

SBI Clerk Main 2021 Memory Based Questions with Solution

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1. What is the name of the proposed budget airline funded by Rakesh Jhunjhunwala?

- A. Ektara Airline
- B. Akanksha Airline
- C. Akasa Airline
- D. Velvet Airlines
- E. None of the above

Ans. C

Sol.

- Investor and billionaire Rakesh Jhunjhunwala is considering investing \$35 million to launch 70 aircraft within the next four years, as a part of his ultra-low-cost airline Akasa Air.
- Akasa Air is expected to get a no-objection certificate from the aviation ministry within the next 15 days and will include a fleet of planes that can carry around 180 passengers.
- A Delta Airlines executive is expected to join the aviation company.
- Jhunjhunwala is foraying into an industry that has suffered significant losses due to the ongoing coronavirus pandemic.
- Even before the pandemic, domestic airlines like Kingfisher and Jet Airways were struggling and had to close shop.

2. Pan India 'SUPACE' project is monitored and funded by which ministry that was launched by the chief justice of India, S A Bobde?

- A. Ministry of Law and Justice
- B. Ministry of Science and Technology
- C. Ministry of Electronics and Information Technology

D. Ministry of Social Justice and Empowerment

E. None of the above

Ans. A

Sol.

- Recently, the Chief Justice of India (CJI) launched an Artificial Intelligence (AI) based portal 'SUPACE' in the judicial system aimed at assisting judges with legal research.
- SUPACE is short for Supreme Court Portal for Assistance in Court's Efficiency.
- Earlier, the E-Courts Project was conceptualised on the basis of "National Policy and Action Plan for Implementation of Information and Communication Technology (ICT) in the Indian Judiciary - 2005" submitted by the e-Committee of the Supreme Court.
- It was conceptualized with a vision to transform the Indian Judiciary by ICT (Information and Communication Technology) enablement of Courts.
- It is a pan-India Project, monitored and funded by the Department of Justice, Ministry of Law and Justice, for the District Courts across the country.

3. According to the All India Survey on Higher Education (AISHE) 2019-20 report, what is Gross Enrolment Ratio (GER) in higher education in India?

- A. 22.1 per cent
- B. 25.7 per cent
- C. 26.5 per cent
- D. 27.1 per cent
- E. 28.3 per cent

Ans. D



Sol.

- Gross Enrolment Ratio (GER) in higher education in India is 27.1 per cent for 2019-20, which is an improvement from previous year's 26.3 per cent, the All India Survey on Higher Education (AISHE) 2019-20 report has revealed.
- The report also shows the GER of female students is at 27.3 per cent, which is higher than 26.9 per cent for male students.
- Gross enrolment ratio in higher education is calculated for the 18-23 age group.
- It is the ratio of enrolment in higher education to the population in the eligible age group.

4. Who stepped down as Managing Director (MD) of HCL Technologies Ltd?

- A. Roshni Nadar
- B. C Vijayakumar
- C. Shiv Nadar
- D. Vineet Nayar
- E. Anant Gupta

Ans. C

Sol.

- Shiv Nadar steps down as HCL Tech MD, Vijayakumar to take over.
- Shiv Nadar, the founder of HCL Technologies Ltd, and its chief strategy officer, has tendered his resignation as managing director, as well as a director.
- Shiv Nadar will continue as firm's chairman emeritus and strategic adviser to the board for five years

- Shiv Nadar has been one of the pioneers of the computing and IT industry in India

5. What does 'P' stand for in the TOP scheme?

- A. Palm Oil
- B. Preservative
- C. Post
- D. Potato
- E. Promotion

Ans. D

Sol.

- Ministry of Food Processing Industries (MoFPI) has recently extended the Operation Greens Scheme from Tomato, Onion and Potato (TOP) to all fruits & vegetables (TOTAL) for a period of six months on pilot basis as part of Aatmanirbhar Bharat Abhiyan.
- Operation Greens is approved by the Ministry of Food Processing Industries with the target to stabilise the supply of tomato, onion and potato crops in India, as well as to ensure their availability around the country, year-round without price volatility.

6. CREDAI is an apex body of which industry/ sector?

- A. Tourism
- B. Real estate
- C. Information Technology
- D. Hospitality
- E. None of the above

Ans. B

Sol.



- The Confederation of Real Estate Developers' Association of India, is the apex body for private real estate developers in India, representing over 20,000 developers through 21 states and 220 city chapters across the country.
- CREDAI has worked hard to make the industry more organized and progressive by networking closely with government representatives, policy makers, investors.
- CREDAI works towards improvement of ethical standards & business practices in real estate.
- CREDAI is well-recognized by the Central and State Governments in all its endeavours.

7. Which bank has signed an agreement with Ola Electric for the largest long-term debt financing in the Indian EV industry?

- A. Bank of India
- B. Bank of Baroda
- C. Punjab National Bank
- D. Bank of Maharashtra
- E. Canara Bank

Ans. B

Sol.

- Ola Electric and Bank of Baroda have signed the largest long-term debt financing agreement in Indian EV industry.
- This 10-year debt of US\$100 million is towards the funding and financial closure of the Phase 1 of the Ola Future factory, Ola's global manufacturing hub for its electric two-wheelers.
- Ola had earlier announced last December that it will be investing Rs

2,400 crore for setting up the Phase 1 of the factory.

8. N Rangaswamy from All India NR Congress took oath as chief minister of Puducherry for the _____.

- A. first time
- B. second time
- C. third time
- D. fourth time
- E. None of the above

Ans. D

Sol.

- All India NR Congress (AINRC) founder leader N Rangasamy was sworn in as the chief minister of the Union territory of Puducherry.
- Lieutenant governor (additional charge) Tamilisai Soundararajan administered the oath of office and secrecy to him. Rangasamy took the oath in Tamil and in the name of God.
- This is the fourth time the Rangasamy occupies the top post. His party forms the government for the second time.
- He became chief minister for the first time in 2001 when Congress formed the government.
- He was also elected as Congress legislature party leader when Congress won the 2006 assembly polls and went on to become the chief minister for the second consecutive term.
- However, difference in opinion between him and his cabinet colleagues forced him to resign in 2008.



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9. The government's stake in ITC Limited which is worth about Rs 20,250cr currently _____

- A. 6.43%
- B. 7.93%
- C. 8.33%
- D. 10.43%
- E. 15.53%

Ans. B

Sol.

- The Centre is reportedly planning to offload its stake in FMCG-hospitality-cigarette major ITC Ltd as it looks to meet the ambitious disinvestment target of Rs 1.75 lakh crore for 2021-22.
- ITC's stock was trading at Rs 207.05 apiece, down 0.17 per cent at 2.25 pm.
- The government's 7.93 per cent stake in the Kolkata-based conglomerate is worth Rs 20,250 crore as it owns the stake in ITC through the Special Undertaking of the Unit Trust of India (SUUTI).

10. Which state has received a maximum Rural Infrastructure Development Fund (RIDF) in the last three years?

- A. Haryana
- B. Tamil Nadu
- C. Odisha
- D. Assam
- E. Rajasthan

Ans. C

Sol.

- Gujarat, Tamil Nadu, Andhra Pradesh and Maharashtra are among

the top 10 States that have received a maximum Rural Infrastructure Development Fund (RIDF) in the last three years.

- Interestingly these States are also among the top urbanised States in the country with a projection of the highest urban population (2011-2036).
- The data presented by the Ministry of Finance to the Rajya Sabha on July 20, 2021 show that out of the top 10 States which have the highest rural population only Odisha, Bihar Uttar Pradesh, Rajasthan and Jharkhand feature among the top 10 receivers of RIDF disbursement.

11. World's highest motorable road was inaugurated in Umling La in Eastern Ladakh at a height of _____, which connects Leh to the Pangong Lake.

- A. 19,300 feet
- B. 20,200 feet
- C. 18,600 feet
- D. 17,700 feet
- E. 16,700 feet

Ans. A

Sol.

- The world's highest motorable road was inaugurated in eastern Ladakh
- It is situated at the height of 19,300 feet at Umling La Pass in eastern Ladakh.
- The BRO constructed a 52-km long tarmac road through this high mountain pass.
- The road at Umlingla Pass now connects the important towns in the Chumar sector of Eastern Ladakh.



12. What is the full form of DEAF?

- A. Depositor Education Awareness Fund
- B. Defence Education Awareness Fund
- C. Development Education Awareness Fund
- D. Developers Education Awareness Fund
- E. None of the above

Ans. A

Sol.

- The Depositor Education and Awareness Fund Scheme (DEAF Scheme) was established by the Reserve Bank of India (RBI) in 2014 for the promotion of depositors' interest and for any other related purposes deemed necessary by the RBI

13. Which one is not a Fast-Moving Consumer Goods (FMCGs) company?

- A. Hindustan Unilever Ltd
- B. Zomato
- C. ITC Ltd
- D. Nestle India Ltd
- E. Dabur India Ltd

Ans. B

Sol.

- Fast-moving consumer goods, also known as consumer packaged goods, are products that are sold quickly and at a relatively low cost.
- Examples include non-durable household goods such as packaged foods, beverages, toiletries, candies, cosmetics, over-the-counter drugs, dry goods, and other consumables.

- Zomato is an Indian multinational restaurant aggregator and food delivery company founded by Deepinder Goyal and Pankaj Chaddah in 2008.

- Zomato provides information, menus and user-reviews of restaurants as well as food delivery options from partner restaurants in select cities

14. What does 'P' stand for in TOP Scheme launched by Ministry of Youth Affairs and Sports?

- A. Podium
- B. Para
- C. Performance
- D. Pension
- E. None of the above

Ans. A

Sol.

- TOPS (Target Olympic Podium Scheme) is a flagship program of the Ministry of Youth Affairs and Sports which is an attempt to provide assistance to India's top athletes. The Scheme looks to add a premium to the preparations of these athletes so that they can win medals in the Olympics.

- The Scheme currently supports 104 TOPS Core Group athletes across 13 sports disciplines & Hockey (M & W) teams and 269 TOPS Development Group athletes across 12 sports disciplines.

15. Indian Ace Badminton player PV Sindhu won two Olympic medals in individual events, who also achieved the same feat?

- A. Abhinav Bindra



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- B. Sushil Kumar
- C. MC Mary Kom
- D. Deepika Kumari
- E. Geeta Phogat

Ans. B

Sol.

- Sindhu became only the second Indian athlete after wrestler Sushil Kumar — and the first woman from the country — to win two individual Olympic medals, dispatching China's He Bingjiao 21-13, 21-15 to win the bronze medal at the Tokyo Games..
- Sindhu won bronze after a straight-game win over the world no 9 He Bing Jiao of China in the badminton women's singles third-place play-off. Sindhu won the match 21-13, 21-15 in straight games.

16.The Hemis National Park is located in which state/UTs of India?

- A. Ladakh
- B. Haryana
- C. Jammu and Kashmir
- D. Madhya Pradesh
- E. None of these

Ans. A

Sol. Hemis National Park located in Ladakh is the largest National Park in India. Globally famous for its snow leopards, it is believed to have the highest density of them in any protected area in the world. It is the only national park in India that is north of the Himalayas, the largest notified protected area in India (largest National park) and is the second largest contiguous protected area, after the Nanda Devi Biosphere

Reserve and surrounding protected areas. The park is home to a number of species of endangered mammals, including the snow leopard. Hemis National Park is India's protected area inside the Palearctic realm, outside the Changthang Wildlife Sanctuary northeast of Hemis, and the proposed Tso Lhamo Cold Desert Conservation Area in North Sikkim. The park is bounded on the north by the banks of the Indus River, and includes the catchments of Markha, Sumdah and Rumbak, and parts of the Zaskar Range. in India.

17.In which year Kailash Satyarthi was awarded the Nobel Peace Prize?

- A. 2014
- B. 2015
- C. 2013
- D. 2012

Ans. A

Sol.

- * Kailash Satyarthi is an Indian 'Children's rights' activist.
- * He is a Nobel Peace Prize recipient (2014).
- * He is the founder of Bachpan Bachao Andolan, Global March Against Child Labour, Global Campaign for Education, Kailash Satyarthi Children's Foundation, and Rugmark now known as GoodWeave International.
- * He has been a member of a UNESCO body established with the goal of providing "Education for All".

18.Who is the current Chief Economic Advisor to the Government of India?

- A. Arvind Subramanian



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- B. Surjeet Bhalla
- C. K Subramanian
- D. Amitabh Ghosh
- E. None of the above/More than one of the above

Ans. C

Sol.

Krishnamurthy Subramanian is an Indian economist and the current Chief Economic Adviser to the Government of India (CEA).

Office of the Economic Adviser (OEA) is an attached office of the Department for Promotion of Industry and Internal Trade, Ministry of Commerce & Industry.

The main functions of the Office of Economic Adviser include, inter alia the following:

Policy Functions

Economic policy inputs on industrial development.

Analysis of trends of industrial production and growth.

Examination of multilateral and bilateral issues and processing Policy Notes with economic implications referred to the Office.

19. The Reserve Bank of India (RBI) has decided to levy monetary charges of what amount on ATMs that run out of cash, starting 1 October, 2021?

- A. Rs 2000
- B. Rs 5000
- C. Rs 10000
- D. Rs 15000
- E. Rs 20000

Ans. C

Sol.

* In what comes as a big relief to consumers in need of cash from ATMs, the Reserve Bank of India (RBI) decided to levy monetary charges on ATMs that run out of cash, starting 1 October, 2021.

* Therefore, been decided that the banks/ White Label ATM Operators (WLAOs) shall strengthen their systems/ mechanisms to monitor availability of cash in ATMs and ensure timely replenishment to avoid cash-outs. Any non-compliance in this regard shall be viewed seriously and shall attract monetary penalty.

* Launching the 'Scheme of Penalty for non-replenishment of ATMs', the central bank said that a penalty of ₹10,000 per ATM will be levied in the event of a cash-out situation for more than 10 hours in a month.

* In case of WLAOs, RBI stated that the banks which are meeting their cash requirement shall furnish a separate statement on behalf of WLAOs on cash-out of such ATMs due to non-replenishment of cash.

* Such statements shall be submitted for every month within five days of the following month.

20. Which state will continue to sponsor Indian men's and women's national hockey teams for another 10 years, after the current sponsorship ends in 2023?

- A. Andhra Pradesh
- B. Haryana
- C. Punjab
- D. Odisha
- E. Karnataka

Ans. D



Sol.

* Odisha govt will continue to sponsor Indian men's and women's national hockey teams for another 10 years, after the current sponsorship ends in 2023.

* Exact amount of sponsorship deals are yet to be revealed.

* Odisha signed ₹100 crore deal with Hockey India for sponsoring the men's and women's teams for 5 years after Sahara India withdrew after getting entangled in legal issues in 2018.

21. World Red Cross And Red Crescent Day observed annually on_____.

- A. 8th May
- B. 9th May
- C. 7th May
- D. 6th May
- E. 5th May

Ans. A

Sol.

* **World Red Cross Red and Crescent Day is celebrated on 8 May each year.**

* The theme of World Red Cross Day 2021 is **'Together we are unstoppable'**.

* It is celebrated to commemorate the birth anniversary of the founder of the Red Cross and International Committee of the Red Cross (ICRC) Henry Dunant.

* He was the recipient of the first Nobel Peace Prize (**1901**).

* The first Red Cross Day was celebrated on **May 8, 1948**.

22. What is the revised overdraft limit under Pradhan Mantri Jan Dhan Yojana?

- A. Rs 5,000
- B. Rs 20,000
- C. Rs 10,000
- D. Rs 2,000
- E. Rs 1,000

Ans. C

Sol.

To make the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme more attractive, the finance ministry decided to double the overdraft facility from Rs 5,000 to Rs 10,000.

The PMJDY was launched by Prime Minister Narendra Modi on 15 August 2014 as a national mission for financial inclusion to ensure access of financial services like bank accounts, insurance and pensions to the masses.

23. Who has been selected for the Nobel Peace Prize, 2020?

- A. European Union
- B. World Food Programme
- C. Robert B Wilson
- D. Paul R. Milgrom
- E. None of the above/More than one of the above

Ans. B

Sol.

• The Norwegian Nobel Committee has decided to award the Nobel Peace Prize for 2020 to the World Food Programme (WFP) for its efforts to combat hunger.

- It has been awarded to WEP for its contribution to bettering conditions for peace in conflict-affected areas and for acting as a driving force in efforts to prevent the use of hunger as a weapon of war and conflict.

- Other Nobel prizes of 2020 are as follows-

- o Medicine – Harvey J. Alter, Michael Houghton and Charles M.

- o Physics- Reinhard Genzel and Andrea Ghez

- o Economic Sciences-- Paul R. Milgrom, Robert B. Wilson

- o Literature- Louise Gluck

- o Chemistry- Emmanuelle Charpentier and Jennifer A. Doudna

24. Which Bank has launched a digital and contactless banking platform, especially for retail merchants named as 'Merchant Stack'?

- A. HDFC Bank
- B. Yes Bank
- C. ICICI Bank
- D. IndusInd Bank
- E. Axis Bank

Ans. C

Sol.

- ICICI Bank has launched a digital and contactless banking platform for merchants.

- The service, christened 'merchant stack', is targeted at the over 2 crore retail merchants in the country to render banking services digitally.

- The banking services under Merchant Stack will include zero-balance current account, instant credit facilities, 'digital store management' facility, loyalty

programme, and value-added services like alliances with e-commerce and digital marketing platforms.

25. What is the rank of India in global hunger index 2020?

- A. 107th
- B. 110th
- C. 95th
- D. 94th
- E. None of the above/more than one of the above

Ans. D

Sol.

In the 2020 Global Hunger Index, India ranks 94th out of the 107 countries with a score of 27.2. At the bottom of the Index is Chad, a Central African country. The Global Hunger Index is a peer-reviewed annual report, jointly published by the Concern Worldwide and Welthungerhilfe, which is designed to comprehensively measure and track hunger at the global, regional, and country levels. Hence, option D is correct.

26. With which organisation, Intel has collaborated to launch the 'AI For All' initiative?

- A. AICTE
- B. NITI Aayog
- C. CBSE
- D. UGC
- E. None of these

Ans. C

Sol.



Chipmaker Intel has collaborated with the Central Board of Secondary Education (CBSE) to launch the 'AI For All' initiative.

About 'AI For All' initiative:

Based on Intel's 'AI For Citizens' programme, 'AI For All' is a 4-hour, self-paced learning programme.

It aims to create a basic understanding of artificial intelligence (AI) for people in India.

The programme aims to introduce AI to one million citizens in its first year.

AI has the power to drive faster economic growth, address population-scale challenges and benefit the lives and livelihoods of people.

National Education Policy (NEP) 2020 acknowledges the importance of AI and emphasises on preparing everyone for an AI-driven economy.

AI For All is one of the largest AI public awareness programmes worldwide and will help demystify AI in an inclusive manner strengthening India's position as a global leader for emerging technologies.

27. Which two Indian organisations have won the UNDP Equator Prize 2021?

- A. Paramount Limited and Doshion Limited
- B. Aadhimalai Pazhangudiyinar Producer Company Limited and Snehakunja Trust
- C. ASM Company and Enviro Engineer Pvt Ltd.
- D. Excel Enviro Services and GreenTek Indika
- E. None of these

Ans. B

Sol.

Two Indian organisations bag the prestigious UNDP Equator Prize 2021, for their exceptional achievement in showcasing local, innovative, nature-based solutions for tackling biodiversity loss and climate change.

The two organizations from India out of the ten winners globally are— Aadhimalai Pazhangudiyinar Producer Company Limited and Snehakunja Trust.

They will each receive a prize of US\$10,000 and the opportunity to join a series of special virtual events associated with the UN General Assembly, the Nature for Life Hub and the UN Food Systems Summit later this year.

About Aadhimalai Pazhangudiyinar Producer Company Limited:

This 1,700-member cooperative, managed and run entirely by Indigenous people from the Nilgiri Biosphere Reserve in Southern India, has improved livelihoods across 147 villages by processing and marketing a diverse range of forest produce and crops.

About Snehakunja Trust:

Snehakunja Trust has protected sensitive wetland and coastal ecosystems in the Western Ghats and the Karnataka coast for 45 years. Snehakunja Trust is currently piloting the first blue carbon project in India.

About Equator Prize:

The Equator Prize, organized by the Equator Initiative within the United Nations Development Programme, is awarded biennially to recognize outstanding community efforts to reduce poverty through the



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conservation and sustainable use of biodiversity.

28. Which country will host the inaugural International Hockey Federation (FIH) Hockey5s World Cup?

- A. Indonesia
- B. South Korea
- C. Oman
- D. UAE
- E. Japan

Ans. C

Sol.

- The Executive Board of the FIH selected Oman to host the inaugural Hockey5s World Cups (Men and Women) to be played in January 2024.
- Matches will take place in Oman's capital city Muscat.
- The Hockey5s' flagship event is a brand-new FIH competition. Sixteen teams per gender (3 per continent Oman as hosts) will take part in this first edition.
- Continental Hockey5s qualifiers for the World Cup will be organized in 2022.

29. Which fertilizer manufacturing company has introduced the world's first Nano Urea Liquid for farmers?

- A. Brahmaputra Valley Fertilizer Corporation Ltd
- B. Chambal Fertilisers and Chemicals Ltd.
- C. Hindalco Industries Ltd.
- D. Greenstar Fertilizers Ltd

E. Indian Farmers Fertiliser Cooperative Ltd

Ans. E

Sol.

- Indian Farmers Fertiliser Cooperative Limited (IFFCO) has introduced the world's first Nano Urea Liquid for farmers during its 50th annual general body virtual meeting. The production of Nano Urea Liquid will commence by June 2021.
- Scientists have developed indigenous Nano Urea Liquid at Nano Biotechnology Research Centre, Kalol, Gujarat in line with 'Atmanirbhar Bharat' and 'Atmanirbhar Krishi'.
- Nano Urea Liquid will be efficient for plant nutrition which increases the production with improved nutritional quality.
- It will create a huge positive effect on the quality of underground water, very significant reduction in the global warming with an impact on climate change and sustainable development.

30. What is the motto of the 2020 Tokyo Olympics?

- A. Come Share
- B. "Faster, Higher, Stronger – Together".
- C. Inspire a Generation
- D. Connected by Emotion
- E. None of the above/More than one of the above

Ans. B

Sol.



- **The motto of the 2020 Tokyo Olympics is "Faster, Higher, Stronger – Together".**

- **Tokyo Olympic 2020 was held from 23 July to 8 August 2021 and It was the 32nd edition of the Summer Olympic games.**

- **The five sports added in Tokyo Olympics 2020 are:**

1. **Sport Climbing**

2. **Surfing**

3. **Skateboarding**

4. **Karate**

5. **Baseball/Softball**

- **Miraitowa is the mascot of the 2020 Tokyo Olympics.**

- **Come Share will be the motto of the 2024 Summer Olympics which will be hosted in Paris, France.**

- **Inspire a Generation was the motto of the 2012 London Olympics held from 27 July to 12 August 2012.**

31. Along with Jio Platform which company have figured in Time Magazine's first-ever list of 100 Most Influential Companies?

A. Byju's

B. Swiggy

C. BigBasket

D. ReNew Power

E. One97

Ans. A

Sol.

- Two Indian firms, Reliance Industries' technology arm Jio Platforms and e-learning startup Byju's have figured in the Time Magazine's first-ever list of 100 most influential companies.

- It listed Jio Platforms under the Innovators category alongside Zoom, Adidas, TikTok, Ikea, Moderna and Netflix.

- Byju's was listed alongside Tesla, Huawei, Shopify, Airbnb and DiDi Chuxing in the Disruptors category.

32. What is India's rank in the 'Climate Change Performance Index (CCPI) 2021'?

A. 6th

B. 7th

C. 8th

D. 9th

E. 10th

Ans. E

Sol.

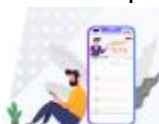
- India is ranked at 10th place in the 'Climate Change Performance Index (CCPI) 2021', released on 7th December 2020.

- The overall score of India is 63.98. It is for the second time in a row that India emerged among the top 10 countries with higher climate performance from among 58 economies.

- India was at 9th spot last year in the index.

- Like CCPI 2020, the first three places in 2021 ranking also remains unoccupied, since none of the countries is on the path compatible with the Paris climate targets, to implement strategies to limit global warming below 2 or even 1.5°C.

- Sweden (4th) United Kingdom (5th), Denmark (6th), Morocco (7th), Norway (8th), Chile (9th) were among the top 10 rankers in the index.



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