid growth of bad debts/ non-performing assets was the chronic hurdle for healthy growth of Indian economy.
- According to **RBI's Financial Stability Report (FSR)**, banks non-performing assets may rise to as high as 14.8% in one year in case of a severe stress scenario, from 7.5% as of September 2020.
- ARCs acquire the bad debts/NPA accounts from Banks and Financial Institutions and try to resolve expeditiously by availing remedies under existing laws of India.

**Legal Backing**

- ARCs are incorporated under the Companies Act and registered with Reserve Bank of India under section 3 of **The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002**.
- ARCs function under the **supervision and control of the Reserve Bank of India**.

**SARFAESI Act 2002– origin of ARCs**

- The SARFAESI Act provides the legal basis for the setting up of ARCs in India.
- The Act helps reconstruction of bad assets **without the intervention of courts**. Since then, a large number of ARCs were formed and were registered with the RBI which has got the power to regulate the ARCs.
- After enactment of SARFAESI Act in 2002, regulatory guidelines for ARCs were issued in 2003 to enable development of this sector and to facilitate smooth functioning of ARCs.

- Since then, while ARCs have grown in number and size, their **potential for resolving stressed assets is yet to be realised fully.**

#### **Why in News?**

- The RBI has set up a six-member committee to undertake a comprehensive review of the working of asset reconstruction companies and recommend suitable measures for enabling them to meet the growing requirements.
- As per the terms of reference of the committee, the panel will review the existing legal and regulatory framework applicable to ARCs and recommend measures to improve efficacy of ARCs.
- Besides, it has also been asked to review business models of the ARCs.

#### **93. International Ranger Award is given by which of the following ?**

- a) United Nations Environment Programme (UNEP)
- b) International Union for Conservation of Nature (IUCN)
- c) Green Peace
- d) Wildlife Welfare Board of India

**Answer: B**

#### **Explanation:**

##### **About the award**

- It was constituted in 2020. It has been given to 10 rangers this year.
- This award is issued by the International Union for Conservation of Nature (IUCN), Switzerland, World Commission on Protected Areas, International Ranger Federation and Global Wildlife Conservation and Conservation Allies.
- Winners of the IUCN WCPA International Ranger Award will receive a unique uniform patch along with a US\$10,000 **for their associated organisation** to support their work.

##### **Who is a ranger?**

- The working definition of a ranger considered for this award is:
- Any mandated person working at the site-level as a custodian of species, habitats, ecosystems, and cultural heritage.

- Rangers conserve terrestrial and marine protected and conserved areas, whether state, regional, communal, indigenous, or privately managed, in line with legal and institutional frameworks. Their work may combine various roles, including:

1. Conserving and restoring protected and conserved areas
2. Maintaining area integrity and rule of law
3. Developing and maintaining trusting and respectful relationships with communities and stakeholders
4. Engaging and supporting local communities
5. Addressing human-wildlife interactions
6. Monitoring wildlife and habitats
7. Assisting and supporting visitor activities
8. Providing education and awareness

#### **Why in the news?**

- The international ranger awards for 2021 have been issued. Two rangers of India have received this award this year.
- Ramanathapuram Forest Range Officer **S Sathish** has received this award. He was recognised for his work in **marine conservation** at the Gulf of Mannar Marine National Park and Palk Bay region.
- Mahindra Giri, range officer of Rajaji Tiger Reserve, is another recipient of this award. He and his team track and remotely monitor **tigers and leopards**, and have used the resulting knowledge to help successfully reintroduce tigers to the western part of the Reserve.

#### **94. Consider the following statements about Startup India Seed Fund Scheme (SISFS)**

- 1) The aim of the scheme is to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry, and commercialization.
- 2) It was launched by the Ministry of Finance

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

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



**Answer: A**

### **Explanation**

#### **Why in the news?**

- Recently the **Minister of Railways, Commerce & Industry, Consumer Affairs and Food & Public Distribution** launched the **Startup India Seed Fund Scheme (SISFS)**.
- The Scheme was announced during the '**Prarambh: Startup India International Summit**', marking the five-year anniversary of the Startup India initiative

#### **About the scheme**

##### **Aim:**

- To provide **financial assistance to startups** for proof of concept, prototype development, product trials, market entry, and commercialization.

##### **Features**

- The scheme is expected to support an estimated **3,600 eligible startups** through 300 eligible incubators in 4 years with an outlay of Rs.945 crore.
- The SISFS will **Secure seed funding, Inspire innovation, Support transformative ideas, Facilitate implementation, and Start startup revolution.**
- The Scheme will create a robust startup ecosystem, particularly in **Tier 2 and Tier 3 towns of India**, which are often deprived of adequate funding.
- An **Experts Advisory Committee (EAC)** has been created by DPIIT to execute and monitor the Startup India Seed Fund Scheme.
- Grants of upto **Rs 5 Crores** shall be provided to the eligible incubators selected by the EAC.
- The selected incubators shall provide grants of up to **Rs 20 lakhs** for validation of Proof of Concept, or prototype development, or product trials to startups.
- Furthermore, investments of up to **Rs 50 lakhs** shall be provided to the startups for market entry, commercialization, or scaling up through convertible debentures or debt-linked instruments.

### **About Startups**

A startup is a young company founded by one or more entrepreneurs to develop a unique product or service and bring it to market.

It is an entrepreneurial venture in search of enough financial backing to get off the ground.

The first challenge for a startup is to prove the validity of the concept to potential lenders and investors.

### **About seed funding**

Seed Funding typically represents the first official money that a business venture or enterprise raises.

It helps a company to finance its first steps, including things like market research and product development.

There are many potential investors in a seed funding situation: founders, friends, family, incubators, venture capital companies and more.

**95. MANAS is a web based application established to serve which of the following purposes?**

- a) Research based management system to tackle air pollution in India
- b) To strengthen the mechanism for Real Time Monitoring (RTM) of nutritional outcomes in India
- c) It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution
- d) It is a national digital wellbeing platform and an app developed to augment mental well-being of Indian citizens.

**Answer: D**

**Explanation**

**Why in the news?**

- Recently, the “**MANAS**” App was launched to promote wellbeing across age groups.

### Who launched?

- MANAS was initiated by the **Office of the Principal Scientific Adviser** to the Government of India.
- It was jointly executed by **National Institute of Mental Health and Neuro Sciences (NIMHANS)** Bengaluru, **Armed Forces Medical College (AFMC)** Pune and **Centre for Development of Advanced Computing(C-DAC)** Bengaluru.

### About the app

- MANAS is a comprehensive, scalable, and **national digital wellbeing platform** and an app developed to augment mental well-being of Indian citizens.
- MANAS which stands for **Mental Health and Normalcy Augmentation System** was endorsed as a national program by the **Prime Minister's Science, Technology, and Innovation Advisory Council (PM-STIAC)**.
- MANAS App **integrates the health and wellness efforts of various government ministries**, scientifically validated indigenous tools with gamified interfaces developed/researched by various national bodies and research institutions.
- MANAS is **based on life skills** and core psychological processes, with universal accessibility, delivering age-appropriate methods and promoting a positive attitude focusing on wellness.

### Motto:

- Uttam Mann, Saksham Jan - To **build a healthier and happier community**, to empower it to nurture its innate potential for building a Swasth and Atma Nirbhar Bharat.

### Eligibility

- Catering to the overall wellbeing of people of all age groups, the initial version of MANAS focuses on promoting positive mental health in the age group of **15-35 years**.

### Way forward

- The app must be **integrated with the public health schemes** like the National Health Mission, Poshan Abhiyan, e-Sanjeevani and others so that it is used widely.
- Besides, the application must be made **multi-lingual**.

**96. 'Syngas' sometimes seen in news is related to which of the following?**

- a) Gas mixture of hydrogen and carbon monoxide used to produce fuel.
- b) Methane gas produced from cattle dung
- c) Other name of commonly used refrigerant hydrofluorocarbon
- d) Inhalational anaesthetic used during surgeries

Answer: A

**Explanation**

**Syngas**

- Syngas is made from a **mixture of hydrogen and carbon monoxide** and is used to produce a **range of commodities, such as fuels**, pharmaceuticals, plastics, and fertilisers
- The syngas is produced by **gasification of a carbon containing fuel** to a gaseous product. It is usually a **product of coal gasification**.
- The general raw materials used for creation of syngas are coal, petroleum based materials etc

**97. Consider the following statements regarding Codex Alimentarius.**

1. It is an intergovernmental body of the Food and Agriculture Organization of the United Nations (FAO) and WHO.
2. It covers processed, semi-processed and raw foods.

**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: C

**Explanation:**

Both the statements are correct.

- It is an **intergovernmental body established jointly by the UN's Food and Agriculture Organisation (FAO) and the World Health Organisation (WHO)** in 1963, within the framework of the Joint Food Standards Programme.



- It was established to protect the health of consumers and ensure **fair practices in the food trade**.
- Codex standards cover **all the main foods, whether processed, semi-processed or raw**.

**98. 'Patachitra' painting is predominantly practiced in which of the following states?**

- a) Odisha
- b) Maharashtra
- c) Andhra Pradesh
- d) Uttarakhand

**Ans: A**

**Explanation**

- One of the oldest forms of artwork, **Patachitra art depicts Hindu mythological tales and wonders**. Patachitra is a picture painted on a piece of cloth. It is based in the **states of West Bengal and Odisha**
- Primarily based on these stories from the past, Patachitra art is vibrant, unique and is a fine display of dexterous Indian craftsmanship at its best.
- This kind of artwork has a **traditional appeal and is intrinsic with Indian values, customs and rituals**, which are a part and parcel of the Hindu faith and religion.
- What started off as different forms of paintings has however evolved to become an immense **facet of Indian accessories** and other forms of traditional fashion as well.
- Patachitra style of painting is a **unique blend of classical and folk elements** but is more bent towards a folk style in the larger sense.
- What is even more interesting is that this artwork has **Mughal influences as well** when it comes to the character's apparel and fashion sense.
- Features of each character are defined with **clear dark lines** which give a definite shape and appeal. **Natural dyes and colors are used**, all of which are derived from fruits and vegetables.

**99. Consider the following statements about Earth Overshoot Day.**

1. It marks the date when humanity's demand for ecological resources and services in a given year exceeds what Earth can regenerate in that year.
2. It is hosted and calculated by WWF and IUCN.

**Which of the following statements are correct?**

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

**Answer: A**

**Explanation:**

- Earth Overshoot day is hosted and calculated by WWF and Global Footprint Network, an international research organization.
- It provides decision-makers with a menu of tools to help the human economy operate within Earth's ecological limits.
- It marks the date when humanity's demand for ecological resources and services in a given year exceeds what Earth can regenerate in that year.

**100. Consider the following statements regarding the Open Acreage Licensing Policy (OALP)**

1. It gives an option to a company looking for exploring hydrocarbons to select the exploration blocks on its own, without waiting for the formal bid round from the Government
2. It is a part of New Exploration Licensing Policy (NELP)

**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 2 is incorrect:**

The **Open Acreage Licensing Policy**, a critical part of the **Hydrocarbon Exploration and Licensing Policy**, provides **uniform licences for exploration and production of all forms of hydrocarbons**, enabling contractors to explore conventional as well as unconventional oil and gas resources.

**Statement 1 is correct:**

It gives an option to a **company looking for exploring hydrocarbons** to select the exploration blocks on its own, **without waiting for the formal bid** round from the Government.

**Other Features :**

- **Revenue- sharing model:** The government will receive a **share of the gross revenue** from the sale of oil, and gas, etc and will not be concerned with the cost incurred
- Under the OALP, once an explorer selects areas after evaluating the **National Data Repository (NDR)** and submits the Expression of Interest (EoI), it is to be put up for **competitive bidding** and the entity offering the maximum share of oil and gas to the government is awarded the block
- NDR has been created to **provide explorers' data on the country's repositories**, allowing them to choose fields according to their capabilities. Data received through the **National Seismic Programme**, an in-depth study of 26 sedimentary basins are continuously being added to the NDR.

**101. Consider the following pairs**

<b>Island</b>	<b>Owned/ controlled by</b>
---------------	-----------------------------

- |                   |             |
|-------------------|-------------|
| (1) New Caledonia | - France    |
| (2) Hawaii        | - USA       |
| (3) Tasmania      | - Australia |
| (4) Cook Islands  | - Spain     |

Which of the above pairs is/are correctly matched?

(a) 1 only

(b) 1 and 3 only

(c) 1, 2 and 3 only

(d) 1, 2, 3 and 4

Ans: (c)

**Explanation:**

**The Cook Islands** is a self-governing island country in the South Pacific Ocean in free association with **New Zealand** (not Spain). New Zealand is responsible for the Cook Islands' defence and foreign affairs, but these responsibilities are exercised in consultation with the Cook Islands. All the other options are correctly matched.

**102. Consider the following statements regarding the International Space Station (ISS)**

1. It is a habitable artificial satellite located in the low earth orbit.
2. It serves as a microgravity and space environment research laboratory in which crew members conduct experiments
3. The ISS programme is a joint project between P5 countries.

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

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

**Answer: A**

**Explanation**

**Statement 1 is correct:** The International Space Station (ISS) is a space station, or a habitable artificial satellite, in low Earth orbit

- **Low Earth orbit (LEO)** is a geocentric orbits with **altitudes below 2,000 km**
- **Medium Earth orbit (MEO)** is a geocentric orbits ranging in altitude from **2,000 km to just below geosynchronous orbit** at 35,786 kilometers (22,236 miles)

Its first component launched into orbit in 1998 and the **ISS is now the largest human-made body in low Earth orbit.**



**Statement 2 is correct:**The ISS serves as a **microgravity and space environment research laboratory** in which crew members conduct experiments in biology, human biology, physics, astronomy, meteorology, and other fields.

**Statement 3 is incorrect:**The ISS programme is a **joint project between five participating space agencies: NASA (United States), Roscosmos (Russia), JAXA (Japan), ESA (Europe) and CSA (Canada). (not P5 countries)**

The ownership and use of the space station is established by intergovernmental treaties and agreements.

**Why in the news?**

SpaceX launches four astronauts to the International Space Station.

**103. Consider the following statements with respect to Remdesivir and select the most appropriate statement describing it.**

- a) It is a second generation gene editing tool after CRISPR–cas9.
- b) It is an antiviral drug that is used as a treatment for Ebola virus disease and is repurposed to treat COVID-19.
- c) It is a space mission planned by NASA to explore the presence of water vapour in asteroid Benu.
- d) It is the most advanced humanoid with in-built artificial intelligence (AI) technology developed by Microsoft.

**Answer: B**

**Explanation:**

- Remdesivir is an injectable anti-viral formulation that was developed by **US-based Gilead Sciences** in 2014 to treat **Ebola viral disease**.
- Remdesivir was **repurposed to treat the Covid-19** respiratory disease.
- Remdesivir is listed as an **Investigational Therapy** for COVID-19 under the “**National Clinical Management Protocol for COVID-19**”, the guiding document for treatment of Covid-19 patients in India.

**Mechanism Of Action**

- Remdesivir binds to the viral RNA-dependent RNA polymerase, **inhibiting viral replication** through premature termination of RNA transcription.

### Why in the news?

- As India is witnessing a recent surge in COVID cases, it has led to a sudden spike in **demand for Injection Remdesivir** used in treatment of COVID patients.
- **Seven Indian companies are producing Injection Remdesivir** under **voluntary licensing agreement** with M/s. Gilead Sciences, USA which have an installed capacity of about 38.80 lakh units per month.
- In light of the above, the Government of India has **prohibited the exports of Injection Remdesivir and Remdesivir Active Pharmaceutical Ingredients (API)** till the situation improves.

### Other measures to ensure access to Remdesivir

- The Government of India has taken the following steps to ensure easy access of hospital and patients to Remdesivir:
  - All domestic manufactures of Remdesivir have been advised to display on their website, details of their **stockists/distributors** to facilitate access to the drug.
  - Drugs inspectors and other officers have been directed to **verify stocks and check their malpractices** and also take other effective actions to curb hoarding and black marketing.
  - The Department of Pharmaceuticals has been in contact with the domestic manufacturers to **ramp up the production of Remdesivir**.

### 104. Which among the following is an objective of 'Swamitva Scheme'?

- a) To provide social security benefits to urban street vendors
- b) To map residential land ownership in the rural sector using modern technology
- c) Enabling the access to digital platforms in order to bridge digital divide in India
- d) A common national programme to develop and contribute towards the e-learning content

**Answer: B**

### Explanation

- SVAMITVA (Survey of villages and mapping with improvised technology in village areas) scheme is a collaborative effort of the **Ministry of Panchayati Raj, State Panchayati Raj Departments, State Revenue Departments and Survey of India**.

- Launched in 2020, it is a **central sector scheme** that aims to provide rural people with the **right to document their residential properties** so that they can use their property for economic purposes. The scheme is for surveying the land parcels in rural inhabited areas using **Drone technology**.

### **Objectives**

- The outcome from the scheme would include updating the record of rights in the revenue/property registers and issuance of property cards to the property owners. This would facilitate **monetisation of rural residential assets** for credit and other financial services.
- It will also lead to creation of **accurate land records** for rural planning and determination of **property tax**.
- Through the SVAMITVA scheme, the government hopes that **property disputes and legal cases will be reduced**.
- Other gram panchayats and community assets like village roads, ponds, canals, open spaces, school, anganwadi, health sub-centres etc will also be surveyed and GIS maps will be created. These maps can be used to prepare better quality gram panchayat development plans.

### **Coverage**

- There are about 6.62 lakh villages in the country which will be eventually covered in this scheme. The entire work is likely to be spread over a period of four years (2020 -2024).
- Presently, the pilot phase is being approved for the year 2020-21. Pilot Phase will extend to **8 states** – Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Punjab and Rajasthan.
- The **Ministry of Panchayati Raj (MoPR)** is the Nodal Ministry for implementation of the scheme. **Survey of India** shall work as the technology partner for implementation.

### **Why in News?**

- The government has announced that Prime Minister Narendra Modi will launch the distribution of over four lakh e-property cards under the SWAMITVA scheme.

### **Related Information**

#### **About Survey of India**

- The National Survey and Mapping Organization, also known as the Survey of India, is the oldest scientific department of the Government of India.

- Set up in 1767, it is under the **Department of Science & Technology**.
- As the nation's **Principal Mapping Agency**, Survey of India ensures that the country's domain is explored and mapped suitably, provides base maps for expeditious and integrated development and ensures that all resources contribute with their full measure to the progress, prosperity and security of the country.

**105. The 'Vivad se Vishwas' scheme sometimes seen in news is associated with which of the following?**

- Grievance redressal mechanism for sexual harassment of women at workplace
- Restructuring of Non performing assets for public sector banks (PSB)
- Dispute resolution mechanism for Direct taxes
- None of the above

**Answer: C**

**Explanation**

- **Vivad se Vishwas** is a **dispute resolution scheme** for direct taxes. It follows the **Sabka Vishwas Scheme for settlement of legacy disputes in excise duty and service taxes**, which was quite successful and closed on January 15, 2020.
- Under the proposed scheme, a taxpayer would be required to **pay only the amount of the disputed taxes** and will get **complete waiver of interest and penalty** provided he pays within the stipulated time.

**Why in the news?**

- The Government has extended the deadline for making payment under tax dispute resolution scheme Vivad Se Vishwas till 30th of June 2021.

**106. With reference to 'Ways and Means Advances', consider the following statements**

- These are temporary loan facilities provided by RBI to the government to enable it to meet temporary mismatches between revenue and expenditure
- RBI is the sole authority to decide the limits for 'Ways and Means Advances'
- The rate of interest is the same as the repo rate

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

- 1 and 3 only
- 2 only



c) 2 and 3 only

d) 1 only

**Answer: A**

**Explanation**

**Ways and Means Advances**

- They are **temporary loan facilities** provided by RBI to the government to enable it to meet temporary mismatches between revenue and expenditure
- The government makes **an interest payment** to the central bank when it borrows money.
- The **rate of interest is the same as the repo rate**, while **the tenure is three months**.
- The **limits for WMA are mutually decided by the RBI and the Government of India** (RBI is not a sole authority to decide)

**Why in News?**

- The RBI has announced that the existing interim Ways and Means Advances (WMA) limit of Rs 51,560 crore for all states and Union Territories will continue up to September 30, 2021, as the effect of the Covid-19 pandemic is still prevalent.
- The Reserve Bank will review the WMA limit thereafter, depending on the course of the pandemic and its impact on the economy.
- The RBI said it has revised the WMA Scheme of States and Union Territories (UTs) based on the recommendations of the Advisory Committee on WMA to state governments.

**107. Which of the following missions comes under the National Action Plan on Climate Change (NAPCC)?**

- 1) National Mission for Sustaining the Himalayan Ecosystem
- 2) National Water Mission
- 3) National Mission for Sustainable Agriculture
- 4) National Mission for Enhanced Energy Efficiency
- 5) National Solar Mission

**Select the correct answer using the codes given below**

- a) 3,4 and 5 only
- b) 2,3,4 and 5 only

- c) 1,2,3 and 4 only
- d) 1,2,3,4 and 5

Answer: D

### Explanation

- The National Action Plan on Climate Change (NAPCC) is a government document that includes **eight ambitious goals** set for the country to achieve. Emphasizing the overriding priority of maintaining high economic growth rates to raise living standards, the plan “identifies measures that **promote development objectives while also yielding co-benefits** for addressing climate change effectively.”
- It aims at **creating awareness among the representatives** of the public, different agencies of the government, scientists, industry and the community as a whole on the **threat posed by climate change** and the steps proposed at the level of India to counter these changes.

### The guiding principles of the plan are

- Qualitative change in the method through which the national growth objectives will be achieved i.e. by **enhancing ecological sustainability** leading to further mitigation
- Deployment of appropriate technologies for extensive and **accelerated adaptation**, and mitigation of greenhouse gases
- Implementation through **linkages with civil society, local governments** and public-private partnerships
- International cooperation, **transfer of technology** and funding

### Missions under National Action Plan on Climate Change (NAPCC)

- **National Solar Mission:** This initiative started in 2010 to promote the use of solar power for power generation and other uses with the ultimate objective of **making solar competitive with fossil-based energy options**. Recently, India achieved 20 GW (giga watt) cumulative solar capacity -- achieving the milestone four years ahead of the target for 2022 originally set in the National Solar Mission.
- **National Mission for Enhanced Energy Efficiency:** The initiative was undertaken to promote the market for energy efficiency by **fostering innovative policies and effective market instruments**. Building on the **Energy Conservation Act 2001**, the plan recommends mandating specific energy consumption decreases in large energy-consuming industries, with a system for companies to **trade energy-savings certificates** etc

- **National Mission on Sustainable Habitat:** To promote energy efficiency as a core component of urban planning, the plan calls for extending the existing **Energy Conservation Building Code**; management of solid waste and shift to public transport. The **Ministry of Housing and Urban Affairs** backs the mission.
- **National Water Mission:** The mission was put in place to ensure integrated water resource management helping to conserve water, **minimize wastage and ensure more equitable distribution** both across and within states. This mission is backed by the National Water Policy as well as the Ministry of Water Resources, River Development and Ganga Rejuvenation.
- **National Mission for Sustaining the Himalayan Ecosystem:** The plan aims to **conserve biodiversity, forest cover, and other ecological values** in the Himalayan region, where glaciers that are a major source of India's water supply are projected to recede as a result of global warming.
- **National Mission for a Green India:** It aims at protecting, **restoring and enhancing India's diminishing forest cover** and responding to climate change by a combination of adaptation and mitigation measures.
- **National Mission for Sustainable Agriculture:** It has been formulated for **enhancing agricultural productivity especially in rain-fed areas** focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.
- **National Mission on Strategic Knowledge for Climate Change:** The mission seeks to build a dynamic and **vibrant knowledge system that informs and supports national policy** and action for responding effectively to climate change challenges, while not compromising on the nation's growth goals. Department of Science and Technology drives the mission

#### **Why in the news?**

- Two IITs (Mandi and Guwahati) and IISc Bengaluru have released a report on 'Climate vulnerability assessment for adaptation planning in India using a common framework' after conducting assessment across all the states.
- It was part of a capacity building programme under the **National Mission on Sustaining the Himalayan Ecosystem** and **National Mission on Strategic Knowledge for Climate Change**.



108. **Thotlakonda Buddhist monastery is located in which of the following states?**

- a) Andhra Pradesh
- b) Orissa
- c) Bihar
- d) Madhya Pradesh

**Answer: A**

**Explanation**

**Why in News?**

- Historians and biologists are campaigning to protect the ancient Buddhist site of Thotlakonda in Visakhapatnam.

**About Thotlakonda**



- **Thotlakonda Buddhist Complex** is situated on a hill near Bheemunipatnam about 15 kilometres from **Visakhapatnam** in **Andhra Pradesh**.
- The excavations established the existence of a **Hinayana** Buddhist complex which flourished 2000 years ago.
- The excavations revealed **Satavahana dynasty coins** and **Roman silver coins** indicating foreign trade; terracotta tiles, stucco decorative pieces, miniature stupa models in stone, and **Buddha footprints** were also found, inscribed **Chhatra** pieces, terracotta and glass beads, bangles, and stone sculptural remains at the site.



- The excavations also yielded twelve inscriptions in the **Brahmi script**. Thotlakonda's peak activity was between the 2nd century BCE and the 2nd century CE owing to brisk Roman trade and religious missions sent abroad.
- The site is also home to birds and raptors like the white-bellied sea eagle, Indian rock eagle, Indian spotted eagle, black-shouldered kite, and common kestrel.

109. **Exercise Varuna is a bilateral maritime exercise between the navies of**

- a) India and Srilanka
- b) India and France
- c) India and Thailand
- d) India and Bangladesh

**Answer: B**

**Explanation:**

**Why in the news?**

- The 19th edition of the **Indian and French Navy bilateral exercise 'VARUNA-2021'** is scheduled to be conducted in the Arabian Sea from 25th to 27th April 2021.

**News in detail**

- The three day exercise will see high tempo-naval operations at sea, including
  - advanced air defence and anti-submarine exercises,
  - intense fixed and rotary wing flying operations,
  - tactical manoeuvres,
  - surface and anti-air weapon firings,
  - underway replenishment and other maritime security operations.
- Units of both navies will endeavour to enhance their war-fighting skills to demonstrate their ability as an integrated force to **promote peace, security and stability in the maritime domain**.

**Significance**

- VARUNA-21 highlights growing bonhomie and showcases **increased levels of synergy, coordination and inter-operability** between the two friendly navies.

- These interactions further underscore the **shared values as partner navies**, in ensuring freedom of seas and commitment to an open, inclusive Indo-Pacific and a rules-based international order.

**110. Consider the following statements about Malaria**

- 1) Malaria is a life-threatening bacterial disease caused by Plasmodium.
- 2) Children aged under 5 years are the most vulnerable group affected by malaria.
- 3) Malaria cases in India have drastically increased in the last five years.

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

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

**Answer: B**

**Explanation:**

**About Malaria**

- Malaria is a life-threatening disease caused by ***Plasmodium* parasites**.
- There are **5 parasite species** that cause malaria in humans, and 2 of these species – ***P. falciparum*** and ***P. vivax*** – pose the greatest threat.
- The parasites are spread to people through the bites of infected **female *Anopheles* mosquitoes**.
- Children aged under 5 years are the most vulnerable group affected by malaria.
- **Symptoms:** Fever, tiredness, vomiting, headaches, seizures, chills, etc.
- **Diagnosis:** Examination of blood films or by antigen-based rapid diagnostic tests (RDT).
- **Prevention:** Vector control is the main way to prevent and reduce malaria transmission. Two forms of vector control – insecticide-treated mosquito nets and indoor residual spraying – are effective in a wide range of circumstances.
- **Treatment:** Antimalarial medications depending on the type of malaria.
- **Vaccine:** **RTS,S/AS01 (RTS,S)** (trade name **Mosquirix**) is the world's first malaria vaccine shown to provide partial protection against malaria in young children. The vaccine is being

provided to young children through national immunization programs in parts of three sub-Saharan African countries as part of a pilot introduction that began in 2019.

#### **Why in the news?**

- Union Health Minister Dr Harsh Vardhan said that the country has witnessed 84 per cent reduction in malaria cases in 2020 as compared to 2015. Over 83 per cent reduction in deaths has also been reported in 2020.
- Every year, 25th April is observed as **World Malaria Day**. This year's theme for the day is **Reaching the Zero Malaria target**.

#### **111. Consider the following statements with respect to wheat cultivation**

1. It requires a cool growing season and bright sunshine at the time of ripening
2. Black soil region of the Deccan is one of the important wheat-growing zones in the country

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

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

**Answer: C**

#### **Explanation**

- Wheat is the second most important cereal crop after rice. It is the **main food crop in north and north-western part** of the country.
- **Statement 1 is correct:** This rabi crop requires a **cool growing season and bright sunshine** at the time of ripening.
- It requires **50 to 75 cm of annual rainfall** evenly distributed over the growing season.
- **Statement 2 is correct:** There are two **important wheat-growing zones** in the country – the Ganga-Satluj plains in the north-west and **black soil region of the Deccan**.
- The major wheat-producing states are Punjab, Haryana, Uttar Pradesh, Madhya Pradesh, Bihar and Rajasthan.

#### **112. Ambubachi Mela is celebrated in which among the following states ?**

- (a) Meghalaya

- (b) Kerala
- (c) Arunachal Pradesh
- (d) Assam

**Ans : D**

**Explanation**

The Ambubachi Mela is celebrated in the capital city of Guwahati, in the northeastern state of **Assam** in India.

The Ambubachi Mela is the most important festival of the **Kamakhya Temple** of Guwahati. The Ambubachi is a ritual observed with “Tantrik means”. It is believed that the presiding goddess of the temple, Devi Kamakhya, the Mother Shakti, goes through her annual cycle of menstruation during this time stretch.

**113. The Sagarmala Project is related to**

- A. Making all national highways free of various railway crossings.
- B. Improving road connectivity particularly on economic corridors, border areas and far flung areas.
- C. To promote, develop and harness the potential of tourism in India.
- D. To promote port-led direct and indirect development and to provide infrastructure to transport goods to and from ports quickly, efficiently and cost-effectively.

**Answer: D**

**Explanation:**

- The Sagarmala project seeks to **develop a string of ports around India's coast**. The objective of this initiative is to promote “Port-led development” along India's 7500 km long coastline.
- It aims to develop access to new development regions and enhance connectivity with main economic centres and beyond through expansion of rail, inland water, coastal and road services.
- The **Union Ministry of Shipping** has been appointed as the nodal ministry for this initiative.



- To assist in implementation of the Sagarmala Programme, the **Sagarmala Development Company Limited** was incorporated in 2016 under the Companies Act, 2013 by the Ministry of Shipping with authorized capital of INR 1000 crore and subscribed capital of INR 90 crore.

### **Significance**

- India is located along key international trade routes in the Indian Ocean and has a long coastline of over 7,000 km. Approximately **95% of India's merchandise trade (by volume) passes through sea ports.**
- Yet, **capacity constraints and lack of modern facilities** at Indian ports tremendously elongates the time taken to ship goods in and out of the country and has **held back India's share in world trade.** For example, Turnaround time (TAT) at major ports was approximately 2.5 days in 2018-19, whereas the global average benchmark is 1-2 days.
- In addition to this, **last mile connectivity to the ports** is one of the major constraints in smooth movement of cargo to/from the hinterland. Around 87% of Indian freight uses either road or rail for transportation of goods. A significant share of this cargo experiences "idle time" during its transit to the ports due to capacity constraints on highways and railway lines connecting ports to production and consumption centers. Although water-borne transport is much safer, cheaper and cleaner, compared to other modes of transportation, it accounts for less than 6% of India's modal split.
- By comparison, coastal and inland water transportation contribute to 47% of China's freight modal mix, while in Japan and US, this share is 34% and 12.4% respectively. Significant savings can be achieved by shifting movement of industrial commodities like coal, iron ore, cement and steel to coastal and inland waterways.

### **Vision of the Sagarmala Programme**

- The vision of the programme is to reduce logistics cost for EXIM and domestic trade with minimal infrastructure investment. This includes:
  - Reducing cost of transporting domestic cargo through optimizing modal mix
  - Lowering logistics cost of bulk commodities by locating future industrial capacities near the coast
  - Improving export competitiveness by developing port proximate discrete manufacturing clusters
  - Optimizing time/cost of EXIM container movement

## Components

- Components of Sagarmala Programme are:
  - **Port Modernization & New Port Development:** De-bottlenecking and capacity expansion of existing ports and development of new greenfield ports;
  - **Port Connectivity Enhancement:** Enhancing the connectivity of the ports to the hinterland, optimizing cost and time of cargo movement through multi-modal logistics solutions including domestic waterways (inland water transport and coastal shipping);
  - **Port-linked Industrialization:** Developing port-proximate industrial clusters and Coastal Economic Zones to reduce logistics cost and time of EXIM and domestic cargo;
  - **Coastal Community Development:** Promoting sustainable development of coastal communities through skill development & livelihood generation activities, fisheries development, coastal tourism etc.
  - **Coastal Shipping & Inland Waterways Transport:** Impetus to move cargo through the sustainable and environment-friendly coastal and inland waterways mode.

114. Consider the following pairs:

Major Ports	State
1. Kandla Port	: Karnataka
2. Ennore Port	: Andhra Pradesh
3. Paradip Port	: Odisha
4. Mormugao Port	: Goa

**Which of the above pairs are correctly matched?**

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

Answer: **D**

### Explanation:

- Currently, India has 12 major ports. These are Kandla Port (Gujarat), Jawaharlal Nehru Port (JNPT; Maharashtra), Mumbai Port Trust (Maharashtra), New Mangalore Port (Karnataka), Cochin Port (Kerala), Mormugao Port (Goa), Paradip Port (Odisha), Visakhapatnam (Andhra

Pradesh), Port of Kolkata (West Bengal), Chennai Port (Tamil Nadu), Tuticorin Port (Tamil Nadu), Ennore Port (also known as Kamarajar Port; Tamil Nadu).

- While the major ports fall under the administrative control of the **Ministry of Shipping**, the non-major ports come under the administrative jurisdiction of the respective **State maritime boards or governments**.
- Of the major ports, only **Ennore** has been constituted under the **Companies Act, 2013**, while the rest are administered and governed by the provisions of the **Major Port Trusts Act 1963**.
- Last year, the Union Cabinet approved the setting up of the country's 13th major port at **Vadhavan** in Maharashtra.



115. The main objective of the GOAL programme is

- A. Double the global tiger population by 2022.
- B. To provide mentorship to tribal youth through digital mode.



- C. Department of Science & Technology's initiative to accelerate research in Quantum computing.
- D. Phasing out the production of numerous substances that are responsible for ozone depletion.

Answer: **B**

**Explanation:**

- The **Ministry of Tribal Affairs** has launched the "GOAL (Going Online As Leaders)" programme in partnership with **Facebook**.
- The GOAL programme is designed to provide **mentorship to tribal youth through digital mode** and reduce the gap between tribal and non-tribal youth.

**Objectives of the programme**

- The programme intends to **upskill and empower 5,000 tribal youths** in the current phase to harness the full potential of digital platforms and tools to learn new ways of doing business, explore and connect with domestic and international markets.
- It has been designed with a long term vision to develop the potential of tribal youth and women to help them acquire skills and knowledge through mentorship in various sectors including horticulture, food processing, bee keeping, tribal art and culture, medicinal herbs, entrepreneurship among others.

**Programme implementation**

- In this program, 5000 scheduled tribe youth (to be called 'Mentees') will get an opportunity to get training by experts from different disciplines and fields (to be called 'Mentors'). There will be 1 mentor for 2 mentees.
- The mentees and mentors will be selected based on their inputs in such a way that it represents tribal youth from varied professions and has representation from urban and rural areas across India.
- The program will focus on three core areas – **Digital Literacy, Life Skills and Leadership and Entrepreneurship**, and on sectors such as Agriculture, Art & Culture, Handicrafts & Textiles, Health, Nutrition, among others.
- All the selected mentees will be provided with smartphones and Internet access (for one year) by Facebook along with exposure to various external forums that will give opportunity to the participants to showcase their entrepreneurial skills and leadership abilities.



- The programme will also create **awareness amongst tribal beneficiaries** about various schemes initiated by Central and State Governments for welfare of STs as well as their fundamental duties.
- Efforts will be made to integrate the program with other government schemes such as Mudra Yojana, Kaushal Vikas Yojana, Jan Dhan Yojana, Skill India, Start Up India, Stand Up India, among others. This will enable participants to leverage opportunities provided under these government schemes.
- **Option A** is related to the St. Petersburg Declaration (2010).
- **Option C** is related to the Quantum-Enabled Science & Technology (QuEST) programme.
- **Option D** is related to the Montreal protocol.

**116. Consider the following statements about Janani Suraksha Yojana**

- 1) The objective of the scheme is to reduce maternal and infant mortality by promoting institutional delivery among pregnant women.
- 2) It was launched by the Ministry of Health and Family Welfare.

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

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

**Answer: C**

**Explanation:**

**About the Yojana**

- Janani Suraksha Yojana (JSY) is a **safe motherhood intervention** under the **National Health Mission** launched by the **Ministry of Health and Family Welfare** in 2005.
- It is being implemented with the objective of **reducing maternal and neonatal mortality by promoting institutional delivery** among pregnant women especially with weak socio-economic status i.e. women from Scheduled Castes, Scheduled Tribes and BPL households..
- **JSY integrates cash assistance with delivery and post-delivery care.**
- The scheme is under implementation in **all states and Union Territories (UTs)**, with a special focus on Low Performing States (LPS).

- **Cash assistance:** Under the JSY, eligible pregnant women are entitled for cash assistance **irrespective of the age of mother and number of children** for giving birth in a government or accredited private health facility.
- **BPL pregnant women, who prefer to deliver at home**, are entitled to a cash assistance of **Rs 500 per delivery** regardless of age of women and the number of children. The rationale is that the beneficiary would be able to use the cash assistance for her care during delivery or to meet incidental expenses of delivery.
- **Focus:** The scheme focuses on the poor pregnant woman with **special dispensation for States having low institutional delivery rates** namely the States of Uttar Pradesh, Uttaranchal, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Assam, Rajasthan, Orissa and Jammu and Kashmir. While these States have been named as Low Performing States (LPS), the remaining States have been named as High performing States (HPS).
- The Yojana enables the States/UTs to hire the services of a **private specialist** to conduct **Caesarean Section** or for the management of Obstetric complications, in the Public Health facilities, where Government specialists are not in place.
- States are encouraged to **accredit private health facilities** for increasing the choice of delivery care institutions.

#### **Why in the news?**

- An international team of researchers has found that the money given under the Janani Suraksha Yojana is less than the total expenses of facility-based childbirth, in terms of both monetary and real costs.
- They have also found that less than 50 per cent of eligible women take advantage of the scheme due to poor infrastructure at the hospitals.
- Instead of monetary benefits, the use of maternal healthcare facilities is largely driven by the grass-root level community health workers known as ASHAs (Accredited Social Health Activists), researchers said.
- The researchers recommended that it is of utmost importance to address critical gaps around quality of care at the public primary healthcare facilities.

**117. Consider the following statements**

- 1) Organic products are currently exported from India only if they are produced, processed, packed and labelled as per the requirements of the National Programme for Organic Production (NPOP).
- 2) Millets have been a major commodity of the organic product exports from the country.

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

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

**Answer: A**

**Explanation:**

**What's in the news?**

- The Ministry of Commerce and Industry has announced that in terms of quantity, the **exports of organic food products grew by 39 per cent** to eight lakh 88 thousand metric tonne during the last financial year compared to 2019-20.
- The growth in organic products has been achieved despite logistical and operational challenges posed by the COVID19 pandemic.
- **Oil cake meal** has been a major commodity of the organic product exports from the country followed by **oil seeds, cereals and millets, tea, medicinal plant products and dry fruits**.
- India's organic products have been exported to **58 countries** including USA, European Union, Canada, Great Britain, Australia, Switzerland, Israel, South Korea.

**Regulations in India**

- Organic products are currently exported from India only if they are produced, processed, packed and labelled as per the requirements of the **National Programme for Organic Production (NPOP)**.
- The NPOP has been implemented by **Agricultural and Processed Food Products Export Development Authority (APEDA)** since its inception in 2001.
- The NPOP certification has been recognised by the European Union and Switzerland which enables India to export unprocessed plant products to these countries without the requirement of additional certification. The equivalency with the EU also facilitates the export of Indian organic products to the United Kingdom even in the post Brexit phase.



- India now has **more than 30 lakh ha area** registered under organic certification and slowly more and more farmers are joining the movement. **India** ranks fifth in terms of area and is at the top in terms of total number of producers (base year 2019).
- Despite deep inroads of modern agricultural practices, still, there are large contiguous areas in hills, tribal districts, desert and rained areas in India that continue to remain free from chemical input usage. With little efforts, such traditional/ default organic areas can be brought under organic certification almost immediately.
- As per the established norm of organic production systems, the areas having chemical input usage history are required to undergo a **transition period of a minimum 2-3 years** to qualify as organic. During this period, farmers need to adopt standard organic agriculture practices and keep their farms under the certification process. On successful completion, such farms can be certified as organic after 2-3 years. The certification process also requires elaborate documentation and time to time verification by the certification authorities.

118. Consider the following statements about the Asian Development Bank (ADB).

1. Voting power of ADB is distributed equally among all member countries.
2. China is the largest shareholder of ADB.

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:**

- Founded in 1966, the Asian Development Bank's (ADB) headquarters are in Manila, Philippines. The Asian Development Bank's primary mission is to foster growth and cooperation among countries in the Asia-Pacific Region.
- At present, ADB comprises 68 members (including **India**)- of which 49 are from within Asia and the Pacific and **19 outside**.



- **Statement 1 is incorrect:** The ADB was modeled closely on the World Bank, and has a similar weighted voting system where votes are distributed in proportion with members' capital subscriptions.
- **Statement 2 is incorrect:** The two largest shareholders of the ADB are **the US and Japan**.
- ADB is an official United Nations Observer.

119. Which of the following statements refer to Vaccine hesitancy?

- A. Preventing an infectious disease from spreading by immunising a certain percentage of the population.
- B. Situation in which sufficient proportions of a population develop immunity for an infectious disease after being infected.
- C. Delaying in acceptance or refusal of vaccines despite availability of vaccination services.
- D. Both A and B

**Answer: C**

**Explanation:**

Delaying in acceptance or refusal of vaccines despite availability of vaccination services refer to vaccine hesitancy.

Option A and B refer to herd immunity.

**What does herd immunity mean?**

- Herd immunity refers to preventing an infectious disease from spreading by **immunising a certain percentage of the population**.
- While the concept is most commonly used in the context of vaccination, herd immunity can also be achieved after **enough people have become immune after being infected**.
- Hence both a and b refers to herd immunity.

120. A rise in the general level of prices may be caused by

1. Increase in the money supply
2. Decrease in the aggregate level of output
3. Increase in the effective demand
4. Deflation spiral

Select the correct answer using the code given below.

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

Answer: C

**Explanation:**

- A rise in the general level of prices in an economy is referred to as Inflation.
- It is caused by an increase in the money supply, decrease in the aggregate level of output and an increase in the effective demand.
- A deflationary spiral is a downward price reaction to an economic crisis leading to lower production, lower wages, decreased demand, and still lower prices. It leads to deflation where general price levels decline, as opposed to inflation which is when general price levels rise. **Hence, option 4 is incorrect.**

**121. Consider the following statements about PM CARES Fund**

- 1) PM CARES Fund accepts voluntary contributions by individuals or organizations as well as contributions as part of Corporate Social Responsibility (CSR) from Companies or Public Sector Undertakings (PSUs).
- 2) All contributions towards the PM CARES Fund are 100% exempt from Income Tax.

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

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

Answer: C

**Explanation**

- The Prime Minister's Citizen Assistance and Relief in Emergency Situations (PM CARES) Fund was set up in the aftermath of the Covid-19 pandemic to mobilize resources. The Fund was established on 27 March, 2020.

- PM CARES Fund is a **public charitable trust**. It has been set up keeping in mind the need for having a dedicated fund with the primary objective of dealing with any kind of emergency or distress situation, like posed by the COVID-19 pandemic, and to provide relief to the affected.
- The **Prime Minister** is Chairperson (ex-officio) of the PM CARES Fund and Minister of Defence, Minister of Home Affairs and Minister of Finance, Government of India are ex-officio Trustees of the Fund.

### Objectives

- The primary objectives of the PM CARES Fund Trust are:-
1. To undertake and support relief or assistance of any kind relating to a **public health emergency or any other kind of emergency, calamity or distress**, either man-made or natural, including the creation or upgradation of healthcare or pharmaceutical facilities, other necessary infrastructure, funding relevant research or any other type of support.
  2. To render financial assistance, provide grants or payments of money or take such other steps as may be deemed necessary by the Board of Trustees to assist the affected population.
  3. To undertake any other activity, which is not inconsistent with the above Objects.

### Legal Provisions

- PM CARES Fund has been registered as a Public Charitable Trust under the Registration Act, 1908.
- PM CARES Fund accepts **voluntary contributions** by individuals/organizations as well as contributions as part of **Corporate Social Responsibility (CSR)** from Companies/Public Sector Undertakings (PSUs). However, **contributions flowing out of budgetary sources of the PSUs are not accepted.**
- All contributions towards the PM CARES Fund are **100% exempt from Income Tax** under Section 80(G) of the Income Tax Act, 1961 for those who opt for the old tax slabs.
- Any contribution made to the PM CARES Fund by any Company or a PSU shall **qualify as CSR expenditure** as provided under the Companies Act, 2013.
- PM CARES Fund is audited by an **independent auditor.**

### Whether Foreign Donation is accepted in the PM CARES Fund?

- **Yes.** PM CARES Fund has received exemption from operation of all provisions of the **Foreign Contribution (Regulation) Act, 2010.**

### Why in News?

- The PM CARES Fund has approved the allocation of funds for the installation of 551 dedicated Pressure Swing Adsorption (PSA) medical oxygen generation plants inside public health facilities in the country.
- The basic aim behind establishing PSA oxygen generation plants at government hospitals in the district headquarters is to further strengthen the public health system and ensure that each of these hospitals has a captive oxygen generation facility.
- Such an in-house captive oxygen generation facility would address the day-to-day medical oxygen needs of these hospitals and the district.

### 122. Consider the following statements

- 1) India is yet to ratify the Trade Related Aspects of Intellectual Property Rights (TRIPS) Agreement of WTO.
- 2) The Intellectual Property Rights covered under the TRIPS agreement does not include patents.

**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**

**TRIPS Agreement**

- TRIPS Agreement is part of the “single undertaking” resulting from the Uruguay Round negotiations. It was introduced for **evolving multilateral trading system**.
- This implies that the TRIPS Agreement applies to **all WTO members**, mandatorily.
- **For India**, the WTO's TRIPS agreement **became binding from 2005 after it ratified the TRIPS Agreement. Hence statement 1 is incorrect.**

**What is Intellectual Property Right ?**



- Intellectual property rights or IPRs are **rights given to people over the creations of their minds**. These rights are given by society through the State as an incentive to produce and **disseminate ideas and expressions** that will benefit society as a whole.
- Unlike Fundamental Rights of citizens which are guaranteed by the Constitution of a country, IPRs are **statutory rights** enacted by the lawmaking authority in a country.

**Which IPRs are covered under TRIPS?**

The IPRs covered by the TRIPS Agreement are

- **Copyright and related rights** (i.e. the rights of performers, producers of sound recordings and broadcasting organizations)
- **Trademarks, including service marks**
- Industrial designs
- **Patents** including the protection of new varieties of plants. Hence statement 2 is incorrect.
- Layout-designs (topographies) of integrated circuits
- Undisclosed information, including trade secrets and test data
- **Geographical indications** including appellations of origin

123. **Which of the following statements regarding Global Hunger Index (GHI) Report-2020 is/are incorrect?**

- 1) The report is an annual publication that is jointly prepared by the World Bank and WeltHungerHilfe.
- 2) India's rank has improved from 102 in 2019 to 94 in 2020.
- 3) India has the highest prevalence of wasted children under five years in the world.

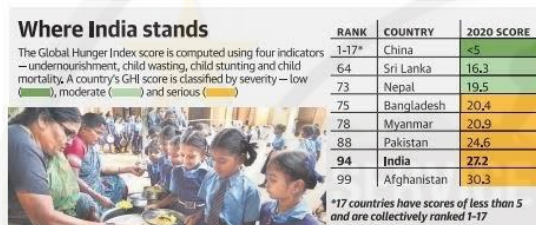
**Select the answer using the codes given below**

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

**Answer: C**

**Explanation**

- The report is an annual publication that is jointly prepared by the **Concern Worldwide** (an Irish agency) and the **Welt Hunger Hilfe** (a German organization). (not world bank) Hence **Statement 1 is incorrect.**
- In the recently released **Global Hunger Index (GHI) Report-2020**, India was ranked at **94th position out of 107 countries. (While it was ranked at 102nd position out of 117 countries in 2019)** Hence **statement 2 is correct.**
- The report is based on four GHI indicators namely, **undernourishment, child stunting, child wasting, and child mortality.**



### Highlight of the report:

- India has the **highest prevalence of wasted children under five years** in the world, which reflects acute undernutrition, according to the Global Hunger Index 2020. Hence **statement 3 is correct.**
- Country has the highest prevalence of 'wasted children'; even Bangladesh and Pakistan score better
- **Child stunting** has actually **improved** significantly, from 54% in 2000 to less than 35% now.
- India has **improved in child mortality rates**, which is now at 3.7%.
- In the region of south, east and south-eastern Asia, the only countries which fare worse than India are **Timor-Leste, Afghanistan and North Korea.**

### 124. Consider the following statements about NavIC

- 1) It is an autonomous regional satellite navigation system established and maintained by ISRO.
- 2) It covers only Indian mainland and not beyond that.

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

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

d) Neither 1 nor 2

**Answer: A**

**Explanation:**

- NavIC (Navigation with Indian Constellation) is an **autonomous regional satellite navigation system** established and maintained by **ISRO**.
- It **covers India and a region extending up to 1,500 km beyond** Indian mainland (primary coverage area).
- It provides position accuracy better than 20 m (20) and timing accuracy better than 50 ns (20).
- The actual measurements demonstrate accuracy better than 5 m and 20 ns respectively.
- **NavIC based applications are being used in various civilian sectors, including, transport, map applications, and timekeeping.**
- Today major mobile chipset manufacturers like Qualcomm, MediaTek and Broadcom already support NavIC across various chipset platforms.
- NavIC is an indigenous positioning system that is under Indian control.
- There is no risk of the service being withdrawn or denied in a given situation.

125. **Which of the following countries does not border Turkey?**

- a) Syria
- b) Bulgaria
- c) Georgia
- d) Germany

**Answer: D**

**Explanation:**



126. Base erosion and profit shifting (BEPS) is a technical term indicating the tax avoidance strategies of Multi National Corporations (MNCs) that reduces tax base for countries. This has led to launching of BEPS project to tackle the problem of profit shifting. This project is an initiative of which of the following?

- a) International Monetary Fund (IMF)
- b) Organisation for Economic Co-operation and Development (OECD)
- c) World Bank
- d) Asian Development Bank (ADB)

**Answer: B**

**Explanation**

- Base erosion and profit shifting refers to **the phenomenon where companies shift their profits to other tax jurisdictions**, which usually have lower rates, thereby eroding the tax base in India.
- India in July 2019 ratified **the international agreement to curb base erosion and profits shifting (BEPS) - Multilateral Convention to Implement Tax Treaty Related Measures**.
- The Convention is an **outcome of the OECD / G20 BEPS Project** to tackle base erosion and profit shifting through tax planning strategies that exploit gaps and mismatches in tax rules to artificially shift profits to low or no-tax locations where there is little or no economic activity, resulting in little or no overall corporate tax being paid.



- **The Organisation for Economic Cooperation and Development (OECD)** has developed an Action Plan called “**Base Erosion and Profit Shifting (BEPS) Action Plan 13**” to ensure that a multinational enterprise would report its profit correctly where it is earned.
- The **Base Erosion and Profit Shifting (BEPS) Action 13 report** (Transfer Pricing Documentation and Country-by-Country Reporting) provides a template for **multinational enterprises (MNEs) to report annually** and for each tax jurisdiction in which they do business the information set out therein. This report is called **the Country-by-Country (CbC) Report**
- This information enables an **enhanced level of assessment of tax risk** by both tax administrations

**127. Which of the following is/are the functions of Small Farmers Agri-Business Consortium (SFAC)?**

1. Helping formation and growth of Farmer Producer Organizations (FPOs)
2. Promotion of small agribusiness through Venture Capital Assistance (VCA) scheme
3. Implementation of National Agriculture Market (e-NAM) Electronic Trading platform

**Select the correct answer using the codes given below**

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

Answer: C

**Explanation**

**SFAC**

- The Government established Small Farmers Agri-Business Consortium (SFAC) as a **Society in 1994 to facilitate agri-business ventures by catalysing private investment** through Venture Capital Assistance (VCA) Scheme in close association with financial institutions.
- The role of State SFACs is to **aggressively promote agribusiness project development** in their respective States.

· The Society is governed by **Board of Management** which is chaired, ex-officio, by **Hon'ble Union Minister for Agriculture and Farmers Welfare** as the President and the Secretary, Department of Agriculture, Cooperation and Farmers Welfare is the ex-officio Vice-President

**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

128. Which of the following is/are the main activities of TRIFED?

- 1) Retail Marketing Development
- 2) Minor Forest Produce Marketing Development
- 3) Skill up-gradation & Capacity Building of ST Artisans and MFP Gatherers

**Select the correct answer using the codes given below**

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

**Answer: D**

**Explanation**

- TRIFED is a national-level apex organization functioning under the administrative control of the **Ministry of Tribal Affairs** and it came into existence in 1987.
- TRIFED works with the main objective of promoting tribal art and craft for the benefit of tribal artisans of the country, under the scheme “**Institutional Support for Development & Marketing of tribal products**” of the Ministry of Tribal Affairs.
- TRIFED is engaged in procurement and marketing of tribal art and craft items through its chain of 40 retail outlets called **TRIBES INDIA** which offers a range of tribal products.

## Objectives

- The ultimate objective of TRIFED is socio-economic development of tribal people in the country by way of marketing development of the tribal products such as metal craft, tribal textiles, pottery, tribal paintings and pottery on which the tribals depend heavily for a major portion of their income.
- TRIFED acts as a facilitator and service provider for tribes to sell their product.
- The approach by TRIFED aims to empower tribal people with knowledge, tools and pool of information so that they can undertake their operations in a more systematic and scientific manner.
- It also involves capacity building of the tribal people through sensitization, formation of Self Help Groups (SHGs) and imparting training to them for undertaking a particular activity.

## Main activities to TRIFED include:

- Retail Marketing Development
- Minor Forest Produce Marketing Development
- Skill up-gradation & Capacity Building of ST Artisans and MFP Gatherers
- R&D Development/Intellectual Proprietary Rights (IPR) Activity

## 129. Consider the following statements about public finance

1. Repayment of loan is a part of capital expenditure
2. All grants given to state governments and Union territories are treated as capital expenditure
3. Interest payments are treated as revenue expenditure

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

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

Answer: **B**

## Explanation:

- An expenditure that neither creates assets nor reduces a liability is categorised as revenue expenditure. If it creates an asset or reduces a liability, it is categorised as capital

expenditure.

- **Repayment of loan is also capital expenditure because it reduces liability.**
- **All grants given to state governments and Union territories are also treated as revenue expenditure, even if some of these grants may be used for the creation of capital assets.**
- **Interest payments are treated as revenue expenditure.**

130. Which of the following forms a part of the Concurrent list (As Specified in the 7<sup>th</sup> schedule of Indian Constitution)?

1. Bankruptcy and insolvency
2. Welfare of labour
3. Civil procedure
4. Public health and sanitation

**Select the correct answer using the codes given below**

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

**Answer: D**

**Explanation**

- The constitutional provisions in India on the **subject of distribution of legislative powers between the Union and the States** are defined under several articles; the **most important in this regard is articles 246** of the Constitution of India.
- Article 246 deals with the **7th Schedule of the Indian Constitution** that mentions three lists named as Union List, State List and Concurrent List which specify the divisions of power between Union and States.
- The Union List is a **list of 100** (Originally 97) numbered items as provided in the Seventh Schedule to the Constitution of India. The Union Government or Parliament of India has exclusive power to legislate on matters relating to these items.



- The **State List is a list of 61** (Originally 66) items in the Schedule Seven to the Constitution of India. The respective state governments have exclusive power to legislate on matters relating to these items.

- Concurrent list contains 52 (Originally 47) items currently in the list: This includes items which are under joint domain of the Union as well as the respective States.

#### **Some of the important subjects in Concurrent List**

- Criminal law
- Criminal procedure
- **Marriage and divorce**; infants and minors; adoption; wills, intestacy and succession; joint family and partition
- Transfer of property other than agricultural land
- **Bankruptcy and insolvency**
- Evidence and oaths; recognition of laws, public acts and records, and judicial proceedings.
- **Civil procedure**
- Prevention of cruelty to animals
- Adulteration of foodstuffs and other goods.
- Commercial and industrial monopolies, combines and trusts.
- Trade unions; industrial and labour disputes.
- Social security and social insurance; employment and unemployment.
- **Welfare of labour** including conditions of work, provident funds, employers' liability, workmen's compensation, invalidity and old age pensions and maternity benefits
- Education, including technical education, medical education and universities
- Legal, medical and other professions.
- Charities and charitable institutions, charitable and religious endowments and religious institutions.
- Vital statistics including registration of births and deaths.
- Ports other than those declared by or under law made by Parliament or existing law to be major ports.
- Weights and measures except establishment of standards
- Factories

- Electricity
- Newspapers, books and printing presses

**Public health and sanitation is a part of state list.**

