

UPSC 2016

1. Which of the following statements is/are correct?

1. A Bill pending in the Lok Sabha lapses on its prorogation.
2. A Bill pending in the Rajya Sabha, which has not been passed by the Lok Sabha, shall not lapse on dissolution of the Lok Sabha.

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 ||| B

Solution ||| • Prorogation of house terminates the session of the House. Prorogation does not affect the bills or any other business pending before the House.

- Dissolution of house ends the very life of the existing House, and new elections are held.
- When the Lok Sabha is dissolved, all business including bills, motions, resolutions, notices, petitions and so on pending before it or its committees lapse. However, a bill pending in the Rajya Sabha but not passed by the Lok Sabha does not lapse.

2. Which of the following is/are the indicator/indicators used by IFPRI to compute the Global Hunger Index Report?

1. Undernourishment
2. Child stunting
3. Child mortality

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • The Global Hunger Index (GHI) is designed to comprehensively measure and track hunger globally and by country and region. GHI is calculated each year by the International Food Policy Research Institute (IFPRI).

- The GHI ranks countries based on four key indicators —

undernourishment, child mortality, child wasting and child stunting.

● India has been ranked at 100th position out of 119 countries on the global hunger index in 2017. India ranks below many of its neighbouring countries such as China (29th rank), Nepal (72), Myanmar (77), Sri Lanka (84) and Bangladesh (88). However, India is ahead of Pakistan (106) and Afghanistan (107).

<https://www.thehindu.com/news/national/india-100th-on-global-hunger-index-trails-north-korea-bangladesh/article19846437.ece>

3. There has been a persistent deficit budget year after year. Which action/actions of the following can be taken by the Government to reduce the deficit?

1. Reducing revenue expenditure
2. Introducing new welfare schemes
3. Rationalizing subsidies
4. Reducing import duty

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| ● Budgetary deficit is the difference between all receipts and expenses in both revenue and capital account of the government.

- In order to reduce budget deficit, expenses should be reduced and receipts should be increased.
- Welfare schemes increase the expenses of government, hence they would increase the deficit.
- Rationalizing subsidies i.e. reducing subsidies would reduce expenses of government. Hence this step would reduce the deficit.
- Duties and taxes are sources of revenue of government. Reducing import duty would reduce earnings of government. Hence, it would increase the deficit.

4. The establishment of 'Payment Banks' is being allowed in India to promote financial inclusion. Which of the following statements is/are correct in this context?

1. Mobile telephone companies and supermarket chains that are owned and controlled, by residents are eligible to be promoters of Payment

Banks.

2. Payment Banks can issue both credit cards and debit cards.
 3. Payment Banks cannot undertake lending activities.
- Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • Payments banks is a new model of banks conceptualised by the Reserve Bank of India (RBI). Mobile telephone companies and supermarket chains that are owned and controlled, by residents are eligible to be promoters of Payment Banks.

- They can't offer loans but can raise deposits of upto Rs. 1 lakh, and pay interest on these balances just like a savings bank account does.They can enable transfers and remittances through a mobile phone.
- They can offer services such as automatic payments of bills, and purchases in cashless, chequeless transactions through a phone.
- They can issue debit cards and ATM cards usable on ATM networks of all banks. However, they cant issue credit cards.
- They can transfer money directly to bank accounts at nearly no cost being a part of the gateway that connects banks.They can provide forex cards to travellers, usable again as a debit or ATM card all over India.

<https://www.thehindu.com/business/all-you-need-to-know-about-payment-banks/article7561353.ece>

5.With reference to 'LiFi', recently in the news, which of the following statements is/are correct?

1. It uses light as the medium for high speed data transmission.
 2. It is wireless technology and is several times faster than 'WiFi'.
- Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • Li-Fi is a technology for wireless communication between devices using light to transmit data.

- Li-Fi is similar to Wi-Fi. The key technical difference is that Wi-Fi uses radio frequency to transmit data.
- Using light to transmit data allows Li-Fi to offer several advantages like working across higher bandwidth, working in areas susceptible to electromagnetic interference (e.g. aircraft cabins, hospitals) and offering higher transmission speed.

6.The term 'Intended Nationally Determined Contributions' is sometimes seen the news in the context of

- A. Pledges made by the European countries to rehabilitate refugees from the war-affected Middle East
- B. Plan of action outlined by the countries of the world to combat climate change
- C. Capital contributed by the member countries in the establishment of Asian Infrastructure Investment Bank
- D. Plan of action outlined by the countries of the world regarding Sustainable Development Goals

Answer ||| B

Solution ||| • Intended Nationally Determined Contributions (INDCs) is a term used under the United Nations Framework Convention on Climate Change (UNFCCC) for reductions in greenhouse gas emissions.

- India's Intended Nationally Determined Contribution is balanced and comprehensive. India aims to reduce the Emissions Intensity of its GDP by 33 to 35 per cent by 2030 from 2005 level and to create additional carbon sink of 2.5 to 3 billion tonnes of CO₂ equivalent through additional forest and tree cover by 2030.

7.Which one of the following is a purpose of 'UDAY', a scheme of the Government?

- A. Providing technical and financial assistance to start-up entrepreneurs in the field of renewable sources of energy
- B. Providing electricity to every household in the country by 2018
- C. Replacing the coal-based power plants with natural gas, nuclear, solar, wind and tidal power plants over a period of time
- D. Providing for financial turnaround and revival of power distribution

companies

Answer ||| D

Solution ||| Ujwal DISCOM Assurance Yojana (UDAY) is the financial turnaround and revival package for electricity distribution companies of India (DISCOMs). The scheme envisages:

- Financial Turnaround
- Operational improvement
- Reduction of cost of generation of power
- Development of Renewable Energy
- Energy efficiency & conservation

<https://www.uday.gov.in/about.php>

8. With reference to 'IFC Masala Bonds', sometimes seen in the news, which of the statements given below is/are correct?

1. The International Finance Corporation, which offers these bonds, is an arm of the World Bank.
 2. They are the rupee-denominated bonds and are a source of debt financing for the public and private sector.
- Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| ● The International Finance Corporation (IFC) is an international financial institution that offers investment, advisory, and asset-management services to encourage private-sector development in developing countries. The IFC is a member of the World Bank Group and is headquartered in Washington, D.C.

- Bonds are instruments of debt - typically used by corporates to raise money from investors.
- Masala Bonds are rupee-denominated bonds issued to overseas buyers. The first Masala bond was issued by the World Bank backed International Finance Corporation in November 2014.
- The Reserve Bank of India has issued guidelines allowing Indian companies, non-banking finance companies (HDFC, India Bulls Housing Finance are examples of such companies) and infrastructure investment trusts and real investment trusts (investment vehicles that pool money

from various investors and invest in infrastructure and real estate sectors) to issue rupee-denominated bond overseas.

<https://www.thehindu.com/business/Industry/Masala-bonds-the-flavour-of-the-moment/article10235321.ece>

9.Regarding the taxation system of Krishna Deva, the ruler of Vijayanagar, consider the following statements:

1. The tax rate on land was fixed depending on the quality of the land.
2. Private owners of workshops paid an industries 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

Solution ||| • Krishnadevaraya was an emperor of the Vijayanagara Empire who reigned from 1509–1529.

- In Vijayanagara Empire, land revenue was the chief source of income. Land was divided into four categories for purposes of assessment, wet land, dry land, orchards and woods. Land tax was fixed one-third to one-sixth depending upon the quality of the land. The rates varied according to the type of the crops, soil, method of irrigation, etc.

- Apart from land revenue, other taxes were: irrigation tax, import-export duties on merchandise goods, Professional tax from shopkeepers, workmen and musicians.

10.Which one of the following books of ancient India has the love story of the son of the founder of Sunga dynasty?

- A. Swapnavasavadatta
- B. Malavikagnimitra
- C. Meghadoota
- D. Ratnavali

Answer ||| B

Solution ||| • The Shunga Empire was established by Pushyamitra Shunga, after the fall of the Maurya Empire. Its capital was Pataliputra. Pushyamitra Shunga was succeeded by his son Agnimitra.

- The Mālavikāgnimitram is a Sanskrit play by Kālidāsa which tells the story of the love of Agnimitra, the Shunga Emperor.

11. In the context of which of the following do you sometimes find the terms 'amber box, blue box and green box' in the news?

- A. WTO affairs
- B. SAARC affairs
- C. UNFCCC affairs
- D. India-EU negotiations of FTA

Answer ||| A

Solution ||| • In WTO terminology, subsidies in general are identified by "Boxes" which are given the colours of traffic lights: green (permitted), amber (slow down — i.e. be reduced), red (forbidden).

- The subsidies that distort the international trade by making products of a particular country cheaper as compared to same or similar product from another country is slotted under Amber box.
- Blue box subsidies cover certain direct payments to farmers where the farmers are required to limit production.
- Green box subsidies are deemed to be minimally trade-distorting.

12. Which of the following is/are included in the capital budget of the Government of India?

1. Expenditure on acquisition of assets like roads, buildings, machinery, etc.
2. Loans received from foreign governments
3. Loan and advances granted to the States and Union Territories

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| • Capital Budget consists of capital receipts and payments.

- Capital receipts are loans raised by the government from the public (which are called market loans), borrowings by the government from the Reserve Bank and other parties through sale of treasury bills, loans

received from foreign bodies and governments, and recoveries of loans granted by the Central government to state and Union Territory governments and other parties.

- Capital payments consist of capital expenditure on acquisition of assets like land, buildings, machinery, and equipment, as also investments in shares, loans and advances granted by the Central government to state and Union Territory governments, government companies, corporations and other parties.

13. What is/are the importance/importances of the 'United Nations Convention to Combat Desertification'?

1. It aims to promote effective action through innovative national programmes and supportive international partnerships.
2. It has a special/particular focus on South Asia and North Africa regions, and its Secretariat facilitates the allocation of major portion of financial resources to these regions.
3. It is committed to bottom-up approach, encouraging the participation of local people in combating the desertification.

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • Adopted in 1994, United Nations Convention to Combat Desertification (UNCCD) entered into force in 1996 and became a legally binding international agreement linking environment and development to sustainable land management. The Convention addresses specifically the issue of Desertification, Land Degradation and Drought (DLDD) in arid, semi-arid and dry sub-humid areas of drylands, which are home to some of the most vulnerable people and ecosystems in the world.

- The functions of its secretariat are to make arrangements for sessions of the Conference of the Parties (COP) and its subsidiary bodies established under the Convention, and to provide them with services as required. One key task of the secretariat is to compile and transmit reports submitted to it. Secretariat does not allocate funds.

<https://envfor.nic.in/division/unccd-india>

14. Recently, which one of the following currencies has been proposed to be added to the basket of IMF's SDR?

- A. Rouble
- B. Rand
- C. Indian Rupee
- D. Renminbi

Answer ||| D

Solution ||| • The SDR is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves.

- SDRs can be exchanged for freely usable currencies. The value of the SDR is based on a basket of five major currencies—the US dollar, the euro, the Chinese renminbi (RMB), the Japanese yen, and the British pound sterling.

<https://www.imf.org/en/About/Factsheets/Sheets/2016/08/01/14/51/Special-Drawing-Right-SDR>

15. Which reference to the International Monetary and Financial Committee (IMFC), consider the following statements:

1. IMFC discusses matters of concern affecting the global economy, and advises the International Monetary Fund (IMF) on the direction of its work.
 2. The World Bank participated as observer in IMFC's meetings.
- 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

Solution ||| • The IMFC advises and reports to the IMF Board of Governors on the supervision and management of the international monetary and financial system, including on responses to unfolding events that may disrupt the system. Although the IMFC has no formal decision-making powers, in practice, it has become a key instrument for providing strategic direction to the work and policies of the Fund.

- A number of international institutions, including the World Bank, participate as observers in the IMFC's meetings.

<https://www.imf.org/en/About/Factsheets/A-Guide-to-Committees-Groups-and-Clubs#IC>

16. 'Rashtriya Garima 'Abhiyaan' is a national campaign to

- A. Rehabilitate the homeless and destitute persons and provide them with suitable sources of livelihood
- B. Release the sex workers from their practice and provide them with alternative sources of livelihood
- C. Eradicate the practice of manual scavenging and rehabilitate the manual scavengers
- D. Release the bonded labourers from their bondage and rehabilitate them

Answer ||| C

Solution ||| • Rashtriya Garima 'Abhiyaan' is a national campaign to eradicate the practice of manual scavenging and rehabilitate the manual scavengers.

• Ministry of Social Justice and Empowerment has associated reputed NGOs like Safai Karamchari Andolan, Rashtriya Garima Abhiyan, Sulabh International etc. for identification of manual scavengers and their rehabilitation.

17. With reference to the cultural history of medieval India, consider the following statements:

1. Siddhas (Sittars) of Tamil region were monotheistic and condemned idolatry.
2. Lingayats of Kannada region questioned the theory of rebirth and rejected the caste hierarchy.

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

Solution ||| • The Lingayats challenged the idea of caste and the "pollution" attributed to certain groups by Brahmanas. They also questioned the theory of rebirth.

• Religious leaders like Siddhas did not function within the orthodox Brahmanical framework. They were monotheistic and had condemned idolatry.

18. Which of the following best describes the term 'import cover,' sometimes seen in the news?

- A. It is the ratio of value of imports to the Gross Domestic Product of a country
- B. It is the total value of imports of a country in a year
- C. It is the ratio between the value of exports and that of imports between two countries
- D. It is the number of months of imports that could be paid for by a country's international reserves

Answer ||| D

Solution ||| Import cover of reserves is a traditional trade-based indicator of reserve adequacy. It is defined in terms of the number of months of import equivalent to reserves.

19. Consider the following pairs:

<i>Community some-</i>	<i>In the affairs of times mentioned in the news</i>
1. Kurd	: Bangladesh
2. Madhesi	: Nepal
3. Rohingya	: Myanmar

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

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

Answer ||| C

Solution ||| • The Kurds are an ethnic group in the Middle East. They live around Turkey, Iran, Iraq and Syria.

- Madhesi people live in the Terai of Nepal.
- The Rohingya people are a stateless people from Rakhine State, Myanmar.

20. With reference to 'Organization for the Prohibition of Chemical Weapons (OPCW)', consider the following statements:

- 1. It is an organization of European Union in working relation with NATO and WHO.

2. It monitors chemical industry to prevent new weapons from emerging.
3. It provides assistance and protection to States (Parties) against chemical weapons threats.

Which of the statements given above is/are correctly?

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

Answer ||| B

Solution ||| • The Organisation for the Prohibition of Chemical Weapons (OPCW) is an intergovernmental organization and not an organization of European Union. It is the implementing body of the Chemical Weapons Convention (CWC), which entered into force in 1997. As of today OPCW has 192 Member States, who are working together to achieve a world free of chemical weapons.

• The OPCW Member States share the collective goal of preventing chemistry from ever again being used for warfare, thereby strengthening international security. To this end, the Convention contains four key provisions:

- destroying all existing chemical weapons under international verification by the OPCW;
- monitoring chemical industry to prevent new weapons from re-emerging;
- providing assistance and protection to States Parties against chemical threats; and
- fostering international cooperation to strengthen implementation of the Convention and promote the peaceful use of chemistry.

21. With reference to 'Pradhan Mantri Fasal Bima Yojana', consider the following statements:

1. Under this scheme, farmers will have to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
2. This scheme covers post-harvest losses arising out of cyclones and unseasonal rains.

Which of the statements given above is/are correctly?

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

Answer ||| B

Solution ||| The highlights of Pradhan Mantri Fasal Bima Yojana are as under:

- There will be a uniform premium of only 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops. (Hence there is no uniform premium of two percent for any crop).
- There is no upper limit on Government subsidy. Even if balance premium is 90%, it will be borne by the Government.
- The scheme covers post-harvest losses arising out of cyclones and unseasonal rains.

22. In which of the following regions of India are you most likely to come across the 'Great Indian Hornbill' in its natural habitat?

- A. Sand deserts of northwest India
- B. Higher Himalayas of Jammu and Kashmir
- C. Salt marshes of western Gujarat
- D. Western Ghats

Answer ||| D

Solution ||| • The Great Indian Hornbill has been listed as "Near Threatened" by the International Union for Conservation of Nature (IUCN).

- The Great Indian Hornbill is found in the Indian subcontinent and Southeast Asia. In India, it is found in the Western Ghats and the Nilgiris.

<https://www.thehindu.com/sci-tech/energy-and-environment/call-to-preserve-habitat-of-great-indian-hornbills-in-the-nilgiris/article18350675.ece>

23. Which of the following are the key features of 'National Ganga River Basin Authority (NGRBA)'?

1. River basin is the unit of planning and management.
2. It spearheads the river conservation efforts at the national level.
3. One of the Chief Ministers of the States through which the Ganga flows becomes the Chairman of NGRBA on rotation basis.

Select the correct answer using the code given below.

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

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

Answer ||| A

Solution ||| • NGRBA has been established in 2009 with the objectives of (a) ensuring effective abatement of pollution and conservation of the river Ganga by adopting a river basin approach to promote inter-sectoral co-ordination for comprehensive planning and management; and (b) maintaining environmental flows in the river Ganga with the aim of ensuring water quality and environmentally sustainable development.

- NGRBA has been mandated as a planning, financing, monitoring and coordinating authority for strengthening the collective efforts of the Central and State governments for effective abatement of pollution and conservation of river Ganga so as to ensure that by the year 2020 no untreated municipal sewage or industrial effluent will flow into the river Ganga.

- The authority is chaired by the Prime Minister and has as its members the Union Ministers concerned, the Chief Ministers of the States through which Ganga flows, viz., Uttarakhand, Uttar Pradesh, Bihar, Jharkhand and West Bengal, among others.

<https://nmcg.nic.in/ngrbaread.aspx>

24. Why does the Government of India promote the use of 'Neem-coated Urea' in agriculture?

- A. Release of Neem oil in the soil increases nitrogen fixation by the soil microorganisms
- B. Neem coating slows down the rate of dissolution of urea in the soil
- C. Nitrous oxide, which is a greenhouse gas, is not at all released into atmosphere by crop fields
- D. It is a combination of a weedicide and a fertilizer for particular crops

Answer ||| B

Solution ||| Neem oil acts as a 'nitrification inhibitor' when coated on urea. By slowing down urea hydrolysis and nitrification, it allows a more gradual release of nitrogen, which can be used by the plant. Neem-coating increases nitrogen use efficiency. Also, since the urea action is prolonged, the plants stay greener for a longer time. The other impacts of Neem Coated Urea are:

- Improvement in soil health;
- Reduction in costs with respect to plant protection chemicals;

- Reduction in pest and disease attack;
- An increase in yield of paddy, sugarcane, maize and soybean
- Diversion of highly subsidized urea towards non-agricultural purposes negligible among farmers after the introduction of the mandatory policy of production and distribution of the only Neem coated urea.

25. Consider the following statements:

1. The Chief Secretary in a State is appointed by the Governor of that State.
2. The Chief Secretary in a State has a fixed tenure.

Which of the statements given above is/are correctly?

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

Answer ||| D

Solution ||| • The post of Chief Secretary is the senior-most position held in the civil services of the states and union territories of India.

- Chief Secretary is considered to be the Chief Executive of the state government and considered to be 'a linchpin' in the administration.
- Chief Secretary of the state also acts as the ex-officio Chairman of the State Civil Service Board, which recommends transfer/postings of officers of All India Services and State Civil Services in the state.
- Chief Secretaries are appointed by the state's Chief Minister and there is no fixed tenure for Chief Secretaries.

26. With reference to 'Stand Up India Scheme', which of the following statements is/are correct?

1. Its purpose is to promote entrepreneurship among SC/ST and women entrepreneurs.
2. It provides for refinance through SIDBI.

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • The Stand up India scheme aims at promoting entrepreneurship among women and scheduled castes and tribes.
• The Stand Up India Scheme provides for refinance window through Small Industries Development Bank of India (SIDBI) with an initial amount of Rs. 10,000 crore.

<https://pib.nic.in/newsite/PrintRelease.aspx?relid=134220>

27.The FAQ accords the status of 'Globally Important Agricultural Heritage System (GIAHS)' to traditional agricultural systems. What is the overall goal of this initiative?

1. To provide modern technology, training in modern farming methods and financial support to local communities of identified GIAHS so as to greatly enhance their agricultural productivity
2. To identify and safeguard eco-friendly traditional farm practices and their associated landscapes, agricultural biodiversity and knowledge systems of the local communities
3. To provide Geographical Indication status to all the varieties of agricultural produce in such identified GIAHS

Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • In order to safeguard and support the world's agri-cultural heritage systems, in 2002 FAO started an initiative for identification and the dynamic conservation of Globally Important Agricultural Heritage systems (GIAHS).

• This GIAHS Initiative promotes public understanding, awareness, national and international recognition of Agricultural Heritage systems. Looking to safeguard the social, cultural, economic and environmental goods and services these provide to family farmers, smallholders, indigenous peoples and local communities, the programme fosters an integrated approach combining sustainable agriculture and rural development.

The goals of GIAHS are:

- To understand and appreciate the nature friendly agricultural practices of local and tribal populations around the world.
- To document indigenous knowledge.
- To conserve and promote these knowledge at global scale to promote food security, sustainable development.
- Providing incentives for local population by measures like eco-labeling,

eco-tourism.

<https://www.fao.org/giahs/background/en/>

28. Which of the following is/are tributary/tributaries of Brahmaputra?

1. Dibang
2. Kameng
3. Lohit

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| The important tributaries of Brahmaputra river are: Dibang River, Lohit River, Kameng River, Teesta River and Subansiri River etc.

29. The term 'Core Banking Solution' is sometimes seen in the news.

Which of the following statements best describes/describe this term?

1. It is a networking of a bank's branches which enables customers to operate their accounts from any branch of the bank on its network regardless of where they open their accounts.
2. It is an effort to increase RBI's control over commercial banks through computerization.
3. It is a detailed procedure by which a bank with huge non-performing assets is taken over by another bank.

Select the correct answer using the code given below.

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

Answer ||| A

Solution ||| • Core Banking Solution refers to networking of a bank's branches which enables customers to operate their accounts from any branch of the bank on its network regardless of where they open their accounts.

- Core banking functions include transaction accounts, loans, mortgages and payments. Banks make these services available across multiple channels like automated teller machines, Internet banking, mobile banking and branches.

30. Consider the following pairs:

Terms sometimes seen in the news	Their origin
1. Annex-I Countries	Cartagena Protocol
2. Certified Emissions Reduction	Nagoya Protocol
3. Clean Development Mechanism	Kyoto Protocol

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

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

Answer ||| C

Solution ||| • The Kyoto Protocol is an international treaty that commits State Parties to reduce greenhouse gas emissions.

- Annex-I Countries, Certified Emissions Reduction and Clean Development Mechanism are related to Kyoto Protocol.
- The Annex I countries are classified as industrialized countries and economies in transition.
- The Clean Development Mechanism (CDM) is a mechanism under the Kyoto Protocol that provides for emissions reduction projects which generate Certified Emission Reduction units (CERs) which may be traded in emissions trading schemes.
- Certified Emission Reductions (CERs) are a type of emissions unit (or carbon credits) issued by the Clean Development Mechanism (CDM) Executive Board for emission reductions achieved by CDM projects. CERs are used by Annex 1 countries in order to comply with their emission limitation targets.

31. In the context of the developments in Bioinformatics, the term 'transcriptome', sometimes seen in the news, refers to

- A. a range of enzymes used in genome editing
- B. the full range of mRNA molecules expressed by an organism
- C. the description of the mechanism of gene expression

D. a mechanism of genetic mutations taking place in cells

Answer ||| B

Solution ||| • The transcriptome is the full range of mRNA molecules expressed by an organism.

- Transcriptomics is an emerging and continually growing field in biomarker discovery for use in assessing the safety of drugs or chemical risk assessment

32. 'Mission Indradhanush' launched by the Government of India pertains to

- A. immunization of children and pregnant women
- B. construction of smart cities across the country
- C. India's own search for the Earth-like planets in outer space
- D. New Educational Policy

Answer ||| A

Solution ||| • Mission Indradhanush is a health mission of the government that aims to immunize all children under the age of 2 years, as well as all pregnant women, against seven vaccine preventable diseases.

- The diseases being targeted are diphtheria, whooping cough, tetanus, poliomyelitis, tuberculosis, measles and Hepatitis B.

33. Which of the following best describes/describe the aim of 'Green India Mission' of the Government of India?

1. Incorporating environmental benefits and costs into the Union and State Budgets thereby implementing the 'green accounting'
2. Launching the second green revolution to enhance agricultural output so as to ensure food security to one and all in the future
3. Restoring and enhancing forest cover by a combination of adaptation and mitigation measures

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • Green India Mission (GIM) is one of the eight Missions outlined under India's action plan for addressing the challenge of climate change.

• GIM is aimed at protecting, restoring and enhancing India's diminishing forest cover and responding to climate change by a combination of adaptation and mitigation measures.

34. With reference to pre-packaged items in India, it is mandatory to the manufacturer to put which of the following information on the main label, as per the Food Safety and Standards (Packaging and Labelling) Regulations, 2011?

1. List of ingredients including additives
2. Nutrition information
3. Recommendations, if any, made by the medical profession about the possibility of any allergic reactions
4. Vegetarian/non-vegetarian

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| It is not mandatory for the manufacturer to put information about Allergic reactions on the food packets.

35. 'Project Loon', sometimes seen in the news, is related to

- A. waste management technology
- B. wireless communication technology
- C. solar power production technology
- D. water conservation technology

Answer ||| B

Solution ||| Project Loon aims to provide internet access to rural and remote areas. The project uses high-altitude balloons placed in the

stratosphere at an altitude of about 18 km to create an aerial wireless network.

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

- A. production and use of solar energy by the households/consumers
- B. use of piped natural gas in the kitchens of households
- C. installation of CNG kits in motorcars
- D. installation of water meters in urban households

Answer ||| A

Solution ||| • Net metering is a mechanism which allows consumers who generate some or all of their own electricity to use that electricity anytime, instead of when it is generated.

- Net metering makes sure that energy customers who generate their own electricity get credit on their utility bills for this electricity they deliver to the grid for others to use. When they need more power than they generate at home, they can use those credits to lower their power bills.

37. India's ranking in the 'Ease of Doing Business Index' is sometimes seen in the news. Which of the following has declared that ranking?

- A. Organization for Economic Cooperation and Development (OECD)
- B. World Economic Forum
- C. World Bank
- D. World Trade Organization (WTO)

Answer ||| C

Solution ||| • Ease of doing business is an index published by the World Bank. It is an aggregate figure that includes different parameters which define the ease of doing business in a country.

- India has been ranked at 100th position in Doing Business 2018 report. <https://www.thehindu.com/business/india-moves-up-in-wbs-ease-of-business-ranking/article19956459.ece>

38. Banjaras during the medieval period of Indian history were generally

- A. agriculturists
- B. warriors
- C. weavers
- D. traders

Answer ||| D

Solution ||| • The word Banjara is said to be derived from Sanskrit word vana chara (wanderers in jungle).

- Banjaras are nomadic people which are generally found in the northwestern belt of the Indian subcontinent (from Afghanistan to the state of Rajasthan).
- Banjaras were traditionally suppliers of bullock and salt merchants. They were traders.

39. Who of the following had first deciphered the edicts of Emperor Ashoka?

- A. Georg Buhler
- B. James Prinsep
- C. Max Muller
- D. William Jones

Answer ||| B

Solution ||| • James Prinsep had first deciphered the edicts of Emperor Ashoka.

- James Prinsep was an English scholar, orientalist and antiquary. He was the founding editor of the Journal of the Asiatic Society of Bengal and is best remembered for deciphering the Kharosthi and Brahmi scripts of ancient India.

40. With reference of the 'Gram Nyayalaya Act', which of the following statements is/are correct?

1. As per the Act, Gram Nyayalayas can hear only civil cases and not criminal cases.
 2. The Act allows local social activists as mediators/reconciliators.
- 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 ||| B

Solution ||| • Gram Nyayalayas Act, 2008 provided for the establishment of Gram Nyayalayas or village courts for speedy and easy access to justice system in the rural areas of India.

- Gram Nyayalaya are established generally at headquarter of every Panchayat at intermediate level or a group of contiguous panchayat in a district.
- The Gram Nyayalayas are presided over by a Nyayadhikari, who will have the same power, enjoy same salary and benefits of a Judicial Magistrate of First Class. Such Nyayadhikari are to be appointed by the State Government in consultation with the respective High Court.
- Gram Nyayalayas can hear civil as well as criminal cases.
- Gram Nyayalayas Act allows local social activists as mediators/reconciliators.

41. With reference to the 'Trans-Pacific Partnership', consider the following statements:

1. It is an agreement among all the Pacific Rim countries except China and Russia.
2. It is a strategic alliance for the purpose of maritime security only.

Which of the statements given above is/are correct?

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

Answer ||| D

Solution ||| • The Trans-Pacific Partnership (TPP) is a trade agreement between Australia, Brunei, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore and Vietnam [Not among all the Pacific Rim countries].

42. Consider the following statements:

The India-Africa Summit

1. held in 2015 was the third such Summit
2. was actually initiated by Jawaharlal Nehru in 1951

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

Solution ||| • The India–Africa Forum Summit (IAFS) is the official platform for the African-Indian relations which is held once in every three years.

- It was first held in 2008 in New Delhi.
- The second summit was held at the Ethiopian capital Addis Ababa in 2011.
- The Third India-Africa Forum Summit (IAFS-III) was held in New Delhi, India from 26–30 October 2015.

43. What is/are the purpose/purposes of the 'Marginal Cost of Funds based Lending Rate (MCLR)' announced by RBI?

1. These guidelines help improve the transparency in the methodology followed by banks for determining the interest rates on advances.
 2. These guidelines help ensure availability of bank credit at interest rates which are fair to the borrowers as well as the 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 ||| C

Solution ||| • The marginal cost of funds based lending rate (MCLR) refers to the minimum interest rate of a bank below which it cannot lend, except in some cases allowed by the RBI. It is an internal benchmark or reference rate for the bank.

- MCLR describes the method by which the minimum interest rate for loans is determined by a bank. MCLR aims:
 - To improve the transmission of policy rates into the lending rates of banks.
 - To bring transparency in the methodology followed by banks for determining interest rates on advances.
 - To ensure availability of bank credit at interest rates which are fair to borrowers as well as banks.

- To enable banks to become more competitive and enhance their long run value and contribution to economic growth.

44. What is/are unique about 'Kharai camel', a breed found in India?

1. It is capable of swimming up to three kilometres in seawater.
2. It survives by grazing on mangroves.
3. It lives in the wild and cannot be domesticated.

Select the correct answer using the code given below.

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

Answer ||| A

Solution ||| • Kharai camel swim long distances in the sea to reach the grazing areas — usually more than 3 km at a time even in deep waters. They eat large volumes of saline plant species including mangroves.

- These camels are domesticated and are bred by two distinct communities — the Fakirani Jats, who are the handlers, and the Rabaris, who own the animals.

45. Recently, our scientists have discovered a new and distinct species of banana plant which attains a height of about 11 metres and has orange coloured fruit pulp. In which part of India has it been discovered?

- A. Andaman Islands
- B. Anaimalai Forests
- C. Maikala Hills
- D. Tropical rain forests of northeast

Answer ||| A

Solution ||| • Scientists at the Botanical Survey of India (BSI) have discovered a new species of banana- *Musa indandamanensis* from a remote tropical rain forest on the Little Andaman islands.

- The new species is about 11 metres high, whereas as the usual banana species is about three to four metres high.

<https://www.thehindu.com/news/national/other-states/andamans-yield-a-sweet-banana-with-orange-pulp/article7750316.ece>

46. Which one of the following is the best description of 'INS Astradharini', that was in the news recently?

- A. Amphibious warfare ship
- B. Nuclear-powered submarine
- C. Torpedo launch and recovery vessel
- D. Nuclear-powered aircraft carrier

Answer ||| C

Solution ||| • INS Astradharini is an indigenously designed and built torpedo launch and recovery vessel built by Shoft Shipyard for the Indian Navy.

47. What is 'Greased Lightning-10 (GL-10)', recently in the news?

- A. Electric plane tested by NASA
- B. Solar-powered two-seater aircraft designed by Japan
- C. Space observatory launched by China
- D. Reusable rocket designed by ISRO

Answer ||| A

Solution ||| • Greased Lightning-10 (GL-10) is an electric plane tested by NASA.

48. With reference to 'Initiative for Nutritional Security through Intensive Millets Promotion', which of the following statements is/are correct?

1. This initiative aims to demonstrate the improved production and postharvest technologies, and to demonstrate value addition techniques, in an integrated manner, with cluster approach.
2. Poor, small marginal and tribal farmers have larger stake in this scheme.
3. An important objective of the scheme is to encourage farmers of commercial crops to shift to millet cultivation by offering them free kits of critical inputs of nutrients and micro irrigation equipment.

Select the correct answer using the code given below.

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

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

Answer ||| C

Solution ||| • The Central government launched the Initiative for Nutritional Security through Intensive Millet Promotion (INSIMP) in 2011-12 to promote millets as “nutri-cereals”. The scheme aims to catalyse increased production of millets in the country.

- A key feature of INSIMP is giving input kits, comprising urea and pesticides; costing Rs 2,000-3,000 depending on the type of crop; and seed kits, comprising hybrid seeds to the farmers. These kits do not include micro irrigation equipment.
- Millets have low productivity in general and are cultivated by poor tribal farmers in remote interior areas. Hence any scheme promoting millets would have more impact on poor, small marginal and tribal farmers.

49.The ‘Swadeshi’ and ‘Boycott’ were adopted as methods of struggle for the first time during the

- A. agitation against the Partition of Bengal
- B. Home Rule Movement
- C. Non-Cooperation Movement
- D. visit of the Simon Commission to India

Answer ||| A

Solution ||| Factual answer.

50.With reference to the religious history of India, consider the following statements:

1. The concept of Bodhisattva is central to Hinayana sect of Buddhism.
2. Bodhisattva is a compassionate one on his way to enlightenment
3. Bodhisattva delays achieving his own salvation to help all sentient beings on their path to it.

Which of the statements given above is/are correct?

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

Answer ||| B

Solution ||| • Bodhisattva is central to Mahayana Sect and not to Hinayana sect.

- A bodhisattva is literally a living being who delay their entrance into nirvana out of compassion in order to relieve sufferings of humankind.
- The Jataka tales, which are the stories of the Buddha's past lives, depict the various attempts of the bodhisattva to embrace qualities like self-sacrifice and morality.

51. 'Doctors Without Borders (Medecins Sans Frontieres)', often in the news, is

- A. a division of World Health Organization
- B. a non-governmental international organization
- C. an inter-governmental agency sponsored by European Union
- D. a specialized agency of the United Nations

Answer ||| B

Solution ||| • Doctors Without Borders is an international humanitarian non-governmental organization (NGO) best known for its projects in war-torn regions and developing countries affected by endemic diseases.

52. With reference to an initiative called 'The Economics of Ecosystems and Biodiversity (TEEB)', which of the following statements is/are correct?

1. It is an initiative hosted by UNEP, IMF and World Economic Forum.
 2. It is a global initiative that focuses on drawing attention to the economic benefits of biodiversity.
 3. It presents an approach that can help decision-makers recognize, demonstrate and capture the value of ecosystems and biodiversity.
- Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • The Economics of Ecosystems and Biodiversity (TEEB) is a global initiative focused on “making nature’s values visible”. Its principal objective is to mainstream the values of biodiversity and ecosystem services into decision-making at all levels.

- It aims to achieve this goal by following a structured approach to valuation that helps decision-makers recognize the wide range of benefits provided by ecosystems and biodiversity, demonstrate their values in economic terms and, where appropriate, suggest how to capture those values in decision-making.
- The TEEB office is hosted by the United Nations Environment Programme (UNEP).

<https://www.teebweb.org/about/>

53. With reference to ‘Red Sanders’, sometimes seen in the news, consider the following statements:

1. It is a tree species found in a part of South India.
2. It is one of the most important trees in the tropical rain forest areas of South India.

Which of the statements given above is/are correct?

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

Answer ||| A

Solution ||| • Red Sanders is found in southern Eastern Ghats mountain range of South India.

- The tree is listed as an Endangered species by the IUCN, because of overexploitation for its timber in South India.
- The tree is found in southern tropical dry deciduous forests.

54. Which of the following statements is/are correct?

Proper design and effective implementation of UN-REDD+ Programme can significantly contribute to

1. protection of biodiversity
2. resilience of forest ecosystems
3. poverty reduction

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| • Reducing emissions from deforestation and forest degradation (REDD+) is a mechanism developed by Parties to the United Nations Framework Convention on Climate Change (UNFCCC).

- It creates a financial value for the carbon stored in forests by offering incentives for developing countries to reduce emissions from forested lands and invest in low-carbon paths to sustainable development.

Developing countries would receive results-based payments for results-based actions.

- REDD+ goes beyond simply deforestation and forest degradation, and includes the role of conservation, sustainable management of forests and enhancement of forest carbon stocks.

- REDD+ can also contribute to achieving other SDGs – including those which address poverty reduction, health and well-being, hunger alleviation, and improving institutions.

<https://www.fao.org/redd/en/>

55. What is 'Greenhouse Gas Protocol'?

- A. It is an international accounting tool for government and business leaders to understand, quantify and manage greenhouse gas emissions
- B. It is an initiative of the United Nations to offer financial incentives to developing countries to reduce greenhouse gas emissions and to adopt eco-friendly technologies
- C. It is an inter-governmental agreement ratified by all the member countries of the United Nations to reduce greenhouse gas emissions to specified levels by the year 2022
- D. It is one of the multilateral REDD+ initiatives hosted by the World Bank

Answer ||| A

Solution ||| • GHG Protocol is an international accounting tool for government and business leaders to understand, quantify and manage greenhouse gas emissions.

<https://www.ghgprotocol.org/about-us>

56. With reference to 'Financial Stability and Development Council', consider the following statements:

1. It is an organ of NITI Aayog.
2. It is headed by the Union Finance Minister.
3. It monitors macroprudential supervision of the economy.

Which of the statements given above is/are correct?

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

Answer ||| C

Solution ||| • Financial Stability and Development Council (FSDC) was set up by the Government in December 2010 for dealing with macro prudential and financial regularities in the entire financial sector of India.

- FSDC is not an organ of NITI Ayog.
- It is headed by the Union Finance Minister.

57. With reference to 'Agenda 21', sometimes seen in the news, consider the following:

1. It is a global action plan for sustainable development.
2. It originated in the World Summit on Sustainable Development held in Johannesburg in 2002.

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

Solution ||| • Agenda 21 is a global action plan of the United Nations with regard to sustainable development.

- It was originated in the Earth Summit (UN Conference on Environment and Development) held in Rio de Janeiro, Brazil, in 1992.

58. Satya Shodhak Samaj organized

- A. a movement for upliftment of tribals in Bihar'
- B. a temple-entry movement in Gujarat
- C. an anti-caste movement in Maharashtra
- D. a peasant movement in Punjab

Answer ||| C

Solution ||| • Satyashodhak Samaj was a social reform society founded by Jyotirao Phule in Pune in 1873. Its purpose was to liberate the less privileged in society from exploitation and oppression.

- A Pune-based newspaper, Deenbandhu, provided the voice for the views of the Samaj.

59. Which of the following statements is/are correct?

Viruses can infect

- 1. bacteria
- 2. fungi
- 3. plants

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| • A virus replicates only inside the living cells of other organisms.

- Viruses can infect all types of life forms, from animals and plants to microorganisms, including bacteria, fungi and archaea.

60. The term 'Base Erosion and Profit Shifting' is something seen in the news in the context of

- A. mining operation by multinational companies in resource-rich but backward areas
- B. curbing of the tax evasion by multinational companies
- C. exploitation of genetic resource of a country by multinational companies
- D. lack of consideration of environmental costs in the planning and

implementation of developmental projects

Answer ||| B

Solution ||| • Base erosion and profit shifting (BEPS) refers to tax planning strategies used by multinational companies 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

61. Recently, India's first 'National Investment and Manufacturing Zone' was proposed to be set up in

- A. Andhra Pradesh
- B. Gujarat
- C. Maharashtra
- D. Uttar Pradesh

Answer ||| A

Solution ||| • Government notified the National Manufacturing Policy (NMP) in 2011 with the objective of enhancing the share of manufacturing in GDP to 25% and creating 100 million jobs over a decade or so. National Investment and Manufacturing Zones (NIMZs) are one of the important instruments of the Policy to achieve its objectives.

• India's first 'National Investment and Manufacturing Zone' was proposed to be set up in Andhra Pradesh.

62. What is/are the purpose/purposes of 'District Mineral Foundations' in India?

1. Promoting mineral exploration activities in mineral-rich districts
2. Protecting the interests of the persons affected by mining operations
3. Authorizing State Governments to issue licences for mineral exploration

Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • The Mines and Mineral (Development and Regulation) Act, 1957 (MMDR Act, 1957) was amended through the MMDR Amendment Act, 2015. One of the amendment provided for the establishment of District Mineral Foundation (DMF) in any district affected by mining related operations.

- The objective of the DMF is to work for the interest and benefit of persons, and areas affected by mining related operations.

<https://pib.nic.in/newsite/PrintRelease.aspx?relid=154462>

63. 'SWAYAM', an initiative of the Government of India, aims at

- A. Promoting the Self Help Groups in rural areas
- B. Providing financial and technical assistance to young start-up entrepreneurs
- C. Promoting the education and health of adolescent girls
- D. Providing affordable and quality education to the citizens for free

Answer ||| D

Solution ||| • Under SWAYAM (Study Webs of Active –Learning for Young Aspiring Minds), professors of centrally funded institutions like IITs, IIMs, central universities offer online courses to citizens of India.

- SWAYAM is a programme initiated by Government of India and designed to achieve the three cardinal principles of Education Policy viz., access, equity and quality.

- SWAYAM seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy.

64. The Montague-Chelmsford Proposals were related to

- A. Social reforms
- B. Educational reforms
- C. Reforms in police administration
- D. Constitutional reforms

Answer ||| D

Solution ||| The Montague-Chelmsford Proposals were related to constitutional reforms. The important features of these constitutional reforms were:

- The Central Legislative Council was now to consist of two houses- The

Imperial Legislative and the Council of States.

- The provinces were to follow the Dual Government System or Dyarchy.

65. What is/are common to the two historical places known as Ajanta and Mahabalipuram?

1. Both were built in the same period.
2. Both belong to the same religious denomination.
3. Both have rock-cut monuments.

Select the correct answer using the code given below.

- A. 1 and 2 only
- B. 3 only
- C. 1 and 3 only
- D. None of the statements given above is correct

Answer ||| B

Solution ||| • The temples of Mahabalipuram, portraying events described in the Mahabharata, were built largely during the reigns of Narasimhavarman (630-668 AD). Mahabalipuram contains rock-cut rathas, sculptured scenes on open rocks.

- The Ajanta Caves are about 29 rock-cut Buddhist cave monuments which date from the 2nd century BCE to about 480 CE in Aurangabad district of Maharashtra. These are masterpieces of Buddhist religious art.

66. With reference to 'Bitcoins', sometimes seen in the news, which of the following statements is/are correct?

1. Bitcoins are tracked by the Central Banks of the countries.
2. Anyone with a Bitcoin address can send receive Bitcoins from anyone else with a Bitcoin address.
3. Online payments can be sent without either side knowing the identity of the other.

Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • Bitcoin is a cryptocurrency. It is the first decentralized digital currency, as the system works without a central bank or single administrator.

- The network is peer-to-peer and transactions take place between users directly, without an intermediary.
- Bitcoins can be sent without either side knowing the identity of the other.

67. Consider the following statements:

1. New Development Bank has been set up by APEC.
 2. The headquarters of New Development Bank is in Shanghai.
- 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

Solution ||| • The New Development Bank, formerly referred to as the BRICS Development Bank, was established by the BRICS states (Brazil, Russia, India, China and South Africa) in 2014.

- The bank is headquartered in Shanghai.

68. 'Gadgil Committee Report' and 'Kasturirangan Committee Report', sometimes seen in the news, are related to

- A. Constitutional reforms
- B. Ganga Action Plan
- C. Linking of rivers
- D. Protection of Western Ghats

Answer ||| D

Solution ||| • Madhav Gadgil Committee was an environmental research committee, appointed by the Ministry of Environment and Forests for giving recommendations regarding protection of western ghats. The commission submitted the report to the Government on 31 August 2011.

- The Kasturirangan committee report has sought to balance the two concerns of development and environment protection, by watering down

the environmental regulation regime proposed by the Madhav Gadgil Committee report.

69. Consider the following:

1. Calcutta Unitarian Committee
2. Tabernacle of New Dispensation
3. Indian Reform Association

Keshab Chandra Sen is associated with the establishment of which of the above?

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

Answer ||| B

Solution ||| • Calcutta Unitarian Committee was formed by Raja Rammohan Roy.

• Tabernacle of New Dispensation and Indian Reform Association were founded by Keshab Chandra Sen.

70. Which of the following is *not* a member of 'Gulf Cooperation Council'?

- A. Iran
- B. Saudi Arabia
- C. Oman
- D. Kuwait

Answer ||| A

Solution ||| • Gulf Cooperation Council is an intergovernmental political and economic union consisting of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates.

71. What is/are the purpose/purposes of Government's 'Sovereign Gold Bond Scheme' and 'Gold Monetization Scheme'?

1. To bring the idle gold lying with Indian households into the economy
2. To promote FDI in the gold and jewellery sector

3. To reduce India's dependence on gold imports
Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • The purposes of Government's 'Sovereign Gold Bond Scheme' and 'Gold Monetization Scheme' are to reduce India's gold imports and bring all the gold lying idle with individuals and households in India into the economy.

- The Gold Monetisation Scheme (GMS), 2015 offers option to resident Indians to deposit their precious metal and earn an interest of up to 2.5 per cent; while under the Sovereign Gold Bonds Scheme, investors can earn an interest rate of 2.75 per cent per annum by buying paper bonds.
- The schemes do not aim to promote FDI in the gold and jewellery sector.

72. 'Belt and Road Initiative' is sometimes mentioned in the news in the context of the affairs of

- A. African Union
- B. Brazil
- C. European Union
- D. China

Answer ||| D

Solution ||| • The Belt and Road Initiative is a development strategy of China that focuses on connectivity between Eurasian countries, the land-based Silk Road Economic Belt (SREB) and the ocean-going Maritime Silk Road (MSR).

73. Pradhan Mantri MUDRA Yojana is aimed at

- A. bringing the small entrepreneurs into formal financial system
- B. providing loans to poor farmers for cultivating particular crops
- C. providing pension to old and destitute persons
- D. funding the voluntary organizations involved in the promotion of skill

development and employment generation

Answer ||| A

Solution ||| • Pradhan Mantri MUDRA Yojana provides loans upto 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY.

- These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs.
- Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit.

74. In which of the following regions of India are shale gas resources found?

1. Cambay Basin
2. Cauvery Basin
3. Krishna-Godavari Basin

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| • Shale gas is natural gas that is found trapped within sedimentary rocks.

- India has an estimated 96 trillion cubic feet (tcf) of recoverable shale gas reserves, found mainly in Tamil Nadu, Andhra Pradesh and Rajasthan.
- In India, six basins have been identified as potentially shale gas bearing basins- Cambay, Assam-Arakan, Gondwana, Krishna-Godavari, Cauveri and the Indo-Gangetic plain.

75. 'Global Financial Stability Report' is prepared by the

- A. European Central Bank
- B. International Monetary Fund
- C. International Bank for Reconstruction and Development

D. Organization for Economic Cooperation and Development

Answer ||| B

Solution ||| • Global Financial Stability Report is released by the International Monetary Fund (IMF) that assesses the stability of global financial markets and emerging market financing.

76.Regarding 'Atal Pension Yojana', which of the following statements is/are correct?

1. It is a minimum guaranteed pension scheme mainly targeted at unorganized sector workers.
2. Only one member of a family can join the scheme.
3. Same amount of pension is guaranteed for the spouse for life after subscriber's death.

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • Atal Pension Yojana (APY) is a pension scheme for unorganised sector workers such as personal maids, drivers, gardeners etc

- APY aims to help these workers save money for their old age while they are working and guarantees returns post retirement.
- Any Indian citizen, between 18 and 40 years of age, having a valid bank account can opt for the scheme.
- The government has amended Atal Pension Yojana (APY) to give an option to the spouse to continue to contribute for balance period on premature death of the subscriber.

77.The term 'Regional Comprehensive Economic Partnership' often appears in the news in the context of the affairs of a group of countries known as

- A. G20
- B. ASEAN
- C. SCO

D. SAARC

Answer ||| B

Solution ||| • Regional Comprehensive Economic Partnership (RCEP) is a proposed free trade agreement (FTA) between the ten member states of the Association of Southeast Asian Nations (ASEAN) and the six states with which ASEAN has existing free trade agreements (Australia, China, India, Japan, South Korea and New Zealand).

78. On which of the following can you find the Bureau of Energy Efficiency Star Label?

1. Ceiling fans
2. Electric geysers
3. Tubular fluorescent lamps

Select the correct answer using the code given below.

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

Answer ||| D

Solution ||| • The Bureau of Energy Efficiency provides Star Label for 21 equipment/appliances, i.e. Room Air Conditioners, Tubular Fluorescent Tube Lights, Frost Free Refrigerators, Distribution Transformers, Induction Motors, Direct Cool Refrigerator, electric storage type geyser, Ceiling fans, Color TVs, Agricultural pump sets, LPG stoves, Washing machine, Laptops, ballast, floor standing ACs, office automation products, Diesel Generating sets & Diesel pumpsets. The most recent additions to the list of labeled products are variable capacity AC's and LED lamps.

<https://beeindia.gov.in/content/s-l>

79. India is an important member of the 'International Thermonuclear Experimental Reactor'. If this experiment succeeds, what is the immediate advantage for India?

- A. It can use thorium in place of uranium for power generation
- B. It can attain a global role in satellite navigation
- C. It can drastically improve the efficiency of its fission reactors in power generation

D. It can build fusion reactors for power generation

Answer ||| D

Solution ||| • International Thermonuclear Experimental Reactor is an international nuclear fusion research and engineering megaproject.
• The project is funded and run by seven member entities—the European Union, India, Japan, China, Russia, South Korea, and the United States.

80. In the context of the history of India, consider the following pairs:

<i>Term</i>	<i>Description</i>
1. Eripatti	Land, revenue from which was set apart for the maintenance of the village tank
2. Taniyurs	Villages donated to a single Brahmin or a group of Brahmins
3. Ghatikas	Colleges generally attached to the temples

Which of the pair given above is/are correct matched?

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

Answer ||| D

Solution ||| “Taniyur” were revenue units created by Cholas.

81. Consider the following statements:

- 1. The international Solar Alliance was launched at the United National Climate Change Conference in 2015.
 - 2. The Alliance includes all the member countries of the United Nations.
- 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

Solution ||| • The International Solar Alliance is a common platform for cooperation among sun-rich countries lying fully or partially between the Tropics of Cancer and Capricorn who are seeking to massively ramp up solar energy, thereby helping to bend the global greenhouse emissions curve whilst providing clean and cheap energy.

• The international Solar Alliance was launched at the UN Climate Change Conference in Paris at the end of 2015 by the President of France and the Prime Minister of India.

<https://newsroom.unfccc.int/lpaa/renewable-energy/international-solar-alliance/>

82. 'European Stability Mechanism', sometimes seen in the news, is an

- A. agency created by EU to deal with the impact of millions of refugees arriving from Middle East
- B. agency of EU that provides financial assistance to Eurozone countries
- C. agency of EU to deal with all the bilateral and multilateral agreements on trade
- D. agency of EU to deal with the conflicts arising among the member countries

Answer ||| B

Solution ||| • The European Stability Mechanism (ESM) is an intergovernmental organization located in Luxembourg City that provides instant access to financial assistance programmes for member states of the eurozone in financial difficulty.

83. Which of the following is/are the advantage/advantages of practicing drip irrigation?

1. Reduction in weed
2. Reduction in soil salinity
3. Reduction in soil erosion

Select the correct answer using the code given below.

- A. 1 and 2 only
- B. 3 only
- C. 1 and 3 only
- D. None of the above is an advantage of practicing drip irrigation

Answer ||| C

Solution ||| • Drip irrigation is a type of micro-irrigation that has the potential to save water and nutrients by allowing water to drip slowly to the roots of plants.

- Weeds, in order to grow, require water in fields. However, drip irrigation provides water mostly to plants and water is not spread on the field. This inhibits growth of weed.
- Flooding of fields lead to salinity. Drip irrigation may reduce soil salinity since it does not spread water on fields.
- Drip irrigation may reduce soil erosion since water is sprayed slowly to roots of plants.
- Hence all the three options are correct. However there is no option of 1,2 and 3. Hence, the next best answer is 1 and 3.

84.Regarding 'DigiLocker', sometimes seen in the news, which of the following statements is/are correct?

1. It is a digital locker system offered by the Government under Digital India Programme.
2. It allows you to access your e-documents irrespective of your physical location.

Select the correct answer using the code given below.

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

Answer ||| C

Solution ||| • Digital locker system is a step of the Government under Digital India Programme.

- DigiLocker is a platform for issuance and verification of documents & certificates in a digital way, thus eliminating the use of physical documents. Citizens can access their digital documents anytime, anywhere and share it online.

85.Recently, linking of which of the following rivers was undertaken?

- A. Cauvery and Tungabhadra
- B. Godavari and Krishna
- C. Mahanadi and Sone

D. Narmada and Tapti

Answer ||| B

Solution ||| Clear cut answer.

86. In the cities of our country, which among the following atmospheric gases are normally considered in calculating the value of Air Quality Index?

1. Carbon dioxide
2. Carbon monoxide
3. Nitrogen dioxide
4. Sulfur dioxide
5. Methane

Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • The National Air Quality Index (AQI) was launched on 17 September 2014 under the Swachh Bharat Abhiyan.

• The National Air Quality Index considers eight pollutants-PM10, PM2.5, NO₂, SO₂, CO, O₃, NH₃, and Pb.

87. With reference to 'Astrosat', the astronomical observatory launched by India, which of the following statements is/are correct?

1. Other than USA and Russia, India is the only country to have launched a similar observatory into space.
2. Astrosat is a 2000 kg satellite placed in an orbit at 1650 km above the surface of the Earth.

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 ||| D

Solution ||| • ASTROSAT is India's first dedicated multi wavelength space observatory. This scientific satellite mission endeavours for a more detailed understanding of our universe.

- Besides India, USA, European Space Agency, Japan and Russia have launched such observatories in space.
- ASTROSAT had a lift-off mass of about 1513 kg and it was launched into a 650 km orbit inclined at an angle of 6 deg to the equator by PSLV-C30.

88. With reference to the economic history of medieval India, the term 'Araghatta' refers to

- A. bonded labour
- B. land grants made to military officers
- C. waterwheel used in the irrigation of land
- D. wasteland converted to cultivated land

Answer ||| C

Solution ||| Araghatta refers to waterwheel used in the irrigation of land.

89. With reference to the cultural history of India, the memorizing of chronicles, dynastic histories and epic tales was the profession of who of the following?

- A. Shramana
- B. Parivraajaka
- C. Agrahaarika
- D. Maagadha

Answer ||| D

Solution ||| • Shramana is concerned with Jainism. It means seeker, one who performs acts of austerity, ascetic.

- Parivraaj means one who wanders alone or lives a solitary life.
- Agrahaarika is a term which is used for the land grants given to Brahmins
- Maagadha is associated with memorizing of chronicles, dynastic histories and epic tales.

90. Recently, for the first time in our country, which of the following States has declared a particular butterfly as 'State Butterfly'?

- A. Arunachal Pradesh
- B. Himachal Pradesh
- C. Karnataka
- D. Maharashtra

Answer ||| D

Solution ||| Factual answer.

91. Consider the following statements:

The Mangalyaan launched by ISRO

- 1. is also called the Mars Orbiter Mission
- 2. made India the second country to have a spacecraft orbit the Mars after USA
- 3. made India the only country to be successful in making its spacecraft orbit the Mars in its very first attempt

Which of the statements given above is/are correct?

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

Answer ||| C

Solution ||| • The Mars Orbiter Mission (MOM), also called Mangalyaan was launched in 2013 by the Indian Space Research Organisation (ISRO)

- ISRO is fourth space agency to reach Mars, after the Soviet space program, NASA, and the European Space Agency.
- India is the first Asian nation to reach Mars orbit, and the first nation in the world to do so in its first attempt.

92. What was the main reason for the split in the Indian National Congress at Surat in 1907?

- A. Introduction of communalism into Indian politics by Lord Minto
- B. Extremists' lack of faith in the capacity of the moderates to negotiate with the British Government
- C. Foundation of Muslim League

D. Aurobindo Ghosh's inability to be elected as the President of the Indian National Congress

Answer ||| B

Solution ||| • Moderates believed in the policy of settlement of minor issues with the government by deliberations. But the extremists believed in agitation, strikes and boycotts to force their demands.

• The Indian National Congress was divided into two groups in the year 1907 mainly by extremists and moderates at the Surat Session of the Congress.

93. The plan of Sir Stafford Cripps envisaged that after the Second World War

- A. India should be granted complete independence
- B. India should be partitioned into two before granting independence
- C. India should be made a republic with the condition that she will join the Commonwealth
- D. India should be given Dominion status

Answer ||| D

Solution ||| • The Cripps mission was sent by the British government in 1942 to secure full Indian cooperation and support for their efforts in World War II.

- Cripps mission had promised to give dominion status after the war as well as elections to be held after the war.
- The Congress and the Muslim League rejected the proposals of Cripps Mission and the mission proved a failure.

94. Consider the following pairs:

<i>Famous place</i>	<i>Region</i>
1. Bodhgaya	: Beghelkhand
2. Khajuraho	: Bundelkhand
3. Shirdi	: Vidarbha
4. Nasik (Nashik)	: Malwa
5. Tirupati	: Rayalaseema

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

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

Answer ||| C

Solution ||| • Bagelkhand is in south of UP and north of MP. Bodhgaya is in Bihar.

- Bundelkhand is divided between the states of Uttar Pradesh and Madhya Pradesh. Khajuraho lies in Bundelkhand.
- Vidarbha is the eastern region of Maharashtra. It does not cover Shirdi.
- Malwa region includes districts of central part of western Madhya Pradesh and parts of south-eastern Rajasthan. It does not include Nasik.
- Rayalaseema is a geographic region in the Andhra Pradesh. It covers Tirupati.

95.The Parliament of India acquires the power to legislate on any item in the State List in the national interest if a resolution to that effect is passed by the

- A. Lok Sabha by a simple majority of its total membership
- B. Lok Sabha by a majority of not less than two-thirds of its total membership
- C. Rajya Sabha by a simple majority of its total membership
- D. Rajya Sabha by a majority of not less than two-thirds of its members present and voting

Answer ||| D

Solution ||| • According to Article 249 of the constitution, if the Council of States has declared by resolution supported by not less than two thirds of the members present and voting that it is necessary or expedient in national interest that Parliament should make laws with respect to any matter enumerated in the State List specified in the resolution, it shall be lawful for Parliament to make laws for the whole or any part of the territory of India with respect to that matter while the resolution remains in force.

96.Recently, which of the following States has explored the possibility of constructing an artificial inland port to be connected to sea by a long navigational channel?

- A. Andhra Pradesh
- B. Chhattisgarh
- C. Karnataka
- D. Rajasthan

Answer ||| D

Solution ||| Rajasthan had explored the possibility of constructing an artificial inland port to be connected to sea by a long navigational channel.

<https://pib.nic.in/newsite/PrintRelease.aspx?relid=125015>

97. With reference to the Agreement at the UNFCCC Meeting in Paris in 2015, which of the following statements is/are correct?

1. The Agreement was signed by all the member countries of the UN and it will go into effect in 2017.
 2. The Agreement aims to limit the greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2 °C or even 1.5 °C above the pre-industrial levels.
 3. Development countries acknowledged their historical responsibility in global warming and committed to donate \$ 1000 billion a year from 2020 to help developing countries to cope with climate change.
- Select the correct answer using the code given below.

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

Answer ||| B

Solution ||| • The 2015 United Nations Climate Change Conference was the 21st yearly session of the Conference of the Parties (COP) to the 1992 United Nations Framework Convention on Climate Change (UNFCCC).

- The agreement will enter into force when it is joined by at least 55 countries which together represent at least 55 percent of global greenhouse emissions.
- Development countries have committed to donate \$ 100 billion a year from 2020 to help developing countries to cope with climate change.

98. Consider the following statements:

1. The Sustainable Development Goals were first proposed in 1972 by a

global think tank called the 'Club of Rome'.

2. The Sustainable Development Goals have to be achieved by 2030.
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

Solution ||| • The first statements is incorrect.

• The Sustainable Development Goals (SDGs) are a collection of 17 global goals set by the United Nations. These goals have to be achieved by 2030.

99.A recent movie titled *The Man Who Knew Infinity* is based on the biography of

- A. S. Ramanujan
- B. S. Chandrasekhar
- C. S. N. Bose
- D. C. V. Raman

Answer ||| A

Solution ||| • Srinivasa Ramanujan was an Indian mathematician who lived during the British Rule in India.

• The Man Who Knew Infinity is a 2015 British biographical drama film about the Indian mathematician Srinivasa Ramanujan.

100.Consider the following statements:

- 1. The minimum age prescribed for any person to be a member of Panchayat is 25 years.
- 2. A Panchayat reconstituted after premature dissolution continues only for the remainder period.

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

Solution ||| • The minimum age prescribed for any person to be a member of Panchayat is 21 years.

- Every Panchayat continues for five years from the date of its first meeting. But it can be dissolved earlier in accordance with the procedure prescribed by State Law.
- Elections must take place before the expiry of the above period. In case it is dissolved earlier, then the elections must take place within six months of its dissolution.
- A Panchayat reconstituted after premature dissolution (i.e., before the expiry of the full period of five years) continues only for the remainder of the period. But if the remainder of the period is less than six months it shall not be necessary to hold elections.

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