DATE: 13.11.2026

1) Consider the following statements:
   1. Exercise Sea Vigil was conceptualized after the 26/11 Mumbai terror attacks to strengthen India's coastal security.
   2. The exercise focuses exclusively on guarding India's land-locked Himalayan borders.

   Which of the statements given above is/are correct?
   (a) Only 1
   (b) Only 2
   (c) Both 1 and 2
   (d) Neither 1 nor 2

2) Consider the following statements with regard to the Climate Change Performance Index (CCPI) 2027:
   1. India secured the 28th rank in the CCPI 2027, with a 'High' performance rating.
   2. India achieved its 2030 Nationally Determined Contribution target of 50% installed electricity capacity from non-fossil fuel sources.
   3. The index evaluates countries using 14 indicators grouped into four major categories.
   4. Greenhouse Gas Emissions carry the highest weightage among the four assessment categories.

   Select the answer using the code given below:
   (a) 1 and 2 only
   (b) 2 and 3 only
   (c) 3 and 4 only
   (d) 2, 3 and 4 only

3) Consider the following pairs regarding Particularly Vulnerable Tribal Groups (PVTGs) in India:

S. No.	PVTG	State
1.	Jarawa	Andaman and Nicobar Islands
2.	Baiga	Madhya Pradesh
3.	Chenchu	Telangana
4.	Toda	Odisha

   How many of the pairs given above are correctly matched?
   (a) Only one
   (b) Only two
   (c) Only three
   (d) All four

4) Consider the following statements regarding the Stand-Up India Scheme:
   1. It is implemented by the Ministry of Commerce and Industry.
   2. It mandates at least one SC/ST and one woman borrower per bank branch for loans between ₹10 lakh and ₹1 crore.
   3. Loans are restricted strictly to greenfield enterprises.

   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

5) With reference to the National Credit Guarantee Trustee Company Limited (NCGTC), consider the following statements:
   1. It is a wholly owned company of the Department of Financial Services under the Ministry of Finance.
   2. It facilitates the flow of institutional credit by providing guarantee coverage to eligible lending institutions against specified credit risks.
   3. Under the credit guarantee schemes administered by it, the guarantee coverage is extended to eligible borrowers against the risk of default on their loan obligations.

Which of the statements given above are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Explanation

1) Answer: (A)

- **Statement 1 is correct: Exercise Sea Vigil** is a pan-India coastal defense exercise coordinated by the Indian Navy. It was conceptualized to validate and strengthen the maritime security and coastal defense architecture established in the aftermath of the tragic **26/11 Mumbai terror attacks**.
- **Statement 2 is incorrect:** The exercise does **not** focus on land-locked Himalayan borders. Instead, it spans the entire **coastline and Exclusive Economic Zone (EEZ)** of India, focusing exclusively on maritime security, coastal defense, and assets deployed across coastal states and union territories.
- **Therefore, option A is the correct answer.**

2) Answer: (D)

- India secured the 28th rank in the CCPI 2027 but received a '**Medium**' **performance rating**, not a 'High' rating. **Hence, statement 1 is incorrect.**
- India achieved its 2030 Nationally Determined Contribution (NDC) target of 50% cumulative installed electric power capacity from non-fossil fuel-based energy resources in June 2025, well ahead of the target year. **Hence, statement 2 is correct.**
- The CCPI evaluates countries using 14 indicators grouped into four major categories: Greenhouse Gas Emissions, Renewable Energy, Energy Use and Climate Policy. **Hence, statement 3 is correct.**
- Greenhouse Gas Emissions carry the highest weightage of **40%** in the CCPI. The remaining three categories-Renewable Energy, Energy Use and Climate Policy each carry a weightage of 20%. **Hence, statement 4 is correct.**
- **Therefore, option D is the correct answer.**

3) Answer: (C)

- **Jarawa — Andaman and Nicobar Islands**: **Correctly matched**. The Jarawa are an indigenous people of the Andaman Islands in the Indian union territory of Andaman and Nicobar Islands, and are officially designated as a PVTG.
- **Baiga — Madhya Pradesh**: **Correctly matched**. The Baiga tribe is prominently found in Madhya Pradesh (as well as parts of Chhattisgarh and Jharkhand) and is a recognized PVTG.
- **Chenchu — Telangana**: **Correctly matched**. The Chenchu tribe is an indigenous community residing primarily in the Nallamala forest region across Telangana and Andhra Pradesh, and they are a notified PVTG.
- **Toda — Odisha**: **Incorrectly matched**. The Toda tribe is indigenous to the **Nilgiri Hills of Tamil Nadu**, not Odisha. (They are one of the recognized PVTGs of Tamil Nadu.)
- **Therefore, option C is the correct answer.**

4) Answer: (B)

- **Statement 1 is incorrect:** It is administered by the **Ministry of Finance** (Department of Financial Services), not the Ministry of Commerce and Industry.
- **Statement 2 is correct:** Every Scheduled Commercial Bank branch must facilitate composite loans (₹10 lakh–₹1 crore) to at least one SC/ST and one woman entrepreneur.
- **Statement 3 is correct:** Funding applies exclusively to first-time (**greenfield**) ventures in manufacturing, services, trading, or agri-allied sectors.
- **Therefore, option B is the correct answer.**

5) Answer: (A)

- **Statement 1 is correct:** NCGTC is a **wholly owned company of the Department of Financial Services (DFS)**, Ministry of Finance, Government of India. It was incorporated on 28 March 2014 under the **Companies Act, 1956.**
- **Statement 2 is correct:** NCGTC acts as a **common trustee company** to manage and operate **multiple Credit Guarantee Trust Funds**. It facilitates institutional credit by providing guarantee coverage to eligible lending institutions, thereby reducing their credit risk and encouraging lending to underserved sectors.
- **Statement 3 is incorrect:** The guarantee coverage is extended to **eligible lending institutions** against specified defaults on loans extended by them to eligible borrowers. It is not a guarantee extended to borrowers against their own loan defaults.
- Hence, statements 1 and 2 only are correct.
- **Therefore, option A is the correct answer**