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Q.1) With reference to Black Carbon, Consider the following statements:

1. Black Carbon is produced both naturally and by human activities.
2. India is the largest emitter of black carbon in the world.
3. Black Carbon remains in the atmosphere for shorter duration when compared with CO₂.

Which of the statements given above is/are correct?

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

Q.1) Solution (c)

- Black carbon results from the incomplete combustion of fossil fuels and biomass. BC is **produced both naturally and by human activities** as a result of the incomplete combustion of fossil fuels, biofuels, and biomass.
- Primary sources include emissions from diesel engines, cook stoves, wood burning and forest fires.
- The fine particles absorb light and about a million times more energy than carbon dioxide.
- Black carbon is the second largest contributor to climate change after CO₂.
- But **unlike CO₂, which can stay in the atmosphere for years together, black carbon is short-lived and remains in the atmosphere only for days to weeks before it descends as rain or snow.**
- Black carbon absorbs solar energy and warms the atmosphere.
- India is the **second largest emitter** of black carbon in the world.
- Black carbon is the most solar energy-absorbing component of particulate matter and can absorb one million times more energy than CO₂.
- Black carbon not only has impacts on human health, it also affects visibility, harms ecosystems, reduces agricultural productivity and exacerbates global warming.
- Black carbon and its co-pollutants are key components of fine particulate matter (PM_{2.5}) air pollution, the leading environmental cause of poor health and premature deaths.

Q.2) Consider the following statements about Colistin

1. Colistin is a chemical used for artificial fruit ripening.
2. The WHO considers colistin as a ‘highest priority critically important antimicrobial’ for humans.

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

Q.2) Solution (b)

- **Colistin is an antibiotic for therapeutic purpose in veterinary.** But the drug is highly misused in poultry industry as a growth promoter for prophylactic purpose. One of the reason for antibiotic resistance in India is due to unwanted use of Colistin in poultry industry.
- The Union Ministry of Health and Family Welfare (MoHFW) notified the prohibition of sale, manufacture and distribution of colistin and its formulations in food-producing animals, poultry, aqua farming and animal feed supplements. The move is expected to help regulate antibiotic misuse in these animals and contain antimicrobial resistance (AMR)
- **The World Health Organisation (WHO) considers colistin as a ‘highest priority critically important antimicrobial’ for humans.**
- AMR – antibiotic resistance in particular – is a global public health crisis, which is believed to heavily impact India. Antibiotics are becoming ineffective as bacteria are getting resistant to the antibiotics used to kill them. Bacterial infections, therefore, are now either difficult to treat or are untreatable. Since a huge proportion of overall produced antibiotics are used in rearing animals for food, such misuse is one of the key reasons for rising AMR.
- It also directs the manufacturers of colistin and its formulations to label “Not to be used in food producing animals, poultry, aqua farming and animal feed supplements” in a conspicuous manner on the package insert and promotional literature.

Q.3) Which of the following statements is/are Not Correct regarding Influenza Viruses?

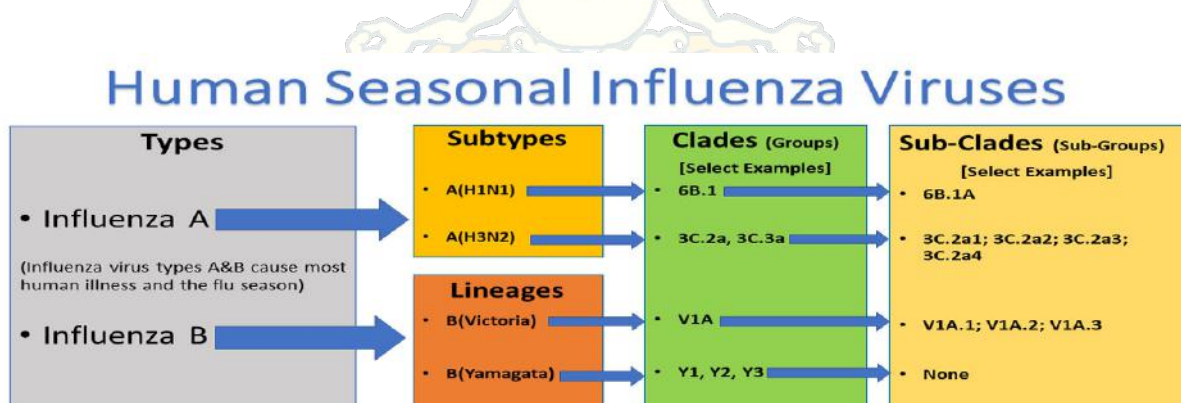
1. *Influenza A viruses are the only influenza viruses known to cause flu pandemics.*
2. *Flu vaccines will protect against infection and illness caused by other viruses that also can cause influenza-like symptoms.*

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

Q.3) Solution (b)

- There are four types of influenza viruses: A, B, C and D. Human influenza A and B viruses cause seasonal epidemics of disease (known as the flu season) almost every winter in the United States. **Influenza A viruses are the only influenza viruses known to cause flu pandemics, i.e., global epidemics of flu disease.** A pandemic can occur when a new and very different influenza A virus emerges that both infects people and has the ability to spread efficiently between people.
- Influenza type C infections generally cause mild illness and are not thought to cause human flu epidemics.
- Influenza D viruses primarily affect cattle and are not known to infect or cause illness in people.



This graph above shows the two types of influenza viruses (A,B) that cause most human illness and that are responsible for the flu season each year. Influenza A viruses are further classified into subtypes, while influenza B viruses are further classified into two lineages: B/Yamagata and B/Victoria. Both influenza A and B viruses can be further classified into specific clades and sub-clades (which are sometimes called groups and sub-groups).

What Is the Bird Flu?

- The avian influenza virus causes bird flu. Birds can be infected by influenza A viruses and all of its subtypes. Birds are not capable of carrying either type B or C influenza viruses.
- An influenza pandemic is a global outbreak of a new influenza A virus.

Q.4) Consider the following statements

1. It is important to turn off electric devices when traveling on a plane to eliminate micro waves that pose a risk to avionics technology on planes.
2. According to Indian rules, the Pilot-in-Command may permit the access of Internet services by passengers on board in flight, through Wi-Fi on board.

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

Q.4) Solution (b)

- **The Pilot-in-Command may permit the access of Internet services by passengers on board in flight**, through Wi-Fi on board. This service will be given to passengers on the flight after the permit by the Pilot-in-Command. The passengers onboard can avail in-flight WiFi services for their smartphones, laptops, tablets, e-readers or smartwatches given that the devices are on airplane mode or flight mode, provided that the Director-General shall certify the aircraft for usage of Internet service in flight through Wi-Fi on board.
- In December 2018, the Government of India announced the licenses for In-Flight and Maritime Communications (IFMC) that allows broadband Internet services while flying over the Indian skies and sailing in Indian waters, both for international and Indian aircraft and vessels.
- The IFMC license is a key initiative of the Telecom Ministry, a move to liberalise satellite communication services in India.
- According to the government official, the wifi service can only be availed once the flight has taken off and all the doors are closed. The usage of internet service in-flight shall be certified by the Director-General.

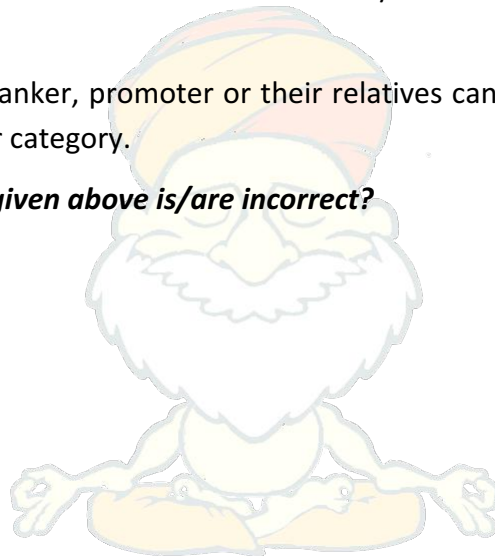
- It is important to turn off electric devices when traveling on a plane **to eliminate radio waves** that pose a risk to avionics technology on planes. This is one of the reasons that travelers are asked to turn off electronic devices before take-off.
- It turns out that the ban on wireless devices in flight has a lot more to do with possible interference for ground networks, rather than any danger posed to aircraft systems. The Federal Communications Commission (FCC) banned in-flight use of most cell phones and wireless devices in 1991, citing the reason of ground network interference.

Q.5) With reference to Anchor investors, Consider the following statements:

1. Anchor investors are institutional investors who are offered shares in an IPO a day before the offer opens.
2. The anchor investor is not allowed to sell his/her share for at least one year after the allotment.
3. No merchant banker, promoter or their relatives can apply for shares under the anchor investor category.

Which of the statements given above is/are incorrect?

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



Q.5) Solution (c)

- Anchor investors are institutional investors who are offered shares in an IPO **a day before the offer opens**. As the name suggests, they are supposed to ‘anchor’ the issue by agreeing to subscribe to shares at a fixed price so that other investors may know that there is demand for the shares offered.
- Each anchor investor has to put a minimum of ₹10 crore in the issue.
- Up to 30 per cent of the total issue size can be allotted to anchor investors.
- **No merchant banker, promoter or their relatives can apply for shares under the anchor investor category.**
- In offers of size less than ₹250 crore, there can be a maximum of 15 anchor investors, but in those over ₹250 crore, SEBI recently removed the cap on number of

anchor investors. Now, there could be 10 additional investors for every extra ₹250 crore allocation, subject to minimum allotment of ₹5 crore per anchor investor.

- It is a concept launched by Securities Exchange Board of India in 2009.
- **The anchor investor is not allowed to sell his/her share for at least 30 days after the allotment.**
- One of the main features of anchor investment is, the allotment is done a day before an IPO opens.

Q.6) Which of the following statements is/are correct?

1. Himalayan red pandas are native to Nepal, India, Bhutan and Tibet.
2. Chinese red pandas are found only in China.

Select the correct statements

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

Q.6) Solution (a)

Chinese red pandas are found in northern Myanmar as well as south-eastern Tibet, Sichuan and Yunnan provinces in China, while Himalayan red pandas are native to Nepal, India, Bhutan and southern Tibet in China.

Q.7) 'Order Books, Inventories and Capacity Utilisation Survey (OBICUS)' is taken up by

- a) NITI Aayog
- b) Reserve Bank of India
- c) Central Statistics Office
- d) National Sample Survey Office

Q.7) Solution (b)

The Reserve Bank has been conducting Order Books, Inventories and Capacity Utilisation Survey (OBICUS) of the manufacturing sector on a quarterly basis.

The survey seeks quantitative information on order books, inventories and capacity utilisation, such as, pending order books, backlog order books, total inventories, finished goods inventories, work in progress inventories, installed capacity, quantity produced, capacity utilisation, value of production, etc., from companies involved in the manufacturing activities. The information on installed capacity, quantity produced, value of production, etc., is used for calculating the capacity utilisation at industry as well as at an all India level.

The survey has been providing a significant input to the Reserve Bank in monetary policy formulation.

Q.8) Consider a scenario wherein the Indian government would start raising a part of its gross borrowing programme through sovereign bonds. If the exchange rate is expected to worsen,

- a) Sovereign bonds denominated in domestic currency (INR) are preferable.
- b) Sovereign bonds denominated in foreign currency are preferable.
- c) The exchange rate won't have any effect on the bonds.
- d) All the above statements are wrong, since sovereign bonds can only be denominated in domestic currency.

Q.8) Solution (a)

The difference between issuing a bond denominated in rupees and issuing it in a foreign currency (say US dollar) is the incidence of exchange rate risk. If the loan is in terms of dollars, and the rupee weakens against the dollar during the bond's tenure, the government would have to return more rupees to pay back the same amount of dollars. If, however, the initial loan is denominated in rupee terms, then the negative fallout would be on the foreign investor.

Imagine two 10-year sovereign bond issues by India: one for \$100 in the US, and the other for Rs 7,000 in India. For the sake of simplicity, suppose the exchange rate is Rs 70 to a dollar. As such, at the time of issue, both values are the same. Now suppose the exchange rate worsens for India and falls to Rs 80 a dollar at the end of the tenure. In the first case, the Indian government would have to pay Rs 8,000 (instead of Rs 7,000 that it got initially) to meet its dollar-denominated obligation. In the second case, it would pay Rs 7,000 and the lender would be short-changed as these Rs 7,000 will be equal to just \$87.5 at the end of tenure. That is why, if the exchange rate is expected to worsen, sovereign bonds denominated in domestic currency are preferable.

Q.9) Consider the following statements with respect to 'Solar Dynamics Observatory (SDO)'.

1. The goal of the SDO is to understand the influence of the Sun on the Earth and near-Earth space by studying the solar atmosphere.
2. It is the first satellite under the Living with a Star (LWS) program at ISRO.

Select the correct statements

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

Q.9) Solution (a)

The Solar Dynamics Observatory (SDO) is a NASA mission which has been observing the Sun. Launched on February 11, 2010, the observatory is part of the Living With a Star (LWS) program.

The goal of the SDO is to understand the influence of the Sun on the Earth and near-Earth space by studying the solar atmosphere on small scales of space and time and in many wavelengths simultaneously.

The two new sunspots, designated as NOAA 2753 and 2754, were seen on Dec. 24 by NASA's Solar Dynamics Observatory.

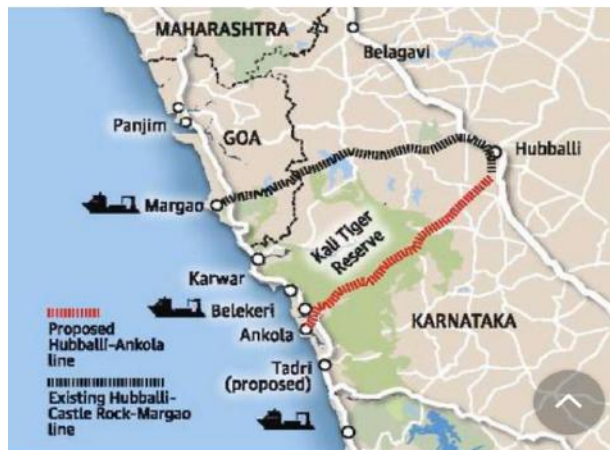
Q.10) The 'Hubballi-Ankola railway line project' passes through

- Kali Tiger Reserve
- Mysore Elephant Reserve
- Bhadra Tiger Reserve
- Biligiriranga Swamy Tiger Reserve

Q.10) Solution (a)

KARNATAKA

Hubballi-Ankola railway line gets clearance despite opposition

**Q.11) Which of the following is/are Correctly matched regarding Nari Shakti Puruskar awards?**

- Rani Rudramma Devi Award - Best Panchayat /Village Community

2. Devi Ahilyabai Holkar Award - Best Urban Local body for providing services and facilities to women.
3. Mata Jijabai Award - Best State for improving Child Sex Ratio (CSR).
4. Rani Lakshmi Bai Award - Best Institution for R&D in the field of women empowerment.

Select the correct answer using the code given below:

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

Q.11) Solution (a)

- From the year 2016, 20 Nari Shakti Puruskars shall be conferred every year. The awards will be conferred on 8th March on the occasion of International Women's Day (IWD) by the President of India.
- The award shall be applicable to institutions and individuals who have rendered distinguished services to the cause of women especially belonging to the vulnerable and marginalized sections of the society.
- The Ministry of Women & Child Development, celebrates International Women's Day every year on 8th March as it is the nodal Ministry for the issues related to women.
- The recipients of the Puruskars shall be declared every year on 20th February and awards will be conferred on 8th March on the occasion of International Women's Day (IWD).
- The Puruskars shall not be presented posthumously.

The category of Awards shall be as follows:

- **Rani Rudramma Devi Award for Best Panchayat /Village Community which have done outstanding work for women welfare**
- **Mata Jijabai Award for Best Urban Local body for providing services and facilities to women.**
- Kannagi Devi Award for Best State which has appreciably improved Child Sex Ratio (CSR).
- Rani Gaidinliu Zeliang Award for Best Civil Society Organization (CSO) doing outstanding work for the welfare and well-being of women.

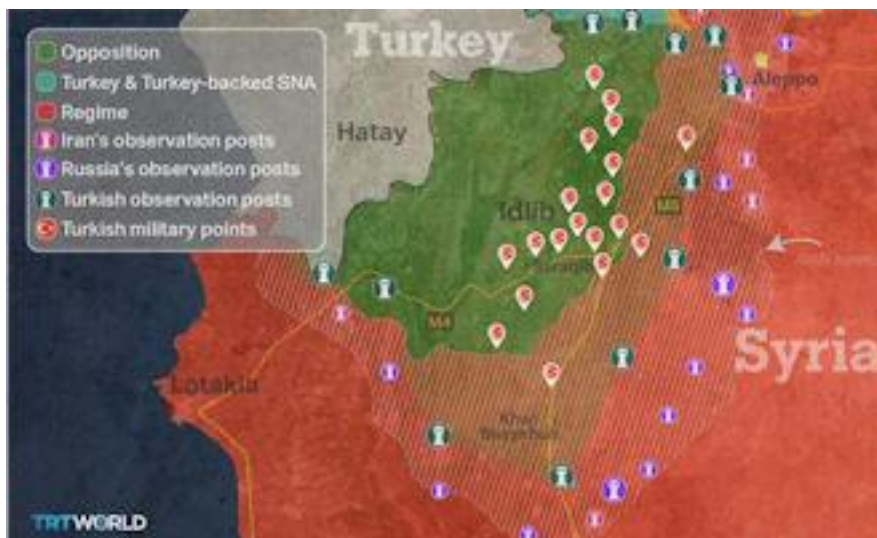
- Devi Ahilyabai Holkar Award for Best Private Sector Organization/Public Sector Undertaking in promoting the well-being and welfare of women.
- Rani Lakshmbai Award for Best Institution for Research & Development in the field of women empowerment.

Q.12) Operation Spring Shield was a cross-border military operation conducted by

- Russian Armed Forces against the Turkish Armed Forces
- Turkish Armed Forces against the Syrian Armed Forces
- Saudi Arabian Armed Forces against the Yemen Armed Forces
- Russian Armed Forces against the Syrian Armed Forces

Q.12) Solution (b)

- Operation Spring Shield was a cross-border military operation conducted by the Turkish Armed Forces against the Syrian Armed Forces in the Idlib District of northwest Syria.
- A cross-border military operation was launched by the Turkish Armed Forces (TSK) on 27 February 2020, in Idlib.
- The operation was launched in response to the Balyun attack.
- Turkey's National Defense Minister said that the purpose of the operation was within the framework of Astana, to ensure a ceasefire agreement in Sochi and to prevent migration from Idlib towards the Turkish border.
- On 5 March Turkey and Russia signed a ceasefire agreement in Moscow.



Q.13) With reference to Additional Tier-1 Bonds, Consider the following statements:

1. The holders of AT-1 bonds can get their investments back by selling them in the secondary debt market unless the issuer redeems them.
2. Interest on these bonds can be paid only at the discretion of the issuing body and that too out of annual profit.
3. If the RBI feels that a bank is tottering on the brink and needs a rescue, it can simply ask the bank to cancel its outstanding AT-1 bonds without consulting its investors.

Which of the statements given above is/are Not Correct?

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

Q.13) Solution (d)

- In India, banks must maintain capital at a minimum ratio of 11.5 per cent of their risk-weighted loans. Of this, 9.5 per cent needs to be in Tier-1 capital and 2 per cent in Tier-2.
- Tier-1 capital refers to equity and other forms of permanent capital that stays with the bank, as deposits and loans flow in and out.
- AT-1 bonds are annual coupon bearing bonds which have no fixed maturity date. The interest rate on these bonds is higher than fixed deposit rates which make them attractive investment option.
- **The holders of these bonds can get their investments back by selling them in the secondary debt market unless the issuer redeems them.**
- The issuer of these bonds does not have legal obligations to redeem them. **Interest on these bonds can be paid only at the discretion of the issuing body and that too out of annual profit.**

Unusual features of AT-1 bonds

- These bonds are perpetual and carry no maturity date. Instead, they carry call options that allow banks to redeem them after five or 10 years. But banks are not obliged to use this call option and can opt to pay only interest on these bonds for eternity.
- Banks issuing AT-1 bonds can skip interest payouts for a particular year or even reduce the bonds' face value.

- If the RBI feels that a bank is tottering on the brink and needs a rescue, it can simply ask the bank to cancel its outstanding AT-1 bonds without consulting its investors.

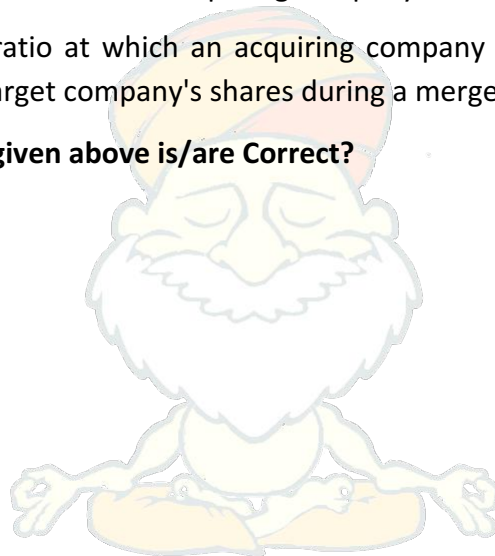
AT-1 bonds carry a face value of ₹10 lakh per bond. There are two routes through which retail folk have acquired these bonds — initial private placement offers of AT-1 bonds by banks seeking to raise money; or secondary market buys of already-traded AT-1 bonds based on recommendations from brokers.

Q.14) Consider the following statements:

1. Stock swap is the exchange of one equity-based asset for another associated with the circumstances of a merger or acquisition.
2. A stock swap occurs when shareholders ownership of the target company's shares are exchanged for shares of the acquiring company.
3. Swap ratio is the ratio at which an acquiring company will offer its own shares in exchange for the target company's shares during a merger or acquisition.

Which of the statements given above is/are Correct?

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



Q.14) Solution (d)

- **Stock swap is the exchange of one equity-based asset for another associated with the circumstances of a merger or acquisition.**
- **A stock swap occurs when shareholders ownership of the target company's shares are exchanged for shares of the acquiring company.**
- **Swap ratio is the ratio at which an acquiring company will offer its own shares in exchange for the target company's shares during a merger or acquisition.**
- To calculate the swap ratio, companies analyze financial ratios such as book value, earnings per share, profits after tax, and dividends paid.
- A swap ratio tells the shareholders of a target company how many shares of the acquiring company's stock they will receive for every one share of target company stock they currently own. For example, if an acquiring company offers a swap ratio of 1.5:1, it will provide 1.5 shares of its own company for every 1 share of the target

company. A shareholder of the target company will end up with 50% more shares than they had before, but their new shares will be for the acquiring company and have the price of the acquiring company. Shares of the target company may cease to exist.

Q.15) The trilateral joint naval exercise “Marine Security Belt” was conducted between which of the following nations?

- a) USA, India and Thailand
- b) Iran, Russia and China
- c) India, Malaysia and Thailand
- d) Iran, Iraq and Saudi Arabia

Q.15) Solution (b)

- The trilateral joint naval exercise of Iran with two major world powers Russia and China.
- Four-day joint maritime drill by Iran, Russia, and China, codenamed "Marine Security Belt", which includes tactical exercises such as rescuing frigates under attack.
- It began in the port city of Chabahar in southeastern Iran and is due to continue in northern parts of the Indian Ocean.
- The Sea of Oman is a particularly sensitive waterway as it connects to the Strait of Hormuz, through which about 30% of the world's crude oil passes and which in turn connects to the Persian Gulf.
- The message of this exercise is peace, friendship and lasting security through cooperation and unity

Q.16) Consider the following statements with respect to ‘no-confidence motion’.

1. It is exclusively mentioned under the Article 75 of Indian Constitution.
2. J.B. Kripalani moved the first-ever no-confidence motion in 1971 against the Indira Gandhi government.

Select the correct statements

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

Q.16) Solution (d)

It is not mentioned in the Constitution. Such a motion is moved under Rule 198 of the Rules of Procedure.

J.B. Kripalani moved the first-ever no-confidence motion in August 1963 against the Nehru government after the India-China war.

Q.17) 'Sessa Orchid Sanctuary' is located in

- a) Karnataka
- b) Arunachal Pradesh
- c) Uttarakhand
- d) Sikkim

Q.17) Solution (b)

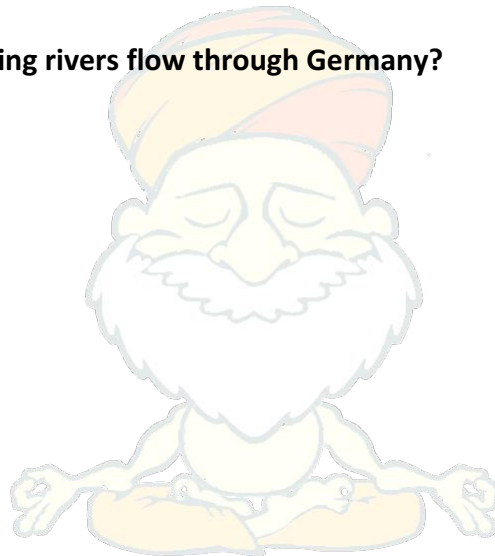
Sessa Orchid Sanctuary is located in Arunachal Pradesh.

Q.18) Which of the following rivers flow through Germany?

1. Danube
2. Oder
3. Elbe

Select the correct code:

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

**Q.18) Solution (d)****Danube-Oder-Elbe Canal**

- The Danube-Oder-Elbe Canal intends to connect the Danube, Oder and Elbe rivers and thus provide another navigable link from the Black Sea to the North and Baltic Seas.

Danube

- It is Europe's second longest river, after the Volga.
- It is located in Central and Eastern Europe.
- Originating in Germany, the Danube flows southeast for 2,850 km, passing through or bordering Austria, Slovakia, Hungary, Croatia, Serbia, Romania, Bulgaria, Moldova and Ukraine before draining into the Black Sea.

Elbe

- It is one of the major rivers of Central Europe.

- It rises in the Krkonoše Mountains of the northern Czech Republic before traversing much of Bohemia (western half of the Czech Republic), then Germany and flowing into the North Sea at Cuxhaven, 110 km northwest of Hamburg.

Oder

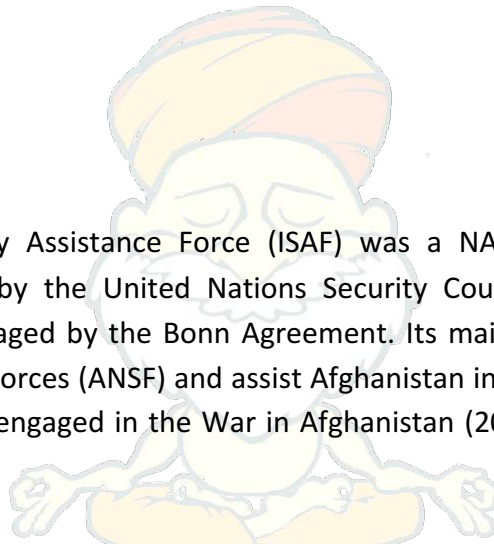
- It is a river in Central Europe and Poland's third-longest river after the Vistula and Warta.
- It rises in the Czech Republic and flows 742 kilometres through western Poland, later forming 187 kilometres of the border between Poland and Germany as part of the Oder–Neisse line.

Q.19) 'International Security Assistance Force (ISAF)' which was in news recently is associated with?

- a) NATO
- b) SCO
- c) OIC
- d) IMCTC

Q.19) Solution (a)

The International Security Assistance Force (ISAF) was a NATO-led military mission in Afghanistan, established by the United Nations Security Council in December 2001 by Resolution 1386, as envisaged by the Bonn Agreement. Its main purpose was to train the Afghan National Security Forces (ANSF) and assist Afghanistan in rebuilding key government institutions, but was also engaged in the War in Afghanistan (2001–14) against the Taliban insurgency.



Q.20) The term 'Arr-Rinam' was in news recently and is associated with which of the following communities?

- a) Galo Community
- b) Dhangar Community
- c) Mishmi Community
- d) Sentinelese Community/Tribe

Q.20) Solution (a)

Arr-Rinam is the Galo equivalent of lockdown imposed by consensus for 48 hours whenever an epidemic strikes. The Adi community inhabiting East Siang and Lower Dibang Valley districts too performed a similar ritual called Motor.

Q.21) Arrange the four southernmost islands of the Kuril Islands starting from north to south:

1. Habomai Island
2. Shikotan Island
3. Etorofu Island
4. Kunashiri Island

Select the correct answer using the code given below:

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

Q.21) Solution (b)

- The four southernmost islands of the Kuril chain - Etorofu, Kunashiri, Shikotan and Habomai and - have been disputed between Moscow and Tokyo since the end of World War II.
- It stretches approximately 1,300 km (810 mi) northeast from Hokkaido, Japan to Kamchatka, Russia, separating the Sea of Okhotsk from the north Pacific Ocean.
- All the islands are under Russian administration.
- Japan claims the four southernmost islands, including two of the three largest ones (Etorofu and Kunashiri), as part of its territory as well as Shikotan and the Habomai islands, which has led to the ongoing Kuril Islands dispute.
- The disputed islands are known in Japan as the country's "Northern Territories"



Q.22) Consider the following statements:

1. A Government Security (G-Sec) is a tradable instrument issued by the Central Government or the State Governments.
2. Central Government and State Governments issues both treasury bills and bonds or dated securities.

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

Q.22) Solution (a)

- The Reserve Bank of India (RBI) has introduced a separate channel called “Fully Accessible Route (FAR)” to enable non-residents to invest in specified Government of India dated securities.
- ‘Specified securities’ shall mean Government Securities as periodically notified by the Reserve Bank for investment under the FAR route.
- The RBI has said that all new issuances of Government securities (G-secs) of 5-year, 10-year, and 30-year tenors will be eligible for investment as specified securities.
- Non Resident investors can invest in specified government securities without being subject to any investment ceilings.

Benefits of the Scheme:

- This would facilitate inflow of stable foreign investment in government bonds.
- Being part of the global bond indices would help Indian G-secs attract large funds from major global investors
- This will ease the access of non-residents to Indian Government Securities Markets.
- **A G-Sec is a tradable instrument issued by the Central Government or the State Governments.**
- It acknowledges the Government’s debt obligation.
- Such securities are short term (usually called treasury bills, with original maturities of less than one year- presently issued in three tenors, namely, 91 day, 182 day and 364 day) or long term (usually called Government bonds or dated securities with original maturity of one year or more).
- In India, the Central Government issues both treasury bills and bonds or dated securities while **the State Governments issue only bonds or dated securities**, which are called the State Development Loans (SDLs).

Q.23) With reference to whale shark, Consider the following statements:

1. The whale sharks are the biggest fish and shark in the world.

2. Like human fingerprints, each whale shark has its own individual spot pattern, no two are exactly alike.
3. The whale sharks are notorious for attacking humans.

Which of the statements given above is/are Correct?

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

Q.23) Solution (b)

- The whale shark is the biggest fish and shark in the world and is graceful and **harmless**. The Whale sharks eat tiny plankton and fish eggs, which they filter feed as they swim slowly along with their giant mouths wide open. They are one of only three species of filter feeding sharks.
- Whale sharks are docile fish and sometimes allow swimmers to hitch a ride.
- **Like human fingerprints, whale sharks have a unique pattern of spots which allow individual sharks to be identified.**
- Whale sharks are highly valued on international markets. Demand for their meat, fins and oil remains a threat to the species.
- Whale sharks tend to like warmer areas and are found in tropical waters all over the world.
- Most whale sharks — 75 percent — are found in the Indian and Pacific oceans; 25 percent in the Atlantic, according to IUCN. Whale sharks are classified as endangered.
- The whale shark is not thought to be able to breach at all, unlike the basking shark.

Q.24) Which of the following countries is/are not the part of regional network of South Asia Wildlife Enforcement Network (SAWEN)?

1. Afghanistan
2. Maldives
3. Myanmar
4. Pakistan
5. Thailand

Select the correct answer using the code given below:

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

Q.24) Solution (b)

- **South Asia Wildlife Enforcement Network (SAWEN), a Regional network is comprised of eight countries in South Asia: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.**
- SAWEN is regional inter-governmental wildlife law enforcement support body of South Asian Countries. It was launched in January, 2011 in Paro, Bhutan. Its secretariat is in Kathmandu, Nepal.
- It aims at working as a strong regional inter-governmental body for combating wildlife crime by attempting common goals and approaches for combating illegal trade in the region.

Q.25) Consider the following statement based on the Pollution Index developed by MoEFCC for industrial sectors:

1. Industrial Sectors having Pollution Index score of 60 and above are categorized under Red category
2. No Red category of industries shall be permitted in the ecologically fragile area / protected area.
3. Industries like milk & dairy products are included in the White category.

Which of the statements given above is/are Correct?

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

Q.25) Solution (a)

- The Ministry of Environment, Forest and Climate Change (MoEFCC) has developed the criteria of categorization of industrial sectors based on the Pollution Index which

is a function of the emissions (air pollutants), effluents (water pollutants), hazardous wastes generated and consumption of resources.

The following are the four category:

1. Industrial Sectors having Pollution Index score of 60 and above - Red category
 2. Industrial Sectors having Pollution Index score of 41 to 59 – Orange category
 3. Industrial Sectors having Pollution Index score of 21 to 40 – Green category
 4. Industrial Sectors having Pollution Index score including &upto 20 - White category
- No Red category of industries shall normally be permitted in the ecologically fragile area / protected area.
 - White' category industries will not require environmental clearance.
 - The purpose of the categorization is to ensure that the industry is established in a manner which is consistent with the environmental objectives.
 - Industries falling under 'White' category include LED and CFL bulb assembly, power generation using solar photovoltaic technology, wind power generating units, hydel units less than 25 MW, products made from rolled PVC sheets using automatic vacuum forming machines, cotton and woolen hosiers using dry processes etc.
 - Industries like integrated automobile manufacturing, airports and commercial air strips, and milk & dairy products are included in the 'Red' category.

What is Pollution Index?

- Pollution Index (PI) measures the level of 'emissions' that cause air pollution, 'effluents' that contaminate water, 'hazardous wastes' which includes dangerous chemicals and 'consumption of resources' which excessively use natural resources.

Q.26) Consider the following statements with respect to 'PM CARES Fund'.

1. The fund consists entirely of voluntary contributions from individuals/organizations and does not get any budgetary support.
2. Donations to PM CARES Fund does not qualify to be counted as Corporate Social Responsibility (CSR) expenditure under the Companies Act, 2013.
3. Donations to PM CARES Fund would qualify for 80G benefits for 100% exemption under the Income Tax Act, 1961.
4. PM CARES Fund cannot accept donations and contributions from individuals and organizations based in foreign countries.

Select the correct statements

- a) 1 and 2

- b) 1 and 3
- c) 3 and 4
- d) 2 and 4

Q.26) Solution (c)

Prime Minister is the ex-officio Chairman of the PM CARES Fund and Minister of Defence, Minister of Home Affairs and Minister of Finance, Government of India are ex-officio Trustees of the Fund.

The Chairperson of the Board of Trustees (Prime Minister) shall have the power to nominate three trustees to the Board of Trustees who shall be eminent persons in the field of research, health, science, social work, law, public administration and philanthropy. Any person appointed a Trustee shall act in a pro bono capacity.

The fund consists entirely of voluntary contributions from individuals/organizations and does not get any budgetary support.

Donations to PM CARES Fund would qualify for 80G benefits for 100% exemption under the Income Tax Act, 1961. Donations to PM CARES Fund will also qualify to be counted as Corporate Social Responsibility (CSR) expenditure under the Companies Act, 2013

PM CARES Fund has also got exemption under the FCRA and a separate account for receiving foreign donations has been opened. This enables PM CARES Fund to accept donations and contributions from individuals and organizations based in foreign countries. This is consistent with respect to Prime Minister's National Relief Fund (PMNRF). PMNRF has also received foreign contributions as a public trust since 2011.

Q.27) Consider the following statements with respect to 'Kr00k'.

1. It is a security vulnerability that allows some WPA2 encrypted WiFi traffic to be decrypted.
2. It only affects wearable devices.

Select the correct statements

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

Q.27) Solution (a)

Kr00k is a security vulnerability that allows some WPA2 encrypted WiFi traffic to be decrypted.

It was discovered while the firm called EEST was conducting research into KRACK, a series of attacks on WiFi devices that was detected last year.

WiFi chips manufactured by Broadcom and Cypress are vulnerable to attack, as long as the device is connected to a WiFi network and the hacker is within the range of the same network.

Read More - <https://www.thehindu.com/sci-tech/technology/slovak-firm-spots-vulnerability-in-16-devices/article30965469.ece>

Q.28) The 'SEIR model' which was in news recently is associated with

- Infectious Diseases
- Price Deficiency Payment Mechanism
- Aquaponics and Hydroponics
- Quantum Computing

Q.28) Solution (a)

SEIR is a model, a technique, fundamental to the science of epidemiology—the branch of medicine that investigates the start, spread and control of diseases. It's medicine, but not a clinical pursuit like surgery or ophthalmology; instead, it delves into the data about a disease and looks for patterns. Epidemiologists do this by mathematically modelling the disease. One way to do so is to "compartmentalize" the population that's been affected by the disease. The idea is that each compartment has similar characteristics as far as the disease is concerned, and we can draw conclusions about each one, as well as about how they relate to the others.

Q.29) Which of the following pairs is/are correctly matched?

- Sukhna Lake – Himachal Pradesh
- Otteri Lake – Tamil Nadu
- Vellayani Lake – Kerala

Select the correct statements

- 1 and 2
- 2 and 3
- 1 and 3
- All of the above

Q.29) Solution (b)

Sukhna Lake – Chandigarh

Otteri Lake – Tamil Nadu

Vellayani Lake – Kerala

Q.30) The 'Bonphool' brand which was in news recently is associated with

- a) Honey
- b) Jaggery
- c) Rice
- d) Milk

Q.30) Solution (a)

The West Bengal Forest Department has created a separate brand for selling this honey named Bonphool (Flower of the Forest). The honey extracted from mangrove forest will be called Bonphool Wild Honey — harvested from traditional honey collectors from mangrove forest of Sunderbans.

Q.31) Consider the following statements:

1. Viruses such as coronavirus, influenza-causing viruses, Ebola, Zika have their genetic material encased in a layer of fat called the lipid envelop.
2. Soap contains fat-like substances known as amphiphiles which compete with the lipids in the virus membrane and break the lipid envelope of the virus.
3. Viruses such as rotavirus, poliovirus does not have the lipid envelop.

Which of the statements given above is/are Correct?

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

Q.31) Solution (d)

How does washing with soap help get rid of the coronavirus?

- **Viruses such as coronavirus, influenza-causing viruses, Ebola, Zika have their genetic material encased in a layer of fat called the lipid envelop.**
- Soap molecules are pin-shaped with one end of the molecule (head) is attracted to water and repelled by fats and proteins. The other side of the molecule (tail) is

attracted to fats and is repelled by water. The tail portion of the molecule competes with the lipids in the virus envelope.

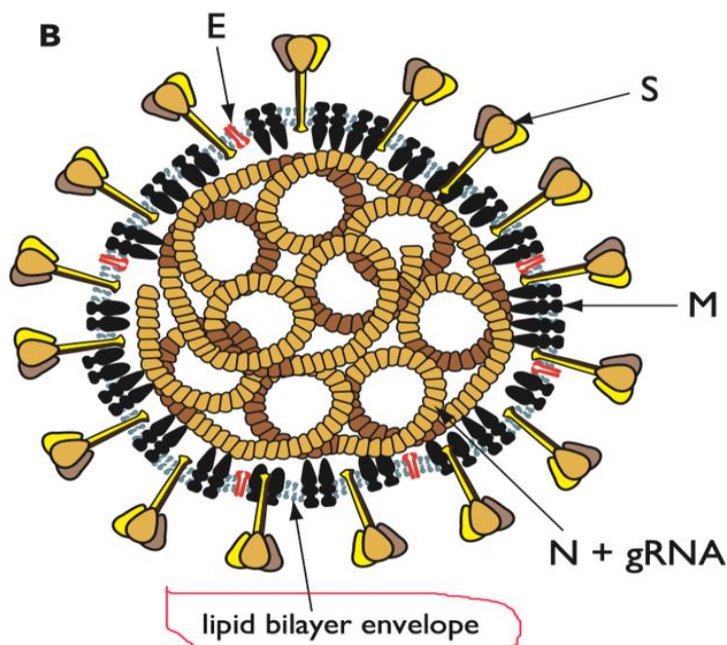
- Since the chemical bonds holding the virus together are not very strong, the long tail gets inserted into the envelope of virus and breaks the lipid envelope of the virus.
- The tail also competes with the bond that binds the RNA and the lipid envelop thus dissolving the virus into its components which are then removed by water.

Do all viruses have the lipid layer?

- **Certain viruses do not have the lipid envelop and are called the non-enveloped viruses. Rotavirus which causes severe diarrhoea, poliovirus, adenovirus that cause pneumonia does not contain the lipid envelop.**
- The tail of the soap molecule also disrupts the bond that binds dirt and non-enveloped viruses to the hand.

How do alcohol-based hand sanitizers help get rid of coronavirus?

- Like soap, the alcohol present in hand sanitizers dissolve the lipid envelop, thus inactivating the virus.
- Need a very high concentration of alcohol to achieve the same effect as soap. To be effective, the sanitisers should contain at least 60% alcohol.



Q.32) With reference to The Essential Commodities Act, 1955, Consider the following statements:

1. Under this act, the government can fix the maximum retail price (MRP) of any packaged product that it declares an essential commodity.
2. If the Central government thinks that it is necessary to maintain or increase supplies of any essential commodity, it can regulate or prohibit the production, supply, distribution and sale of that commodity.

Which of the statements given above is/are Not Correct?

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

Q.32) Solution (d)

- Department of Consumer Affairs administers 'The Essential Commodities Act, 1955 (EC Act)' and 'Prevention of Blackmarketing and Maintenance of Supplies of Essential Commodities Act, 1980 (PBMMSEC Act)'.
- The ECA was enacted in 1955. It has since been used by the Government to regulate the production, supply and distribution of a whole host of commodities it declares 'essential' in order to make them available to consumers at fair prices.
- Additionally, the government can also fix the maximum retail price (MRP) of any packaged product that it declares an "essential commodity".
- Under the EC Act of 1955, if the Central government thinks that it is necessary to maintain or increase supplies of any essential commodity or make it available at fair prices, it can regulate or prohibit the production, supply, distribution and sale of that commodity.
- Some of the essential commodities listed out in the schedule to this Act are foodstuffs including edible oils and oilseeds, drugs, fertilizers, petroleum and petroleum products.
- But the Centre has the power to add or remove any commodity in public interest from this list, and that's what it has done with masks and hand sanitizers during coronavirus outbreak.
- Bringing masks and sanitizers under the EC Act will enhance the availability of these products to the public, at fair prices.

Q.33) Consider the following statements:

1. A Review petition should be circulated to the same bench that delivered the judgment.
2. A Curative petition and it is guaranteed under Article 145 of the Constitution of India.

Which of the statements given above is/are Correct?

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

Q.33) Solution (a)**Review Petition**

- In India, a binding decision of the Supreme Court/High Court can be reviewed in a review petition. A review petition can be filed by the parties aggrieved by the decisions of Supreme Court.
- As per Article 137 of the Constitution of India and the rules made under Article 145, the Supreme Court of India has the power to review its judgment pronounced by it. As per Supreme Court rules, 1966 such a petition is to be filed within 30 days of the **pronouncement of judgment or order and that petition should be circulated without oral arguments to the same bench that delivered the judgment.**
- Furthermore, if a review petition is dismissed by the Supreme Court, it may consider a curative petition filed by the petitioner so as to prevent abuse of process

Curative petition

- The Supreme court of India evolved the concept of curative petition in the landmark case of Rupa Ashok Hurra vs. Ashok Hurra and Anr. (2002) where a question was raised that whether an aggrieved person is entitled to any relief against the final order/judgment of the Supreme Court after dismissal of review petition.
- In this case it was held by the Supreme Court that so as to prevent abuse of process as well as to cure miscarriage of justice, it may reconsider its judgments. The court has devised a term 'curative' for this purpose. The petitioner is required to state specifically that the grounds mentioned that had been taken in the review petition filed earlier and also it was dismissed by circulation.

- A curative petition is required to be certified by a senior advocate and then it is circulated to the three senior most judges and the judges who delivered the impugned judgment. There is no time limit for filing a curative petition and it is guaranteed **under Article 137 of the Constitution of India.**

Mercy petition

- In the context of Indian Judicial System, Mercy Petition is the last resort. When a person has lost all the remedies available to him/her under all the prevailing laws as well as under the Constitutional remedies, he may file a mercy petition before the President of India under Article 72 of the Indian Constitution or the Governor of the state under Article 161 of the Indian Constitution. Then the petition of his will be treated on mercy not on the legality of the case.
- In accordance with Article 72 of the Indian Constitution, President is empowered to reprieve, respite or remit punishment pronounced by the Apex court i.e. the Supreme Court of India. However, the power to grant pardon is not discretionary as any decision is reached by consulting with the council of ministers.
- In accordance with Article 161 of the Indian Constitution, Governor of the State shall have the power to reprieve, respite or remit punishment of any person convicted of any offence.

Q.34) Which of the following statements is/are Not Correct regarding Cess in India?

1. If the cess collected in a particular year goes unspent, it will be allocated for other purposes.
2. The central government should share the cess with the state government.
3. The cess can be levied on indirect taxes only.

Select the correct answer using the code given below:

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

Q.34) Solution (d)

- In the backdrop of outbreak of COVID-19, numerous measures are being taken by the Government to give relief to workers. To support unorganized construction workers

who sustain their livelihood on daily wages, all State Governments/UTs have been advised to transfer funds in the account of construction workers through DBT mode from the Cess fund collected by the Labour Welfare Boards under the BOCW cess Act.

Cess is a form of tax charged/levied over and above the base tax liability of a taxpayer.

- A cess is usually imposed additionally when the state or the central government looks to raise funds for specific purposes. For example, the government levies an education cess to generate additional revenue for funding primary, secondary, and higher education.
- Cess is not a permanent source of revenue for the government, and it is discontinued when the purpose levying it is fulfilled.
- **It can be levied on both indirect and direct taxes.**
- The government can impose cess for purposes such as disaster relief, generating funds for cleaning rivers, etc. For example, after Kerala floods in the year 2018, the state government imposed a 1% calamity cess on GST and became the first state to do it.
- Cess may initially go to the CFI but has to be used for the purpose for which it was collected. **If the cess collected in a particular year goes unspent, it cannot be allocated for other purposes.** The amount gets carried over to the next year and can only be used for the cause it was meant for.
- **The central government does not need to share the cess with the state government either partially or in full, unlike some other taxes.**

Types of cess in India

- Education Cess
- Health and education cess
- Swachh Bharat Cess
- Krishi Kalyan Cess
- Infrastructure Cess

Q.35) With reference to Red Snow, Consider the following statements:

1. Red snow is a phenomenon caused by *Chlamydomonas nivalis*.
2. Red algae lowers the overall reflective properties of the snow.

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

Q.35) Solution (c)

- Watermelon snow, also called snow algae, pink snow, red snow, or blood snow, is a **phenomenon caused by *Chlamydomonas nivalis***, a species of green algae containing a secondary red carotenoid pigment (astaxanthin) in addition to chlorophyll.
- Unlike most species of fresh-water algae, it is cryophilic (cold-loving) and thrives in freezing water.
- The more the algae packed together, the redder the snow. And the darker the tinge, the more the heat absorbed by the snow. Subsequently, the ice melts faster.
- While the melt is good for the microbes that need the liquid water to survive and thrive, it's bad for glaciers that are already melting from a myriad of other causes, the study said.
- These algae change the snow's albedo — which refers to the amount of light or radiation the snow surface is able to reflect back. Changes in albedo lead to more melting.
- Bright white snow reflects sunlight, but when this **red algae begins to spread in an area, it lowers the overall reflective properties of the snow, welcoming more heat to be absorbed, prompting additional melting, and sparking the growth of even more algae.**

Q.36) Which of the following species of otters can be sighted in India?

1. Eurasian otter
2. Small-clawed otter
3. Smooth-coated otter

Select the correct code:

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

Q.36) Solution (d)

All the three can be spotted in India.

Eurasian otters were spotted in Western Ghats and Chilika Lake.

Q.37) Which of the following countries do not open to 'Aegean Sea'?

1. Turkey
2. Greece
3. Albania
4. Croatia

Select the correct code:

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

Q.37) Solution (b)



Q.38) Which of the following is the first country to recognize Rights of Nature in its Constitution?

- a) India
- b) Bolivia
- c) New Zealand

d) Ecuador

Q.38) Solution (d)

Ecuador is the first country to recognize Rights of Nature in its Constitution.

Q.39) The 'KhariaSavar' community primarily lives in

- a) North East India
- b) Central India
- c) Southern India
- d) Western India

Q.39) Solution (b)

KhariaSavar community are an Austroasiatic tribal ethnic group from central India.

Q.40) 'Nolamba dynasty' was primarily spread over

- a) Maharashtra and Gujarat
- b) Andhra Pradesh and Karnataka
- c) Rajasthan
- d) Assam and Meghalaya

Q.40) Solution (b)

Nolamba Pallava kings ruled the southern parts of present Anantapur district, Kolar and Chitradurg districts in Karnataka and south-western parts of Chittoor district, and there is a rich architectural heritage left behind by them.

Nolamba dynasty kings flourished from the early 9th century during the regime of Rashtrakutas (whose rule spread from the Ganges to Kanyakumari), their downfall began when Ganga dynasty king Marasimha overpowered them in the late 10th century. These Nolambas were Kannada kings and got several temples constructed with architectural finesse that can be seen even today in the black-stone idols of several Hindu and Jain deities.

Q.41) Consider the following statements:

1. NASSCOM Foundation launched 'Innovate for Accessible India' campaign along with Google.
2. The major objective of this campaign is to empower divyaang people with Apple Cloud, AI and other latest technologies.

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

Q.41) Solution (d)

- **Microsoft India and NASSCOM Foundation launched the ‘Innovate for Accessible India’ campaign.**
- The initiative has been launched in partnership with Ministry of Social Justice & Empowerment, Ministry of Science and Technology and ERNET, Department of Empowerment of Persons with Disabilities (DEPWD) and other departments.
- The major objective of ‘Innovate for Accessible India’ campaign is to empower divyaang people with the tools and technology.
- This campaign wants to equip divyaang people with a technology that can help them to make their life easier.
- Innovate for Accessible India campaign will use Microsoft cloud, AI and other latest technologies that can sort out the issues faced by divyaang people.
- Microsoft and NASSCOM are working together in this initiative to provide better employment opportunities, education, rehabilitation and other government services.
- This campaign will include social impact organizations, students and citizens with social work impact.
- It will prepare some solutions that can address issues faced by people with disabilities.
- There are 21 officially recognized disabilities and this campaign is working on all of them.

Persons with Disabilities in India

- The data of the Indian Census 2011 shows that the total population of disabled people in the country is about 2% of the total population.

Q.42) Which of the following statements is/are Correct regarding Convalescent plasma therapy?

1. Plasma can also be taken from people infected with HIV, hepatitis or syphilis.
2. The whole blood or plasma from such people is taken, and the plasma is then injected in critically ill patients so that the antibodies are transferred and boost their fight against the virus.
3. WHO guidelines mandate the donor's permission before extracting plasma.

Select the correct answer using the code given below:

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

Q.42) Solution (b)

- Convalescent plasma therapy seeks to make use of the antibodies developed in the recovered patient against the virus.
- The whole blood or plasma from such people is taken, and the plasma is then injected in critically ill patients so that the antibodies are transferred and boost their fight against the virus.
- If the plasma is injected at an early stage, it can possibly help fight the virus and prevent severe illness.

How often has it been used in the past?

- The United States used plasma of recovered patients to treat patients of Spanish flu (1918-1920).
- Hong Kong used it to treat SARS patients in 2005.
- In 2009, H1N1 patients were treated with plasma.
- In 2014, the World Health Organization released guidelines to treat Ebola patients with convalescent whole blood and plasma.
- In 2015, plasma was used for treating MERS patients.

How is it done?

- The process to infuse plasma in a patient can be completed quickly. It only requires standard blood collection practices, and extraction of plasma.
- If whole blood is donated (350-450 ml), a blood fractionation process is used to separate the plasma.

- Otherwise, a special machine called aphaeresis machine can be used to extract the plasma directly from the donor.
- While blood is indeed extracted from the donor, the aphaeresis machine separates and extracts the plasma using a plasma kit, and the remaining blood components are returned into the donor's body.
- **WHO guidelines in 2014 mandate a donor's permission before extracting plasma.**
- **Plasma from only recovered patients must be taken, and donation must be done from people not infected with HIV, hepatitis, syphilis, or any infectious disease.**
- If whole blood is collected, the plasma is separated by sedimentation or centrifugation, then injected in the patient.
- If plasma needs to be collected again from the same person, it must be done after 12 weeks of the first donation for males and 16 weeks for females.

Q.43) Earth Hour is an annual event organized by

- a) International Union for Conservation of Nature
- b) World Wildlife Fund
- c) United Nations Environment Programme
- d) World Nature Organization

Q.43) Solution (b)

- Every year, Earth Hour is observed on the last Saturday of March at 8:30 pm.

What is Earth Hour?

- Earth Hour is an annual event **organized by the World Wildlife Fund** that promotes conservation and sustainable energy.
- During this time, civilians are encouraged to switch off their lights for one hour to help reduce the effect of global warming and raise awareness for climate change and wildlife conservation.
- In 2007, we encouraged people around the world to switch off their lights to call attention to climate change.
- Today, Earth Hour aims to spark global conversations on protecting nature not only to combat the climate crisis, but to ensure our own health, happiness, prosperity and even survival.

- **Earth Hour is the world's biggest switch off event** – a moment millions come together for nature, people and the planet.
- It was famously started as a lights-off event in Sydney, Australia in 2007.

What's the difference between Earth Hour and Earth Day?

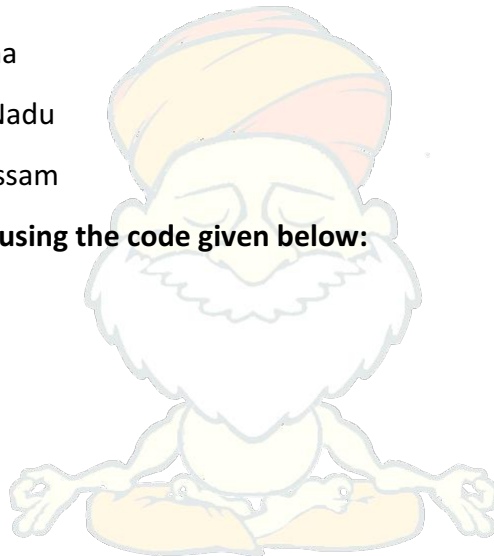
- Whereas Earth Hour stands as a climate change initiative where people reduce their electricity usage, **Earth Day (April 22)** celebrates our natural environment by inspiring people to plant trees, recycle regularly and keep the planet tidy.

Q.44) Which of the following is/are Correctly matched regarding Traditional New Year?

1. Vaisakhi – Punjab
2. Bohag Bihu – Odisha
3. Puthandu – Tamil Nadu
4. Pana Sankranti – Assam

Select the correct answer using the code given below:

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



Q.44) Solution (a)

According to Hindu New Year or Vikram Samvat, the month of Chaitra (usually falls between the months of March and April) marks the New year or first month of Hindu calendar.

The great king of Ujjain, Vikramaditya, first established the new Hindu year.

Gudi Padwa - Maharashtra, Goa

- Gudi Padwa is the first day of the Chaitra month, beginning of the New year celebrated in Maharashtra. A gudi with stick displayed in out of a window or households in the state.

Ugadi - Karnataka, Telangana and Andhra Pradesh

- Ugadi is the New Year's day that begins with the month of Chaitra celebrated in Telangana, Andhra Pradesh and Karnataka state. Gudi Padwa and Ugadi are celebrated on the same day.

Vishu - Kerala, Karnataka

- Vishu festival marks the beginning of the harvest year. celebrated in the Indian state of Kerala. The festival of light and fireworks is the most important event in Kerala and devotees visit the Sabarimala Ayyappan Temple and Guruvayur Krishna temple.

Vaisakhi - Punjab

- Vaisakhi or Baisakhi is the most religious festival in Sikhism, marks the Sikh new year. This harvest festival happened in the Punjab region and people gather to socialize and share festive foods.

Pohela Boishakh - West Bengal, Tripura

- Pohela Baishakh in the Bengali New Year, celebrated with grandeur and colours in the state of West Bengal. The Bengali New Year is also considered to be an auspicious time for marriages.

Puthandu - Tamil Nadu

- Puthandu known as Tamil New Year is celebrated on the first month of the Tamil solar calendar in Tamil Nadu and Puducherry. There are list of famous festivals are held at Tiruchirapalli, Kanchipuram, Tiruvidaimarudur near Kumbakonam.

Bohag Bihu - Assam, North East

- Bohag Bihu also called Rangali Bihu is the harvest festival celebrated in the state of Assam and north eastern India, marks the beginning of the Assamese New Year.

Pana Sankranti - Odisha

- Pana Sankranti or Maha Vishuva Sankranti marks the beginning of the New Year in the Odia calendar, generally falls on the 14th or 15th of April. Pana Sankranti is similar to New Year festivals such as Vaisakhi, Maithili New Year, Bisu Parba and Cheti Chand.

Jude Sheetal - Bihar, Jharkhand

- Jude Sheetal also known as Maithili New Year, usually falls on 14 April on Gregorian calendar. Maithili New Year is a festive occasion celebrated by the Maithils in Bihar and Nepal.

Q.45) Which of the following is/are the member states of Indian Ocean Rim Association (IORA)?

1. Maldives
2. South Africa
3. Oman
4. Sri Lanka
5. Indonesia

Select the correct answer using the code given below:

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

Q.45) Solution (d)

- The Indian Ocean Rim Association (IORA) is an inter-governmental organisation which was established on 7 March 1997. The vision for IORA originated during a visit by late President Nelson Mandela of South Africa to India in 1995
- IORA is a dynamic inter-governmental organization aimed at strengthening regional cooperation and sustainable development within the Indian Ocean region through its 22 Member States and 10 Dialogue Partners.
- 22 member states are Australia, Bangladesh, Comoros, India, Indonesia, Iran, Kenya, Madagascar, Malaysia, Maldives, Mauritius, Mozambique, Oman, Seychelles, Singapore, Somalia, South Africa, Sri Lanka, Tanzania, Thailand, UAE, and Yemen.

The objective of the Blue Economy is to promote smart, sustainable and inclusive growth and employment opportunities within the Indian Ocean region's maritime economic activities.

The IORA Secretariat has identified the following six priority pillars in the blue economy

- Fisheries and Aquaculture
- Renewable Ocean Energy
- Seaports and Shipping
- Offshore Hydrocarbons and Seabed Minerals
- Marine Biotechnology, Research and Development
- Tourism

- 19th IORA Council of Ministers (COM) Meeting was held in Abu Dhabi (UAE) under the theme of “**Promoting a Shared Destiny and Path to Prosperity in the Indian Ocean**”.
- The United Arab Emirates (UAE) has assumed the position of Chair while Bangladesh will be Vice-Chair of the IORA for the period of 2019-2021.

Q.46) Consider the following statements with respect to ‘Methanotrophs’

1. They are obligate aerobes that use methane as a sole carbon and energy source.
2. They are generally bacteria and can grow aerobically only.

Select the correct statements

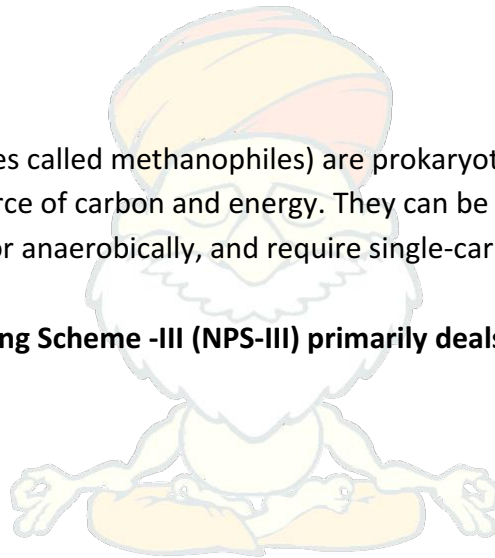
- a) 1 Only
- b) 2 Only
- c) Both 1 and 2
- d) Neither 1 nor 2

Q.46) Solution (a)

Methanotrophs (sometimes called methanophiles) are prokaryotes that metabolize methane as their only source of carbon and energy. They can be either bacteria or archaea and can grow aerobically or anaerobically, and require single-carbon compounds to survive.

Q.47) ‘Modified New Pricing Scheme -III (NPS-III) primarily deals with

- a) Sugarcane
- b) Cotton
- c) Urea
- d) Paddy



Q.47) Solution (c)

It provides incentives to the domestic urea manufacturers, encouraged investment in urea production sector, reduced urea imports. It mainly aimed to achieve self-sufficiency in urea production.

Q.48) ‘Tectaria macrodonta’ was in news recently in the context of

- a) Algal Bloom
- b) Whiteflies
- c) COVID-19
- d) Neglected Tropical Diseases

Q.48) Solution (b)

The leaf extract of an edible fern *Tectaria macrodonta* causes toxicity to the whitefly.

Q.49) Consider the following statements with respect to ‘Fourth Branch Institutions’

1. They are independent bodies, which are charged with performing vital functions of oversight.
2. All these institutes are non-constitutional bodies.

Select the correct statements

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

Q.49) Solution (a)

Fourth Branch Institutions

- The complexity of governance and administration in the modern world has necessitated the existence of a set of independent bodies, which are charged with performing vital functions of oversight.
- Some of these bodies are constitutional bodies — established by the Constitution itself. These include, for instance, the Election Commission and the Office of the Comptroller and Auditor General.
- Others have been established under law: for example, the Information Commission under the Right to Information Act, and Human Rights Commissions under the Protection of Human Rights Act.

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Q.50) Consider the following statements with respect to ‘Production Linked Incentive (PLI)’ scheme.

1. It will help wooing the large companies to invest in India in mobile phone manufacturing and specified electronic components.
2. It will give India the ability to be as agile as countries like China and Vietnam with respect to manufacturing of products.

Select the correct statements

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

Q.50) Solution (c)

Govt allocates Rs. 48,042 crore in three key schemes to compete with China, Vietnam in electronics manufacturing

Scheme for Promotion of Manufacturing of Electronics Components and Semiconductors (SPECS)

- It will provide financial incentive of 25% on capital expenditure for the select electronic goods that comprise downstream value chain of electronic products, i.e., electronic components, semiconductor/ display fabrication units, ATMP units, etc.
- The scheme will also be applicable to expansion of capacity modernization and diversification of existing units along with investments in new units.

Production Linked Incentive (PLI) scheme

- It will help wooing the large companies come to India, invest here in mobile phone manufacturing and specified electronic components, including Assembly, Testing, Marking and Packaging (ATMP) units.
- They will get 4-6% incentive on the final manufacturing.
- The scheme will also help in creating 2-4 "champion Indian companies.

Electronics Manufacturing Clusters (EMC) 2.0

- It will act as a pull for large companies to come to India bringing along their entire components manufacturing ecosystem.
- The scheme will provide financial assistance upto 50% of the project cost subject to ceiling of Rs.70 crore per 100 acres of land and For Common Facility Centre (CFC), financial assistance of 75% of the project cost subject to a ceiling of Rs.75 crore will be provided.
- The government has earmarked a budgetary outlay of Rs. 3,762.25 crore for this scheme over a period of 8 years.

Q.51) Consider the following statements:

1. The Reserve Bank of India has put in place a central fraud registry, which is a searchable database to help banks detect instances of fraud by borrowers.
2. Frauds of ₹ 5 crore and above will be monitored by the Central Fraud Monitoring Cell (CFMC) of the central bank.

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

Q.51) Solution (c)

- Frauds of ₹ 100,000 and above but below ₹ 5 crore will be monitored by the respective regional office of the RBI under whose jurisdiction the head office of the reporting bank falls, RBI said in its notification.
- **Frauds of ₹ 5 crore and above will be monitored by the Central Fraud Monitoring Cell (CFMC) of the central bank.**
- RBI has asked banks to provide flash reports in fraud cases of ₹ 5 crore and above to the Department of Banking Supervision along with the CFMC.
- Earlier cases involving a sum of ₹ 1 crore and above had required flash reports to be given to RBI.
- The aggregated fraud data will be published to educate customers on emerging risks.
- The central fraud registry was proposed earlier both in the Nandan Nilekani committee report and RBI's payments vision document 2019 to 2021.
- The registry, apart from improving monitoring standards and analysis of the frauds, would also help the central bank collate periodic data for customer awareness.
- Under RBI's Banking Ombudsman Scheme, customers can lodge a complaint with the Banking Ombudsman against banks, for non-adherence to RBI's instructions regarding mobile/electronic banking services.

Q.52) With reference to Direct Tax Vivad se Vishwas Act, 2020, Consider the following statements:

1. The Act provides a mechanism for resolution of pending tax disputes related to both income tax and corporation tax.
2. Every order passed under this act (regarding determining the amount payable under this act) shall be conclusive and no matter covered by such order shall be reopened under any law, including the income tax act.
3. This mechanism will not cover disputes involving undisclosed foreign income or assets.

Which of the statements given above is/are Correct?

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

Q.52) Solution (d)

- The Act provides a mechanism for resolution of pending tax disputes related to income tax and corporation tax.
- Every order passed under sub-section (1), determining the amount payable under this Act, shall be conclusive as to the matters stated therein and no matter covered by such order shall be reopened in any other proceeding under the Income-tax Act or under any other law for the time being in force or under any agreement, whether for protection of investment or otherwise, entered into by India with any other country or territory outside India.
- This mechanism will not cover disputes involving undisclosed foreign income or assets.

Q.53) With reference to Marakkars, Consider the following statements:

1. The leaders of Marakkar clan were naval chieftains of the Zamorin of Calicut during the 16th and 17th centuries.
2. The Marakkars were mostly muslims.

Which of the statements given above is/are Not Correct?

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

Q.53) Solution (d)

Why was a petition filed against the film in the High Court?

- A petition was filed in the Kerala High Court against the film, Marakkar: The Lion of the Arabian Sea, alleging ‘distortion of history’ and demanding a stay on the release. It is said to be the most expensive Malayalam film ever made.
- Marakkar clan, whose leaders were naval chieftains of the Zamorin of Calicut during the 16th and 17th centuries.
- The Zamorin, Samoothiri in Malayalam, was the title given to rulers of the Calicut kingdom on the Malabar coast.
- The Marakkars fought against Portuguese invaders for nearly a century.

Who were the Marakkars?

- By some accounts, they were of Arab origin and had migrated from Tunisia to Panthalayani near Koyilandy in present-day Kozhikode, and later moved to the region around present-day Kottakkal and Thikkodi near Payyoli. By other accounts, the Marakkars were descendants of affluent businessman from the Cochin kingdom who migrated later to Calicut.
- ‘Marakkar’ could have originated from maram or marakkalam, meaning ship, as these families lived along the coast and used ships. Alternatively, it could have originated from the Arabic word markaba, meaning those who migrated via ships.
- **“The Marakkars were mostly Muslims**, but in some parts, they have been found to be Hindus as well.

What was the war against the Portuguese about?

- Faced with invading Portuguese ships, the Zamorin reached out to the Marakkars to defend the coast. They were led in succession by four Marakkars, chief admirals who were appointed by the Zamorin with the title of Kunjali.
- Related by bloodline, they were Kuttyali Marakkar (Kunjali Marakkar I, appointed in 1507), Kutty Pokker (Kunjali Marakkar II), Pathu Marakkar (Kunjali Marakkar III) and Muhammad Ali Marakkar (Kunjali Marakkar IV, appointed in 1595).

Q.54) With reference to Epidemic Act 1897, Consider the following statements:

1. Any person disobeying any regulation or order made under this Act shall be deemed to have committed an offence punishable under section 195 of the Indian Penal Code.
2. The law also safeguards officials and gives them overarching superintendence of power who acts under the provisions of this law to contain the outbreak.
3. According to Section 4 of the act, no suit or other legal proceedings shall lie against any person for anything done in good faith under the act.

Which of the statements given above is/are Correct?

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

Q.54) Solution (c)

- The Centre has decided to invoke Epidemic Act 1897, an act to provide for prevention of the spread of “dangerous epidemic diseases,” to combat novel coronavirus in India.
- All the states and union territories of India are advised to invoke the provisions of Section 2 of the Epidemic Disease Act 1897. The section includes special measures to be taken by the Centre to “prescribe regulations as to dangerous epidemic disease.” It also includes the detention of people or any vessel that come from international shores and are seen potent to spread the epidemic in the country.
- Section 2 of the Act states: “When at any time the State Government (now Centre) is satisfied that the State or any part thereof is visited by, or threatened with, an outbreak of any dangerous epidemic disease, the State Government, if it thinks that the ordinary provisions of the law for the time being in force are insufficient for the purpose, may take, or require or empower any person to take, such measures and, by public notice, prescribe such temporary regulations to be observed by the public or by any person or class of persons as it shall deem necessary to prevent the outbreak of such disease or the spread thereof, and may determine in what manner and by whom any expenses incurred (including compensation if any) shall be defrayed.”
- The Act was formulated pre-independence mainly to control plague in the late 1800s.
- The provisions of the Act state that the government can fine people or imprison them for violating rules and regulations that will be set to contain the outbreak.
- Section 3 of the Act states: "Any person disobeying any regulation or order made under this Act shall be deemed to have committed an offence punishable under **section 188 of the Indian Penal Code** (45 of 1860).
- The law also safeguards officials and gives them overarching superintendence of power who act under the provisions of this law to contain the outbreak.
- **According to Section 4 of the act, no suit or other legal proceedings shall lie against any person for anything done in good faith under the act.**

- The Act can be used to restrict the movement of suspected coronavirus patients to prevent further spread of the disease. The officials said the need to invoke the Act was felt to empower the central government to tackle the outbreak.

Q.55) With reference to Disaster Management Act, Consider the following statements:

1. It defines a disaster as a catastrophe, mishap, calamity or grave occurrence in any area, arising only from natural causes, which results in substantial loss of life or human suffering.
2. It also provides for one year's imprisonment for anyone circulating a false alarm.
3. The act allows government to get access to the National Disaster Response Fund, the State Disaster Response Fund and the District Disaster Response Fund.

Which of the statements given above is/are Correct?

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

Q.55) Solution (c)

- The Disaster Management Act provides the administrative framework to take measures to deal with such incidents and allows the government to access funds set up for this purpose.
- It defines a disaster as "a catastrophe, mishap, calamity or grave occurrence in any area, arising **from natural or man made causes**, or by accident or negligence which results in substantial loss of life or human suffering or damage to, and destruction of, property, or damage to, or degradation of, environment, and is of such a nature or magnitude as to be beyond the coping capacity of the community of the affected area."
- This would ordinarily be understood to include incidents such as an earthquake, flood or fire, rather than a disease. However, on 14 March, the home ministry declared the coronavirus outbreak as a "notified disaster", thus bringing into play the provisions of the Disaster Management Act.

Punitive measures

- Sections 51 to 60 of the Act lay down penalties for specific offences. Anyone found obstructing any officer or employee from performing their duty will be imprisoned for a term which may extend to one year or fined, or be both. Further, if such an act of obstruction leads to loss of lives or imminent danger, then the person can be jailed for up to two years.
- The Disaster Management Act is also being used to rein in the circulation of fake news, which has been on an overdrive since the outbreak began. Section 52 of the Act states that people intentionally making false claims to get benefits from the government can be imprisoned for up to two years. **Section 54 provides for one year's imprisonment for anyone circulating a "false alarm."**

Efficacy in context of disease outbreaks

- The Act has been used in tandem with the Epidemic Diseases Act, with the latter providing the basis for containment measures such as restrictions on flights landing in India, and prohibiting gatherings beyond a certain number of people.

Q.56) 'Multi-party Interim Appeal Arbitration Arrangement (MPIA)' was in news recently. It is associated with?

- European Union
- World Trade Organisation
- World Bank
- ASEAN

Q.56) Solution (b)

In a significant breakthrough, 16 Members of the World Trade Organization (WTO), covering a large share of world trade, have announced an arrangement on the settlement of trade disputes between them. Known as the Multiparty Interim Appeal-Arbitration Arrangement (MPIA), the arrangement bridges a crucial gap in the WTO system that results from the WTO Appellate Body's temporary inability to hear appeals. The MPIA uses Article 25 of the WTO Dispute Settlement Undertaking to enable appeals within the existing WTO framework and, in so doing, preserves binding WTO dispute settlement between the MPIA parties.

Read More - <https://economictimes.indiatimes.com/news/international/business/eu-china-propose-interim-dispute-settlement-system/articleshow/74878948.cms>

Q.57) Which of the following Acts was amended to bring in the concept of "Significant Economic Presence" for establishing "business connection" in the case of non-resident in India?

- Income-tax Act, 1961
- Foreign Exchange Management Act, 1999
- Fugitive Economic Offenders Act, 2018

d) Companies Act, 2013

Q.57) Solution (a)

The government had introduced the concept of significant economic presence (SEP) in line with its plan to tax digital companies in the Finance Act, 2018. SEP was defined to mean, among other things, systematic and continuous soliciting of business activities or engaging in interaction with such number of users as may be prescribed in India through digital means.

Section 9(1)(i) of the Income-tax Act, 1961 ('the Income-tax Act') was amended to bring in the concept of "Significant Economic Presence" for establishing "business connection" in the case of non-resident in India.

Q.58) 'Guindy National Park' is located in

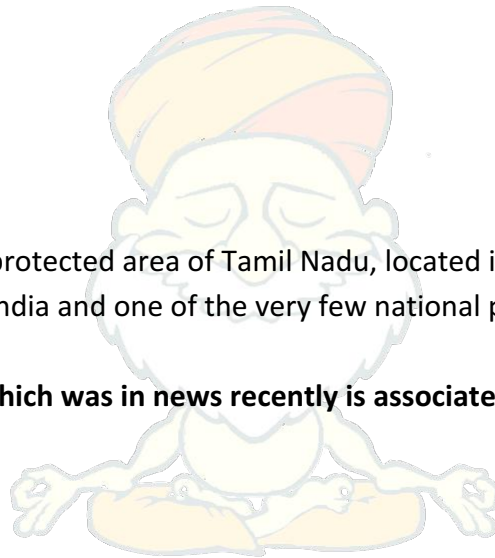
- a) Tamil Nadu
- b) Kerala
- c) Odisha
- d) Goa

Q.58) Solution (a)

Guindy National Park is a protected area of Tamil Nadu, located in Chennai, India, is the 8th-smallest National Park of India and one of the very few national parks situated inside a city.

Q.59) The 'Gormati Art' which was in news recently is associated with which of the following communities?

- a) Dhangar
- b) Banjara
- c) Gonds
- d) Bhils



Q.59) Solution (b)

It is associated with the Banjara Community.

Q.60) Which of the following pairs are correctly matched?

Places in News - Country

1. Jizan – Iran
2. Wonsan – China
3. Latakia – Syria

Select the correct code:

- a) 1 and 2

- b) 2 and 3
- c) 3 Only
- d) 1, 2 and 3

Q.60) Solution (c)

Jizan – Saudi Arabia

Wonsan – North Korea

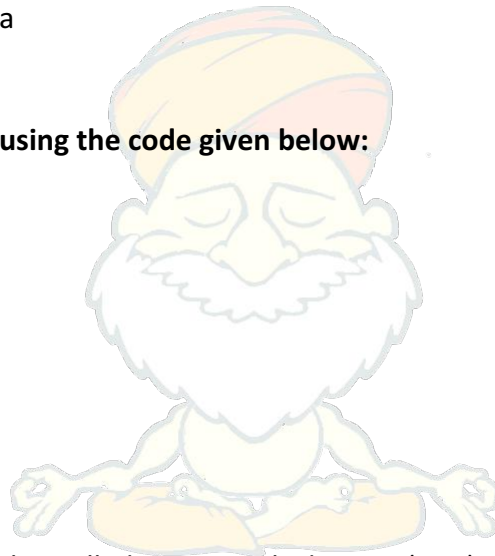
Latakia – Syria

Q.61) Which of the following is/are a Zoonosis?

1. Cat scratch fever
2. Swine flu
3. Fish tank granuloma
4. Q fever

Select the correct answer using the code given below:

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

**Q.61) Solution (d)**

1. Cat scratch fever, also called cat scratch disease (CSD), is a bacterial infection. The disease gets its name because people contract it from cats infected with *Bartonella henselae* bacteria.
 2. Swine flu is an infection caused by a virus. It's named for a virus that pigs can get. In 2009 a strain of swine flu called H1N1 infected many people around the world. The virus is contagious and can spread from human to human.
 3. Fish tank granuloma is a skin condition caused by *Mycobacterium marinum*, characterized by a skin lesion that presents roughly three weeks after exposure.
- Zoonosis is another name for a zoonotic disease.
 - Diseases, transmissible from animals to humans through direct contact or through food, water, and the environment, are commonly referred to as "zoonosis."
 - Zoonoses may be bacterial, viral, or parasitic, or may involve unconventional agents.

- Antimicrobial resistance in human pathogens is another major public health threat which is partly impacted by use of antibiotics in animal husbandry and agriculture.

Zoonoses can be transmitted in various ways:

- through the air
 - by eating contaminated meat or produce
 - through close contact with an infected animal
 - by touching an area or surface that an infected animal touched
 - through insect bites like mosquitos or ticks
1. Vectorborne: e.g being bitten by a tick, a mosquito, a flea. Diseases that can be transmitted in this way include malaria, West Nile virus and Lyme disease.
 2. Direct contact or close proximity. Coming into contact with the saliva, blood, urine, mucous, faeces or other body fluids of an infected animal; or with areas where animals live and roam, or objects or surfaces that have been contaminated with germs.

Diseases that are mainly transmissible to other animals or humans in this way include:

- Avian influenza, a highly contagious viral disease which occurs primarily in poultry and wild water birds.
- Q fever, a disease caused by the bacterium *Coxiella burnetii*. It has been reported in a wide range of species, including cattle, sheep and goats. People can get infected by breathing in dust contaminated with bacteria from the placenta and birth fluids or faeces of infected animals.
- Salmonella infections, which can originate from contact with infected reptiles and amphibians such as pet snakes, iguanas and frogs or their environment.
- Verotoxin-producing *Escherichia coli* (E. coli), which can be acquired through contact with infected farm animals.
- These diseases can also be transmitted through the environment, e.g. Verotoxin-producing E. coli in contaminated swimming water.
- Salmonellosis and listeriosis – are caused by eating contaminated food or drinking water

Q.62) With reference to Ayushman Bharat Scheme, Consider the following statements:

1. It will cover over 10 crore poor and vulnerable families providing coverage for primary, secondary and tertiary care hospitalization.

- It provides a cover of rupees 5 lakh per family per year for medical treatment in empanelled public hospitals only.

Which of the statements given above is/are incorrect?

- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

Q.62) Solution (c)

The Central government has decided to provide free testing and treatment of Coronavirus under the Ayushman Bharat Yojana.

- Ayushman Bharat is National Health Protection Scheme, which will cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year **for secondary and tertiary care hospitalization.**
- It provides a cover of 5 lakh per family per year for medical treatment in **empanelled hospitals, both public and private.**
- Ayushman Bharat - National Health Protection Mission will subsume the on-going centrally sponsored schemes - Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).
- It provides cashless and paperless service to its beneficiaries at the hospital.
- E-cards are provided to the eligible beneficiaries based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011).
- There is no restriction on family size, age or gender.
- All previous medical conditions are covered under the scheme.
- It covers 3 days of hospitalisation and 15 days of post hospitalisation, including diagnostic care and expenses on medicines.
- The scheme is portable and a beneficiary can avail medical treatment at any PM-JAY empanelled hospital outside their state and anywhere in the country.
- States would need to have State Health Agency (SHA) to implement the scheme.

Q.63) Consider the following statements:

- Inter-State migration and quarantine are under the Concurrent List.

2. The prevention of infectious diseases moving from one State to another is under the Union List.

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*

Q.63) Solution (d)

Kerala-Karnataka border issue poses questions on restrictions, relations during a pandemic – COVID19.

- **Inter-State migration and quarantine are under the Union List, while the prevention of infectious diseases moving from one State to another is under the Concurrent List.**
- This means that while States have the power to impose border restrictions, the responsibility to prevent a breakdown of inter-State relations over such disputes is on the Centre.
- The Kerala High Court took the view that denying emergency medical aid amounts to a violation of the right to life and liberty.
- **Article 21:** Denying emergency medical aid amounts to a violation of the **right to life and liberty.**

Earlier the Kerala Governor promulgated the 'Kerala Epidemic Diseases Ordinance, 2020' to arm itself with extraordinary powers to deal with the pandemic. One of its clauses says the State can seal its borders for such period as necessary, while another empowers it to restrict the duration of essential or emergency services, including health, food supply and fuel.

Q.64) Which of the following is/are Correctly matched:

1. COVSACK - COVID-19 Sample Collection Kiosk developed by Indian Railways.
2. CovidGyan – a website for scientifically accurate COVID-19 related content launched by IISc, TIFR Centres, Tata Memorial Centre and others.
3. Jeevan - low-cost ventilator prototype for Covid-19 patients manufactured by DRDO.

Select the correct answer using the code given below:

- a) *1 only*

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

Q.64) Solution (b)

The Defence Research and Development Laboratory, Hyderabad of Defence Research and Development Organisation (DRDO) developed the 'COVID-19 Sample Collection Kiosk' (COVSACK) to combat the coronavirus.

- The COVSACK is a kiosk through which healthcare workers can take coronavirus samples from suspected infected patients. The patient walks into the kiosk and a nasal/oral swab is taken by healthcare professional from outside through the built-in gloves, according to a statement.
- The kiosk is automatically disinfected without the need for human involvement, making the process free of infection spread. The shielding screen of the kiosk cabin protects the healthcare worker from the aerosols/droplet transmission while taking the sample. This reduces the need of frequent PPE change by healthcare workers.

CovidGyan, a website dedicated to scientifically accurate COVID-19 related content and resources, has been launched as a joint initiative of multiple institutions including IISc, various TIFR Centres, Tata Memorial Centre, India Bioscience, the Bangalore Life Science Cluster (NCBS, inStem & C-CAMP) and Vigyan Prasar.

Indian Railways, has manufactured a low-cost ventilator prototype 'Jeevan' for Covid-19 patients.

- Jeevan can be utilised as an emergency ventilator and its production is easy, which can be done with the smaller size components or locally sourced components. The body of the ventilator has been made from the train coach components. The cost of this device will be a fraction of what the regular ventilators cost.

CSIR constituent Lab in Bengaluru, CSIR-National Aerospace Laboratories (CSIR-NAL), along with MAF Clothing, Bengaluru has developed and certified the overall protective coverall suit. The polypropylene spun laminated multi-layered non-woven fabric-based coverall can be used to ensure the safety of doctors, nurses, paramedical staff and healthcare workers working round the clock on COVID-19 mitigation.

Q.65) With reference to Compensation cess, Consider the following statements:

1. It is a relief for States for the loss of revenues arising from the implementation of GST.
2. It is levied only on five products considered to be sin or luxury goods.
3. Firstly, the collected compensation cess flows into the Consolidated Fund of India.

Which of the statements given above is/are correct?

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

Q.65) Solution (d)

- Compensation cess was introduced as relief for States for the loss of revenues arising from the implementation of GST.
- States, in lieu of giving up their powers to collect taxes on goods and services after local levies were subsumed under the GST, were guaranteed a 14 per cent tax revenue growth in the first five years after GST implementation by the Central government. States' tax revenue as of FY16 is considered as the base year for the calculation of this 14 per cent growth. Any shortfall against it is supposed to be compensated by the Centre using the funds specifically collected as compensation cess.
- **Compensation cess is levied on five products considered to be 'sin' or luxury goods.** For example, SUV vehicles (more than 4 metres) are charged 50 per cent GST, of which the GST tax rate is 28 per cent and the compensation cess is 22 per cent. **The collected compensation cess flows into the Consolidated Fund of India**, and then transferred to the Public Account of India, where a GST compensation cess account has been created. States are compensated bi-monthly from the accumulated funds in this account.
- Select vehicles, tobacco and aerated drinks, apart from coal, are levied a compensation cess.

Q.66) The term 'Compulsory Licensing' is mentioned in which of the following?

- a) Companies Act 2013
- b) Indian Patent Act, 1970
- c) Indian Telegraph Act, 1885
- d) Information Technology Act, 2000

Q.66) Solution (b)**Compulsory licensing**

- It is when a government allows someone else to produce a patented product or process without the consent of the patent owner or plans to use the patent-protected invention itself. It is one of the flexibilities in the field of patent protection included in the WTO's agreement on intellectual property — the TRIPS (Trade-Related Aspects of Intellectual Property Rights) Agreement.
- This concept is recognised at both national as well as international levels, with express mention in both (Indian) Patent Act, 1970 and TRIPS Agreement. There are certain pre-requisite conditions, given under sections 84-92, which need to be fulfilled if a compulsory license is to be granted in favour of someone.

Q.67) Which of the following statements is/are correct?

1. India is the world's third-largest importer of crude oil.
2. India is the world's largest importer of Liquefied Natural Gas.

Select the correct statements

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

Q.67) Solution (a)

India is the world's third-largest importer of crude oil and the fourth largest importer of LNG.

Q.68) 'United for Biodiversity' Coalition has been launched by

- a) MERCOSUR
- b) BIMSTEC
- c) European Commission
- d) Climate Vulnerable Group

Q.68) Solution (c)

The European Commission (EC) launched the 'United for Biodiversity' coalition made up of zoos, aquariums, botanical gardens, national parks, and natural history and science museums from around the world, on World Wildlife Day 2020.

Q.69) Consider the following statements

1. Bal Gangadhar Tilak in his newspaper, 'Kesari', had criticised measures adopted by the government to tackle the plague epidemic in Maharashtra.
2. Chapekar brothers assassinated the plague commissioner of Poona/Pune.

Select the correct statements

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

Q.69) Solution (c)

Epidemic Diseases Act

- It was first drafted to deal with bubonic plague that swept Maharashtra in 1897.
- The Act prohibited public gatherings, and regulated travel, routine screening, segregation, and quarantine.
- Bal Gangadhar Tilak was described as the 'father of Indian unrest' by Valentine Chirol of The Times (London). His newspaper, Kesari, had criticised measures adopted by the government to tackle the epidemic.
- Damodar Hari Chapekar and Balkrishna Hari Chapekar, assassinated W.C. Rand, the plague commissioner of Poona, and Lieutenant Charles Egerton Ayerst, an officer of the administration.

Q.70) The 'Mighty Five' countries is often discussed in the context of

- a) Manufacturing Sector
- b) IT and services Sector
- c) Climate Mitigation
- d) Passport Strength

Q.70) Solution (a)

Mighty 5 or MITI-V is not the name of a new team of superheroes, rather it is the acronym for Malaysia, India, Thailand, Indonesia and Vietnam – five nations predicted to be among the 15-most competitive manufacturing countries in the world by 2020.

Q.71) Which of the following statement is/are correct regarding Jim Corbett National Park?

1. It is the first national park in India.
2. It is named after British hunter Jim Edward Corbett.
3. It is situated in the state of Arunachal Pradesh.

Select the correct answer using the code given below:

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

Q.71) Solution (b)

- Jim Corbett National Park lies in the Nainital district of **Uttarakhand**.
- Vigilance at Dehradun's zoo has also been increased following confirmation of Corona virus positive in tigress in the United States. At the same time, two isolation wards have been made in Jim Corbett National Park.
- The Union government has asked the Chief Wildlife Wardens (CWWs) of all states to be on high alert, after a four-year-old Malayan tiger at Bronx zoo in New York, United States was found to have the novel coronavirus disease (COVID-19).
- Three tier sanitization system have been set up
- The staffs arriving at zoo are first sanitized at the entry gate then after moving closer to animals. Apart from this, entry is being given only after sanitizing the food vehicle of the animals. After this, the meat and green fodder are separately sanitized. At the same time, before feeding the wild animals, it is washed and dried with potassium permanganate.
- **In 1934, the then Governor Sir William Hailey advocated that the area must be protected for wildlife. Eminent hunter and later wildlife observer, Jim Edward Corbett, was assigned the responsibility of determining its limits.**
- On 8 August 1936, under the United Provinces National Park Act, it became **the first national park in India as Hailey National Park**. It was then named Ramganga National Park. In 1956, the name of the park was changed from Ramamganga National Park to Jim Corbett National Park after Jim Edward Corbett died in 1955, who freed the people of this region from the man-eating tiger.

Q.72) The term Wormivet is sometimes seen in the news with reference to:

- a) It is an herbal oral medication which paralyzes the adult tapeworm in human body.
- b) It is a protective suit used to ensure the safety of healthcare workers working round the clock on COVID-19 mitigation.

- c) It is an indigenous herbal medication to treat endoparasite (worm) infestation among livestock.
- d) *It is the scientific investigations on plant growth, soil health and providing immunity in plant system.*

Q.72) Solution (c)

- National Innovation Foundation India (NIF) has developed "wormivet," an indigenous **herbal medication (dewormer) in the form of commercial products for livestock owners.**
- The product will be an alternative to the chemical method of treatment of worm.
- Wormivet is a medication to treat endoparasite (worm) infestation among livestock.
- Internal parasite is a significant health problem as it causes diarrhoea, loss in body weight, anaemia, reproductive health concern thereby limiting productivity and growth.

National Innovation Foundation (NIF)

- It was set up in March 2000, Ahmedabad, Gujarat with the assistance of Department of Science and Technology, Government of India.
- It is India's national initiative to strengthen the grassroots technological innovations and outstanding traditional knowledge.
- Its mission is to help India become a creative and knowledge-based society by expanding policy and institutional space for grassroots technological innovators.
- Grassroots innovations are essentially solutions generated by people at the grassroots levels to tide over persistent problems, the solutions to which are either not available or not affordable by a large section of the consumer masses in developing countries like India.

Q.73) Which of the following is/are Correctly matched regarding bill of lading (BOL):

1. On-board BOL - denotes that merchandise has been physically loaded onto a shipping vessel.
2. Straight BOL - denotes that merchandise has been received.
3. Order BOL – is used when payment has been made in advance of shipment.

Select the correct answer using the code given below:

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

c) 2 and 3 only

d) 1, 2 and 3

Q.73) Solution (a)

- An **on-board bill of lading** denotes that merchandise has been physically loaded onto a shipping vessel, such as a freighter or cargo plane.
- A **received-for-shipment bill of lading** denotes that merchandise has been received.
- A **straight bill of lading** is used when payment has been made in advance of shipment and requires a carrier to deliver the merchandise to the appropriate party.
- An **order bill of lading** is used when shipping merchandise prior to payment, requiring a carrier to deliver the merchandise to the importer.
- The bill of lading is a required document to move a freight shipment.
- The bill of lading (BOL) works as a receipt of freight services, a contract between a freight carrier and shipper.
- The bill of lading is a legally binding document providing the driver and the carrier all the details needed to process the freight shipment and invoice it correctly.
- A bill of lading is a legal document issued by a carrier to a shipper that details the type, quantity, and destination of the goods being carried.
- A bill of lading is a document of title, a receipt for shipped goods, and a contract between a carrier and shipper.
- If managed and reviewed properly, a bill of lading can help prevent asset theft.

Q.74) With reference to New Development Bank (NDB), Consider the following statements:

1. The bank was established by the SAARC countries.
2. Each member country has an equal share and no country has any veto power.
3. The headquarters of the NBD is located at New Delhi, India.

Which of the statements given above is/are not correct?

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

Q.74) Solution (c)

- Multilateral development banks are essentially global financial institutions backed by governments to provide long-term finance for sustainable infrastructure such as roads, rail, ports, power and telecommunications. This is usually done in the form of loans, equity, guarantees and other financial instruments.
- **New Development Bank (NDB) was established in July 2015 by the BRICS countries (Brazil, Russia, India, China and South Africa).**
- **It is headquartered at Shanghai, China**
- The aim of the bank is to mobilize funding for infrastructure and sustainable development.
- It's ownership structure is unique, as the BRICS countries **each have an equal share and no country has any veto power.**
- Investment in new sustainable infrastructure is falling significantly short of the levels required to keep pace with economic growth. New Development Bank (NDB) was created to help fill this funding gap in the BRICS economies, and was intended to grow its global scope over time.
- The NDB plans to increase the stock of green infrastructure in its portfolio, which involves prioritizing investments in renewable energy, energy efficiency, sustainable waste management and clean transportation.
- According to the Agreement on the NDB, "the Bank shall support public or private projects through loans, guarantees, equity participation and other financial instruments."

Q.75) With reference to plant microneedles, Consider the following statements:

1. It was designed by a team of engineers from IIT Madras.
2. It is made of silk used in human-grade patches.
3. It is used to treat diseases that affect the circulatory systems in plants and cannot be treated with pesticides.

Which of the statements given above is/are correct?

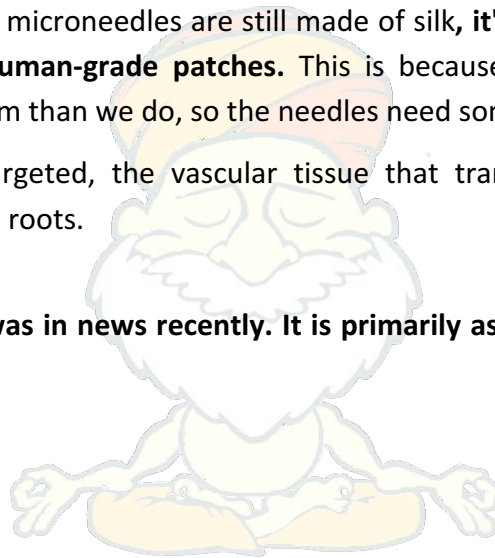
- a) 1 and 3 only
- b) 3 only
- c) 2 and 3 only
- d) 1, 2 and 3

Q.75) Solution (b)

- The microneedles, which the researchers call phytoinjectors, can be made in a variety of sizes and shapes, and can deliver material specifically to a plant's roots, stems, or leaves, or into its xylem (the vascular tissue involved in water transportation from roots to canopy) or phloem
- **MIT engineers designed** microneedles that can be placed on the stem, leaves, roots or other parts of larger plants, delivering substances such as pesticides directly into their vascular systems.
- Depending on the specific pesticide, taking such an approach can be much more effective than simply spraying a solution onto the leaves and waiting for it to be absorbed.
- When compared to giving the plant a traditional hypodermic injection, using the patches is less fiddly, and not as harmful to the plant.
- Although the plant microneedles are still made of silk, **it's not the same type of silk as that used in human-grade patches.** This is because plants typically have less water inside of them than we do, so the needles need some help in dissolving.
- Phloem can be targeted, the vascular tissue that transports food, to carry the compound into the roots.

Q.76) 'Sanjhi Paper Art' was in news recently. It is primarily associated with which of the following states?

- a) Gujarat
- b) Maharashtra
- c) Uttar Pradesh
- d) Rajasthan

**Q.76) Solution (c)**

Sanjhi Art from Mathura, is a truly unique craft form that features exquisite designs and intricate picture motifs, cut into paper.

The art grew in the 16th and 17th centuries, when the walls and floors of temples were decorated with Sanjhi motifs. The term Sanjhi is derived from the Hindi word sandhya, the period of dusk with which the art form is typically associated. The art depicts Indian mythological stories in numerous forms, with predominant focus on Krishna's Leela.

Q.77) Consider the following statements with respect to 'Accelerating Growth of New India's Innovations (AGNIi)'

1. It is spearheaded by a dedicated team under the Principal Scientific Advisor to the Government of India.

2. It provides support to government laboratories for commercialization of their market ready inventions.
3. AGNli only accepts innovations from companies/organizations registered in India.

Select the correct statements

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

Q.77) Solution (d)

Accelerating Growth of New India's Innovations or AGNli is a national initiative under the guidance and support of the Principal Scientific Adviser to the Government of India. It aims to support the ongoing efforts to boost the innovation ecosystem in the country by connecting innovators across industry, individuals and the grassroots to the market and helping commercialize their innovative solutions thereby helping propel India into a new era of inclusive economic growth.

AGNli provides a platform for innovators to scale up their market ready products by creating pathways for licensing, technology transfer and market access. Further, AGNli collaborates closely with other stakeholders in the innovation ecosystem to support and augment their innovation and technology commercialisation initiatives. However, AGNli is not a funding agency and does not provide direct financial support to innovators.

Services

- Identify and provide commercialization support to market-ready indigenous innovations.
- Collaborate with existing innovation programs.
- Support to government laboratories for commercialization of their market ready inventions.
- Capacity building of scientists, innovators and technology transfer offices
- Bridging the gap between industry and academia

AGNli only accepts innovations from companies/organizations registered in India. However foreign companies are welcome to register as buyers and explore the marketplace for potential acquisitions.

Q.78) Consider the following statements with respect to 'Countercyclical Capital Buffer (CCyB)'.

1. It is part of Basel III capital adequacy norms.
2. The CCyB is supposed to be in the form of equity capital.
3. According to RBI, scheduled banks are required to maintain a CCyB of 1%.

Select the correct statements

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

Q.78) Solution (b)

Following Basel-III norms, central banks specify certain capital adequacy norms for banks in a country. The CCyB is a part of such norms and is calculated as a fixed percentage of a bank's risk-weighted loan book.

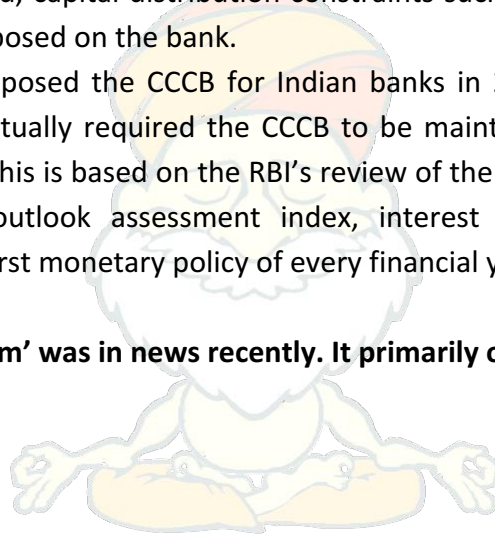
CCyB works to help a bank counteract the effect of a downturn or distressed economic conditions. With the CCCB, banks are required to set aside a higher portion of their capital during good times when loans are growing rapidly, so that the capital can be released and used during bad times, when there's distress in the economy.

The CCCB is supposed to be in the form of equity capital, and if the minimum buffer requirements are breached, capital distribution constraints such as limits on dividends and share buybacks can be imposed on the bank.

Although the RBI had proposed the CCCB for Indian banks in 2015 as part of its Basel-III requirements, it hasn't actually required the CCCB to be maintained, keeping the ratio at zero per cent ever since. This is based on the RBI's review of the credit-GDP gap, the growth in GNPA, the industry outlook assessment index, interest coverage ratio and other indicators, as part of the first monetary policy of every financial year.

Q.79) 'Hayat Tahrir al-Sham' was in news recently. It primarily operates in

- a) Syria
- b) Yemen
- c) Nigeria
- d) Libya

**Q.79) Solution (a)**

Commonly referred to as Tahrir al-Sham, is an active Sunni Islamist militant group involved in the Syrian Civil War. It primarily operates in Syria.

Q.80) Consider the following statements with respect to 'Milk Tea Alliance'.

1. It is an intergovernmental organization of countries which border the South China Sea.
2. It is aimed at a collective stand against China for violating the territorial rights in the South China Sea.

Select the correct statements

- a) 1 Only
- b) 2 Only

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

Q.80) Solution (d)

The 'Milk Tea Alliance' is an informal term coined by social media users because in the region, tea is consumed in many nations with milk, with the exception of China. Countries active in this – Hong Kong, Thailand, Taiwan.

Q.81) The term One Stop Centres (OSC) is sometimes seen in the news with reference to:

- a) It is a centre to create a database of genetic information and gene modification.
- b) It is a centre to support women affected by violence, in private and public spaces.
- c) It is a centre to treat covid-19 patients using convalescent plasma therapy.
- d) It is a centre for *systematic scientific investigation of uniqueness of pure Indigenous Indian cows.*

Q.81) Solution (b)

- One Stop Centres (OSC) are intended to support women affected by violence, in private and public spaces, within the family, community and at the workplace. Women facing physical, sexual, emotional, psychological and economic abuse, irrespective of age, class, caste, education status, marital status, race and culture will be facilitated with support and redressal.
- Aggrieved women facing any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, honour related crimes, acid attacks or witch-hunting who have reached out or been referred to the OSC will be provided with specialized services.

The objectives of the Scheme are:

- To provide integrated support and assistance to women affected by violence, both in private and public spaces under one roof.
- To facilitate immediate, emergency and non - emergency access to a range of services including medical, legal, psychological and counselling support under one roof to fight against any forms of violence against women.
- State Government/ UT Administration is the implementing Agency

- The Scheme will be funded through Nirbhaya Fund . The Central Government will provide 100% financial assistance to the State Government /UT Administrations under the Scheme

Nirbhaya Fund

The Nirbhaya Fund Framework provides for a non-lapsable corpus fund for safety and security of women to be administered by the Department of Economic Affairs (DEA) of the Ministry of Finance (MoF) of the Government of India.

Q.82) Consider the following statements:

1. World Meteorological Organization maintains rotating lists of names which are appropriate for each Tropical Cyclone basin.
2. Tropical cyclones can last for a week or more; therefore there can be more than one cyclone at a time.

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

Q.82) Solution (c)

- WMO World Meteorological Organization maintains rotating lists of names which are appropriate for each Tropical Cyclone basin. If a cyclone is particularly deadly or costly, then its name is retired and replaced by another one.
- Tropical cyclones can last for a week or more; therefore there can be more than one cyclone at a time. Weather forecasters give each tropical cyclone a name to avoid confusion. Each year, tropical cyclones receive names in alphabetical order.
- A storm with a name which begins with A would be the first storm to occur in the year.
- Since 1953, Atlantic tropical storms have been named from lists originated by the National Hurricane Center. They are now maintained and updated by an international committee of the World Meteorological Organization. Six lists are used in rotation. Thus, the 2019 list will be used again in 2025.
- The only time that there is a change in the list is if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons

of sensitivity. If that occurs, then at an annual meeting by the WMO Tropical Cyclone Committees (called primarily to discuss many other issues) the offending name is stricken from the list and another name is selected to replace it. Infamous storm names such as Mangkhut (Philippines, 2018), Irma and Maria (Caribbean, 2017), Haiyan (Philippines, 2013), Sandy (USA, 2012), Katrina (USA, 2005), Mitch (Honduras, 1998) and Tracy (Darwin, 1974) are examples for this.

Q.83) Which of the following statement is/are correct regarding National Payments Corporation of India (NPCI)?

1. It is an umbrella organisation for operating retail payments and settlement systems in India
2. It is an initiative of the Reserve Bank of India and the Government of India.
3. Presently NPCI has ten core promoter banks.

Select the correct answer using the code given below:

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

Q.83) Solution (b)

- National Payments Corporation of India (NPCI), an initiative of the **Reserve Bank of India (RBI) and Indian Banks' Association (IBA)**
- It is an umbrella organisation for **operating retail payments and settlement systems in India.**
- **NPCI has ten core promoter banks**—State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, Bank of India, HDFC Bank, Citibank, HSBC, and ICICI Bank.
- The organisation functions under the provisions of the Payment and Settlement Systems Act, 2007 in order to create robust payments and settlement infrastructure for India.
- It is a non-profit organisation
- NPCI aims to provide infrastructure to the whole banking industry, both physical and electronic payment and settlements system.

The products of NPCI are:

- National Financial Switch (NFS)
- Immediate Payment Service (IMPS)
- Aadhaar-enabled Payment Service (AePS)
- Cheque Truncation System (CTS)
- RuPay
- National Automated Clearing House (NACH)
- Aadhaar Payment Bridge (APB)
- *99#
- Unified Payments Interface (UPI)
- Bharat BillPay
- National Electronic Toll Collection (NETC)
- Bharat Interface for Money (BHIM)
- BharatQR
- BHIM Aadhaar Pay
- National Electronic Toll Collection

Q.84) With reference to Accredited Social Health Activist (ASHA), Consider the following statements:

1. ASHA will be trained to work as an interface between the community and the public health system.
2. ASHA must primarily be a woman resident of the village preferably in the age group of 25 to 45 years.

Which of the statements given above is/are correct?

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

Q.84) Solution (c)

- One of the key components of the National Rural Health Mission is to provide every village in the country with a trained female community health activist ASHA or Accredited Social Health Activist.
- ASHA must primarily be a **woman resident of the village married/ widowed/ divorced, preferably in the age group of 25 to 45 years.**
- Selected from the village itself and accountable to it, the ASHA will be trained to work as an interface between the community and the public health system.
- Under the National Health Mission, ASHA are envisaged to be community health volunteers.
- Under the National Health Mission, ASHA are entitled to task/activity based incentives.
- She should be a literate woman with due preference in selection to those who are qualified up to 10 standard.
- ASHA will be the first port of call for any health related demands of deprived sections of the population, especially women and children, who find it difficult to access health services.

Q.85) Which of the following statement is/are correct regarding Malabar Civet?

1. This species is endemic to the Western Ghats of India.
2. They feed on small animals, eggs and some vegetable matter.
3. It is listed as Endangered by the IUCN Red List.

Select the correct answer using the code given below:

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

Q.85) Solution (b)

- Malabar Civet is endemic to the Western Ghats of India, being recorded in southern India from Kanyakumari in the extreme south, to Honnavar in Karnataka in the north.
- The Malabar civet once inhabited lowland forests, lowland swamp and riparian forests. However, now that natural forests have disappeared, the species now

appears to be largely confined to thickets in cashew plantations and to highly degraded lowland forests in northern Kerala.

- Listed as **Critically Endangered** by the IUCN Red List of Threatened Species.
- They likely feed on small animals, eggs and some vegetable matter.

Q.86) Consider the following statements with respect to 'Khudai Khidmatgars'.

1. It did not participate in the Civil Disobedience Movement.
2. It was formed by Abbas Tayabji and Mohammed Yasin Khan.

Select the correct statements

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

Q.86) Solution (d)

The Khudai Khidmatgar was a non-violent movement against British occupation of the Indian subcontinent led by Abdul Ghaffar Khan, a Pashtun freedom fighter, in the North-West Frontier Province.

Some Muslim groups, such as the Jamaat i-ulema-i-Hind, State of Kashmir and Khudai Khidmatgars participated in the Civil Disobedience Movement but overall the participation of Muslims was nowhere near the level of the Khilafat agitation.

Q.87) Consider the following statements

1. Under the Fiscal Responsibility and Budget Management (FRBM) Act, states are mandated to keep their fiscal deficit at 3% of gross domestic product.
2. The Fiscal Responsibility and Budget Management (FRBM) Act allows RBI to subscribe to the primary issues of central government securities under emergency situations.

Select the correct statements

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

Q.87) Solution (c)

Under the fiscal responsibility and budget management (FRBM) act, the states are mandated to keep their fiscal deficit under 3% of their respective gross state domestic product (GSDP).

The centre had relaxed the limit to 3.5% of GSDP for FY20, but states now want higher relaxation (4%) in the limit for FY21.

The Centre's Fiscal Responsibility and Budget Management (FRBM) Act allows RBI to subscribe to the primary issues of central government securities under emergency situations. This facility is not available for approved state borrowing as of now.

Q.88) Consider the following statements with respect to 'The Spotlight Initiative'

1. It is a global, multi-year partnership between the European Union and the United Nations
2. It is aimed at elimination of all forms of violence against women and girls.

Select the correct statements

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

Q.88) Solution (c)

The Spotlight Initiative is a global, multi-year partnership between the European Union and the United Nations to eliminate all forms of violence against women and girls.

The Spotlight Initiative is responding to all forms of violence against women and girls, with a particular focus on domestic and family violence, sexual and gender-based violence and harmful practices, femicide, trafficking in human beings and sexual and economic (labour) exploitation.

Q.89) 'Generalised Entropy Index' which was in news recently is a measure of

- a) Unemployment
- b) Inequality
- c) Inflation
- d) Monetary Policy Transmission

Q.89) Solution (b)

The generalized entropy index has been proposed as a measure of income inequality in a population.

Q.90) Which of the following pairs are correctly matched?

1. Meru Jatra festival - Telangana
2. Ambubachi festival – Assam
3. Thrissur Pooram – Kerala

Select the correct code:

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

Q.90) Solution (b)

Meru Jatra festival - Odisha

Ambubachi festival – Assam

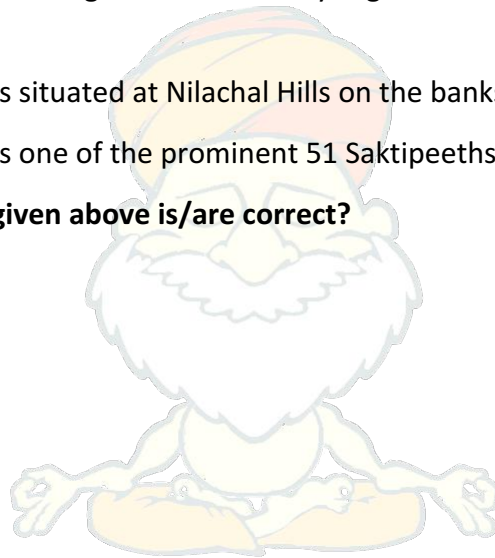
Thrissur Pooram – Kerala

Q.91) With reference to Ambubachi Mela, Consider the following statements:

1. It is celebrated when goddess Kamakhya goes through her annual cycle of menstruation.
2. Kamakhya temple is situated at Nilachal Hills on the banks of the River Ganges.
3. Kamakhya temple is one of the prominent 51 Saktipeeths spread across South Asia.

Which of the statements given above is/are correct?

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



Q.91) Solution (a)

- Ambubachi Mela Celebrated in June every year at Kamakhya temple in Guwahati, during which the goddess is believed to go through the annual cycle of menstruation.
- Ambubachi Mela, also known as Ambubasi festival, is closely related to the tantric cult and is also known as Kamkhya Devi Puja.
- Kamakhya temple is situated at Nilachal Hills on the **banks of the Brahmaputra River**
- During Ambubachi Mela Temples across the region remain shut for three days and agricultural work like digging, plowing, and sowing of crops are forbidden.
- Kamakhya temple is one of the prominent 51 Saktipeeths spread across South Asia, with each representing a body part of Sati, Lord Shiva's consort.

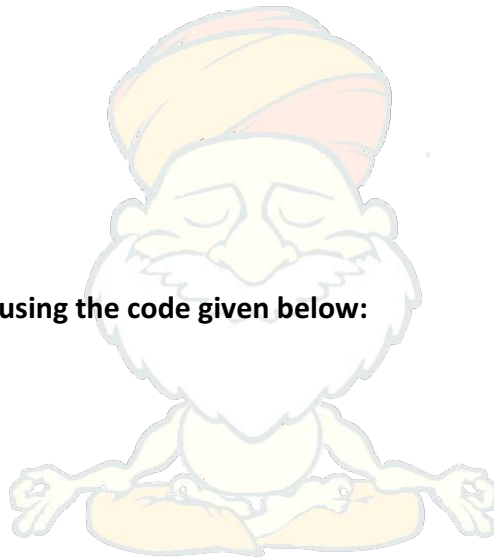
- The sanctum sanctorum at Kamakhya houses the yoni or the female genital represented by a rock, considered one of the most important centers of Tantric worship.
- When the temple doors are opened, the devotees wait outside the temple to receive the unique 'prasad' which is small bits of cloth, which is supposedly moist with the menstrual fluid of Goddess Kamakhya. It is considered highly auspicious and powerful.

Q.92) Which of the following is/are the part of The South Asian Climate Outlook Forum (SASCOF)?

1. Afghanistan
2. Bangladesh
3. Bhutan
4. Myanmar
5. Thailand

Select the correct answer using the code given below:

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



Q.92) Solution (a)

- The South Asian Climate Outlook Forum (SASCOF) was established in 2010 and is coordinated by the India Meteorological Department (IMD).
- It covers Afghanistan, Bangladesh, Bhutan, India, Maldives, Myanmar, Nepal, Pakistan and Sri Lanka.
- The main activity during all the SASCOFs was the preparation and issuing of a consensus outlook for the southwest monsoon rainfall over South Asia.

The main objectives of SASCOF are the following:

- To review the progress made in understanding and long range prediction of South Asian monsoons both regionally and globally

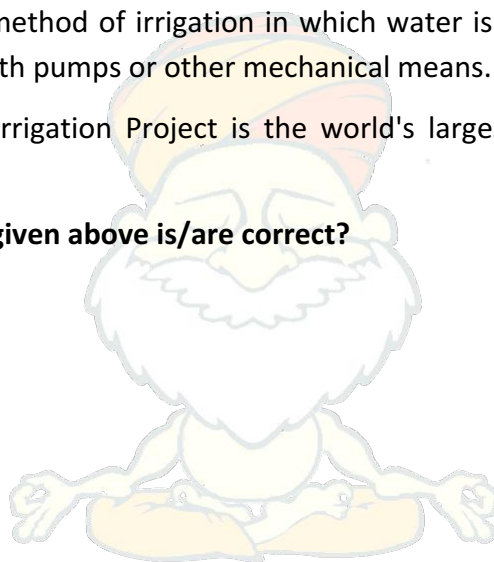
- To assess the available information on climate variability in South Asia and the associated predictions and prepare consensus-based seasonal outlooks for dissemination
- To provide a platform for the stakeholders to share and exchange experience and knowledge on South Asian monsoons and their prediction
- To initiate capacity building/human resource development activities for the South Asian region, particularly in seasonal prediction
- To build collaboration and partnerships among the members of SASCOF for mutual benefit
- To identify needs of user sectors through a dialogue among different groups.

Q.93) Consider the following statements:

1. Lift irrigation is a method of irrigation in which water is not transported by natural flow but is lifted with pumps or other mechanical means.
2. Kaleshwaram Lift Irrigation Project is the world's largest multi-stage lift irrigation project.

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



Q.93) Solution (c)

- Lift irrigation is a method of irrigation in which water instead of being transported by natural flow (as in gravity-fed canal systems) requires external energy through animal, fuel based or electric power using pumps or other mechanical means.
- Lift irrigation schemes must accomplish two main tasks: first, to carry water by means of pumps from the water source to the main delivery chamber, which is situated at the top most point in the command area. Second, they must distribute this water to the field of the beneficiary farmers by means of a suitable and proper distribution system.

The Kaleshwaram Lift Irrigation Project, Telangana, India to harness the flood waters of the Godavari, is aimed at making Telangana drought-proof.

- **The Kaleshwaram Lift Irrigation Project is the world's largest multi-stage lift irrigation project.**
- Waters of the Godavari will be tapped by reverse pumping and storage, thereby facilitating agriculture on over 38 lakh acres, including creating about 18 lakh acres of new ayacut, helping rejuvenate thousands of tanks, providing water for industries, and supplying drinking water including to Hyderabad and Secunderabad by creating a series of storage tanks and a network of pipelines.
- Till date, the biggest lift schemes in the world were the Colorado lift scheme in America and the Great Manmade River in Egypt. The capacities of these schemes are in horsepower.
- The Kaleshwaram lift irrigation project, an Indian lift scheme has become the world's biggest in terms of capacities.
- Built across Godavari river, KLIP will lift the water to a height of half-a-kilometer.
- It is designed to irrigate 45 lakh acres for two crops in a year, meet the drinking water requirement of 70 percent of the state and also cater to the needs of the industry.

Q.94) The term *New Umbrella Entities (NUE)* is sometimes seen in the news with reference to:

- a) It is a proposed organization under smart cities mission.
- b) It is a proposed digital retail payments organization set up by the Reserve Bank of India.
- c) It is a proposed organization by Government of India to bring all social sector schemes under it
- d) None of the above

Q.94) Solution (b)

- **The Reserve Bank of India is proposing to set up an alternative digital retail payments organisation** as it aims to prevent a monopoly in a system that's currently dominated by National Payments Corporation of India Ltd.
- **The 'new umbrella entities' (NUE) will set up, manage and operate new payment systems, especially in the retail space.** This can comprise of but not limited to ATMs, White Label PoS, Aadhaar-based payments and remittance services.
- This has been necessitated for the prevention of "concentration risk" in India's burgeoning digital payment landscape where the mandate of issuing and governing

payment channels is largely monopolized by the National Payments Corporation of India (NPCI).

- Only those entities with at least three years of experience operating as payment operator or service providers can apply as a promoter group.
- These entities can either be 'for profit' or be registered as a non-profit company like NPCI.
- The NUE should also maintain a minimum net-worth of Rs 300 crore always.
- The NUE will also be given a mandate to develop new payment methods, standards and technologies and operate clearing and settlement systems.
- The proposed entity will also have an RBI appointed independent director on the board.
- Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), will be the final authority on issuing authorisation for setting up NUE.

Q.95) With reference to National Infrastructure Pipeline (NIP), Consider the following statements:

1. It is the investment plan unveiled by the Central Government for enhancing infrastructure in identified sectors for a period of five years from 2020-25.
2. It includes both economic and social infrastructure projects.
3. The funding of the NIP will be jointly made by the Centre, states and the private sectors.

Which of the statements given above is/are correct?

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

Q.95) Solution (d)

- National Infrastructure Pipeline is the investment plan unveiled by the Central Government for enhancing infrastructure in identified sectors for a period of five years from 2020-25.
- NIP will enable a forward outlook on infrastructure projects which will create jobs, improve ease of living, and provide equitable access to infrastructure for all, thereby

making growth more inclusive. **NIP includes economic and social infrastructure projects.**

- **The funding of the National Infrastructure Pipeline will be jointly made by the Centre, states and the private sector in the proportion of 39:39:22** (39 % each by the centre and states and 22% by the private sector).
- The Task Force on National Infrastructure Pipeline that chaired by Secretary, Department of Economic Affairs (DEA), Ministry of Finance (MoF) submitted a detailed report on the infrastructure plan.
- Main function of the task force was to identify technically feasible and financially/economically viable infrastructure projects that can be initiated in fiscals 2020 to 2025.
- The task force observed that by 2030, around 42% of India's population would be urbanised from the current 31%. Hence, urban infrastructure is also to be modernised.

Q.96) Which of the following pairs are correctly matched?

1. Agasthyavanam Biological Park – Tamil Nadu
2. Dehing Patkai Wildlife Sanctuary – Assam
3. Tropical butterfly conservatory – Kerala

Select the correct code:

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



Q.96) Solution (b)

Agasthyavanam Biological Park – Kerala

Dehing Patkai Wildlife Sanctuary – Assam

Tropical butterfly conservatory – Tamil Nadu

Q.97) Consider the following statements with respect to 'Office of the Principal Scientific Adviser'.

1. India has had a Principal Scientific Adviser (PSA) since 1999.
2. The term of the PSA is three years.

Select the correct statements

- a) 1 Only

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

Q.97) Solution (a)

India has had a Principal Scientific Adviser (PSA) since 1999.

- Dr. A. P. J. Abdul Kalam was the first PSA from 1999—2001
- Dr. R. Chidambaram succeeded Dr. Kalam and was the PSA from 2001-2018.
- Professor K. VijayRaghavan succeeded Dr. Chidambaram on April 3, 2018 and is the current PSA.

Q.98) Mekong River does not flow through

- a) Malaysia
- b) Laos
- c) Vietnam
- d) Cambodia

Q.98) Solution (a)

The river runs through China, Myanmar, Laos, Thailand, Cambodia, and Vietnam.

Q.99) Consider the following statements with respect to 'Monetising deficit'.

1. It refers to the exercise of RBI purchasing government bonds directly in the primary market and financing this debt by printing more money.
2. It may shoot up inflation and lead to devaluation or weakening of the Indian Rupee.

Select the correct statements

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

Q.99) Solution (c)

Monetised deficit is the monetary support the Reserve Bank of India (RBI) extends to the Centre as part of the government's borrowing programme. In other words, the term refers to the purchase of government bonds by the central bank to finance the spending needs of the government.

Also known as debt monetisation, the exercise leads to an increase in total money supply in the system, and hence inflation, as RBI creates fresh money to purchase the bonds. The same bonds are later used to bring down inflation as they are sold in the open market. This helps RBI suck excess money out of the market and rein in rising prices.

The rationale is that aggressive Deficit Monetization could devalue the currency, causing foreign investors to lose confidence and pull out money, putting the existing fiscal financing plan at risk.

Do Read This - <https://economictimes.indiatimes.com/news/economy/indicators/view-monetisation-of-deficits-fetters-are-more-in-our-mind/articleshow/75159905.cms>

Q.100) 'MINUSCA' is a UN peacekeeping mission associated with which of the following countries?

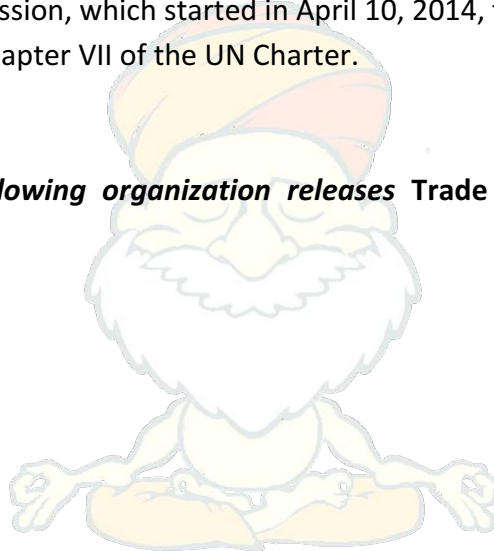
- a) Central African Republic
- b) Democratic Republic of the Congo
- c) Burkina Faso
- d) Sierra Leone

Q.100) Solution (a)

It is a UN peacekeeping mission, which started in April 10, 2014, to protect Central African Republic civilians under Chapter VII of the UN Charter.

Q.101) Which of the following organization releases Trade and Development Report (TDR)?

- a) WHO
- b) UNCTAD
- c) UNIDO
- d) World Bank



Q.101) Solution (b)

The United Nations Conference on Trade and Development (UNCTAD) releases TDR.

- The Trade and Development Report (TDR), launched in 1981, is issued every year for the annual session of the Trade and Development Board.
- The Report analyses current economic trends and major policy issues of international concern, and makes suggestions for addressing these issues at various levels.

The World Development Report is an annual report published since 1978 by the World Bank.

Q.102) Which of the following statement is/are correct regarding White Label ATM?

1. ATMs set up, owned and operated by non-bank entities are called white label ATMs.
2. These ATMs display the logo of the sponsored bank.
3. TATA launched the first white label ATM in India under the brand name of Indicash.

Select the correct answer using the code given below:

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

Q.102) Solution (b)

White label ATMs

- **ATMs set up, owned and operated by non-bank entities are called white label ATMs.**
- Cash in ATMs is provided by the sponsored bank while ATM machine does not have any branding of Bank.
- **These white label ATMs will not display logo of any particular bank. TATA launched the first white label ATM in India under the brand name of Indicash.**
- The operators are entitled to receive a fee from the banks for the use of ATM resources by the bank's customers and are not permitted to charge bank customer directly.
- These white label Companies have to separately get license/permission from RBI to run business.

Brown Label ATM

- Brown Label ATM are those Automated Teller Machines where hardware and the lease of the ATM machine is owned by a service provider—but cash management and connectivity to banking networks is provided by a sponsor bank .
 - The private company owns & operates the ATM machine, pays office rent.
 - The bank (which has outsourced this work) provides cash for that ATM.
 - ATM has logo of that bank (which has outsourced this work).
 - RBI not involved directly. These outsourcing companies have contractual obligation with their respective banks.
- Green Label ATM – ATM is provided for Agricultural Transaction

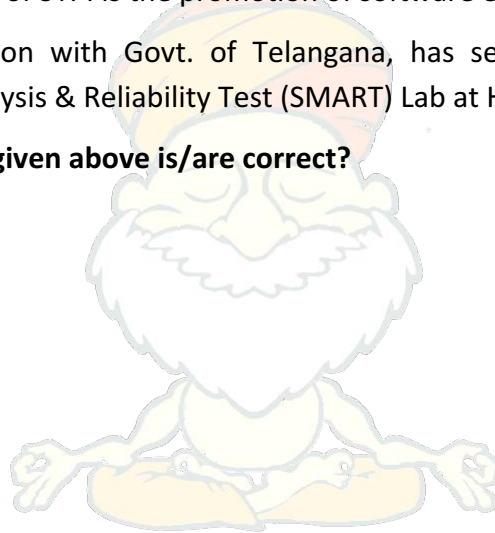
- Orange Label ATM – Provided for Share Transactions
- Yellow Label ATM – Provided for E-commerce
- PINK label ATM – Such ATM are monitored by guards who ensure that only women access these ATM. The sole purpose of such ATM is to mitigate the problem of women standing in long queues of ATM
- Biometric ATM – ATMs which uses security features like fingerprint scanner and eye scanner of the customer to access the bank details.

Q.103) With reference to Software Technology Parks of India (STPI), Consider the following statements:

1. It is an autonomous society under the Ministry of Electronics and Information Technology.
2. The main objective of STPI is the promotion of software exports from the country.
3. STPI in collaboration with Govt. of Telangana, has setup a STPI Semiconductor Measurement Analysis & Reliability Test (SMART) Lab at Hyderabad.

Which of the statements given above is/are correct?

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



Q.103) Solution (a)

- Software Technology Parks of India was set up in 1991 as an **autonomous society under the Ministry of Electronics and Information Technology (MeitY)**.
- STPI's main objective has been the **promotion of software exports from the country**.
- STPI in collaboration with Govt. of Karnataka has setup a STPI Semiconductor Measurement Analysis & Reliability Test (SMART) Lab at Bangalore.
- The services rendered by STPI for the software exporting community have been statutory services, data communications services, incubation facilities, training and value added services.
- STPI has played a key developmental role in the promotion of software exports with a special focus on SMEs and startup units.

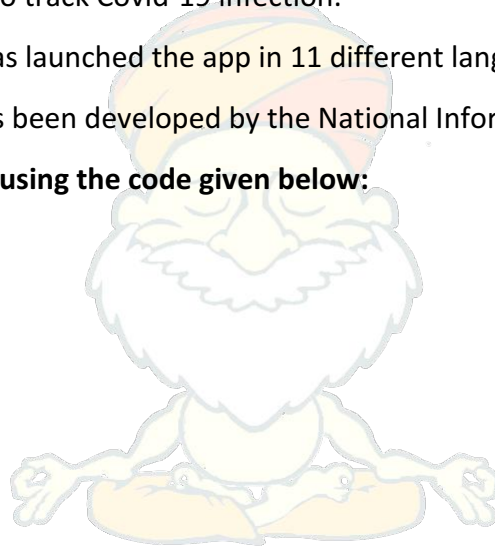
- STPI has been implementing the Software Technology Park (STP) scheme and the Electronics Hardware Technology Park (EHTP) scheme for the promotion of IT/ITES industry.
- STP Scheme is a unique scheme, designed to promote the software industry and growth of startups and SMEs without any locational constraints.
- STPI has designed and developed state-of-the-art High-Speed Data Communication (HSDC) network called SoftNET for software exporters.
- STPI is the nodal agency for implementation of India BPO Promotion Scheme (IBPS) and North East BPO Promotion scheme (NEBPS) under Digital India Initiative.

Q.104) Which of the following statement is/are correct regarding Aarogya Setu app?

1. The app does not use the GPS feature of smartphones and relies only on the data provided by users to track Covid-19 infection.
2. The government has launched the app in 11 different languages.
3. The mobile app has been developed by the National Informatics Centre (NIC)

Select the correct answer using the code given below:

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



Q.104) Solution (c)

- Aarogya Setu app was launched by the Government of India to track the cases of COVID-19 and alert the citizens of the country to keep safe.
- **It is a COVID-19 tracking app that uses GPS and Bluetooth features of smartphones to track the infection.**
- The government **has launched the app in 11 different languages.**
- The mobile app has **been developed by the National Informatics Centre (NIC)** which comes under the Ministry of Electronics and Information Technology.
- The Government launched this app to connect essential health services with the citizens of India.
- It helps in determining whether the person has been in close contact with any other infected person or not.

- Through Aarogya Setu people will be able to know or track the infection in close vicinity more accurately and effectively.

Q.105) Consider the following statements:

1. Craters are formed by the outward explosion of rocks and other materials from a volcano whereas calderas are formed by the inward collapse of a volcano.
2. Craters are also usually much smaller than calderas, only extending to a maximum of one kilometer in diameter.

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

Q.105) Solution (c)

- A caldera is a depression created after a volcano releases the majority of the contents of its magma chamber in an explosive eruption.
- Without any structural support below, the land around the erupting volcanic vent or vents collapses inwardly, creating the bowl-shaped caldera.
- A caldera-causing eruption is the most devastating type of volcanic eruption. It permanently alters the environment of the surrounding area.
- A caldera is not the same thing as a crater.
- Craters are formed by the outward explosion of rocks and other materials from a volcano.
- Calderas are formed by the inward collapse of a volcano.
- Craters are usually more circular than calderas. (Calderas may have parts of their sides missing because land collapses unevenly.)
- Craters are also usually much smaller than calderas, only extending to a maximum of one kilometer (less than a mile) in diameter.

Calderas in Space

- Earth isn't the only planet that has calderas. Other planets have them as well, including Venus and Mars. The moon also has calderas.

Q.106) Which of the following countries is not part of the ‘Lower Mekong Initiative (LMI)’?

1. United States
2. China
3. India

Select the appropriate code:

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

Q.106) Solution (c)

Lower Mekong Initiative (LMI)

- It is a decade-long partnership between the United States, Cambodia, Laos, Myanmar, Thailand, and Vietnam to advance sustainable economic growth in the region.
- The initiative supports collaboration among member countries through programs that address shared challenges in the region.

Q.107) ‘Sustainable Infrastructure Partnership (SIP)’ is launched by

- a) UN Environment
- b) World Economic Forum
- c) Bluedot Network
- d) Asian Infrastructure and Investment Bank

Q.107) Solution (a)

UN Environment launched the Sustainable Infrastructure Partnership (SIP) in 2018 as a platform to promote and support integrated approaches to sustainable infrastructure planning and development.

Q.108) The “6+2+1” group is mentioned in the news in the context of which of the following issues?

- a) South China Sea
- b) Peace in Afghanistan
- c) ASEAN and RCEP
- d) Vulnerability of Island nations due to rising sea levels

Q.108) Solution (b)

“6+2+1” group on regional efforts to support peace in Afghanistan

- It includes six neighbouring countries: China, Iran, Pakistan, Tajikistan, Turkmenistan and Uzbekistan; global players the United States and Russia, and Afghanistan itself.

Q.109) The Ozone hole in the Arctic ozone layer is closed primarily due to

1. Reduced Pollution
2. Weakening of Polar Vortex
3. Weakening of Atlantic Meridional Overturning Circulation (AMOC)

Select the correct statements

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

Q.109) Solution (c)

The ozone hole's closing was because of a phenomenon called the polar vortex, and not because of reduced pollution levels due to Covid-19 lockdowns around the world.

Read This - <https://www.euronews.com/2020/04/24/largest-ever-hole-in-the-ozone-layer-above-arctic-finally-closes>

Q.110) Consider the following statement with respect to 'Cytokines'.

1. Cytokines are proteins produced by the body that sound the alarm when there's an infection.
2. When the cytokines become abundant, it causes intense inflammation.

Select the correct statements

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

Q.110) Solution (c)

What's referred to as a "cytokine storm" is a severe immune response to an infection.

Cytokines are proteins produced by the body that sound the alarm when there's an infection. This is generally helpful to ward off illness. Cytokines are also responsible for some of the pro-inflammatory symptoms we feel when sick, like fever.

When the body encounters a new virus and doesn't know how to react, the immune system can go haywire, produce higher levels of cytokines and cause intense inflammation.

Hyper-inflammation can cause severe damage to the lungs, where the body is primarily fighting the virus. However, the virus infects cells all over the body. Inflammation can also cause hyper-coagulation, leading to troublesome blood clots

111) With reference to National Health Authority (NHA), Consider the following statements:

1. National Health Authority (NHA) is the apex body responsible for implementing PM-JAY.
2. To implement the scheme at the State level, State Health Agencies (SHAs) have been set up by respective States.
3. It determines the central ceiling for premium per family per year to be provided to the States/UTs.

Which of the statements given above is/are correct?

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

Q.111) Solution (d)

- National Health Authority (NHA) is the apex body responsible for implementing India's flagship public health insurance/assurance scheme called "Ayushman Bharat Pradhan Mantri Jan Arogya Yojana" at national level.
- National Health Authority is the successor of the National Health Agency.
- NHA is governed by a Governing Board chaired by the Union Minister for Health and Family Welfare. It is headed by a Chief Executive Officer (CEO), an officer of the rank of Secretary to the Government of India, who manages its affairs.
- To implement the scheme at the State level, State Health Agencies (SHAs) in the form of a society/trust have been set up by respective States.
- It acts as apex body for State Health Agencies that have been set up to implement **PM-JAY**
- **It determines the central ceiling for premium per family per year to be provided to the States/UTs and review it from time to time.**
- NHA functions as prevention, detection and control of frauds and abuse of the scheme.

Q.112) Which of the following statement is/are correct regarding Indian Initiative on Earth BioGenome Sequencing (IIEBS)?

1. It is a nationwide project to decode the genetic information of all known species of plants and animals in the country.
2. This Project is part of the Earth BioGenome Project.
3. National Institute of Plant Genome Research, New Delhi is the coordinating centre of this project.

Select the correct answer using the code given below:

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

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

Q.112) Solution (d)

- The Jawaharlal Nehru Tropical Botanic Garden and Research Institute (JNTBGRI) has been selected as one of the Biological Knowledge and Resource Centre of the Indian Initiative on Earth BioGenome Sequencing (IIEBS).
- IIEBS is part of the Earth BioGenome Project, an international initiative to catalogue life on the planet.

- The whole genome sequencing of 1,000 species of plants and animals will be taken up in the initial phase of IIEBS to be completed over a period of five years at an estimated cost of ₹440crore.
- National Institute of Plant Genome Research, New Delhi is the coordinating centre for the nationwide project involving a total of 24 institutes.
- Earth BioGenome Project (EBP) is an initiative that aims to sequence the genetic codes of all of earth's eukaryotic biodiversity over a period of 10 years.

SIGNIFICANCE:

- The digital repository of genome sequences is expected to provide the critical infrastructure for better understanding of ecosystems and conservation of biodiversity.
- It expected to provide development of new treatments for infectious and inherited diseases, agricultural products, biomaterials and biological fuel.
- India's participation in the EBP would provide a boost for the field of genomics and bioinformatics within the country.
- The project will enable collection and preservation of endangered and economically important species.
- The decoded genetic information will also be a useful tool to prevent bio-piracy.

Q.113) Which of the following statement is/are not correct regarding Ways and Means Advances (WMA)?

1. It is the temporary loan facility provided by the RBI to the central and the state governments.
2. The return time period for the WMA is 2 years.
3. If the WMA exceeds 2 years, it would be treated as an overdraft.

Select the correct answer using the code given below:

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

Q.113) Solution (c)

- WMA is a temporary liquidity arrangement with the central bank, which enables the Centre and states to borrow money up to 90 days from the RBI to tide over their liquidity mismatch.
- The Reserve Bank of India (RBI) gives temporary loan facilities to the central and state governments. This loan facility is called Ways and Means Advances (WMA).
- The Ways and Means Advances scheme was introduced in 1997.
- The Ways and Means Advances scheme was introduced to meet mismatches in the receipts and payments of the government.
- The government can avail of immediate cash from the RBI, if required. But it has to return the amount within 90 days. Interest is charged at the existing repo rate.
- **If the WMA exceeds 90 days**, it would be treated as an overdraft (interest rate on overdrafts is 2 percentage points more than the repo rate).
- The limits for Ways and Means Advances are decided by the government and RBI mutually and revised periodically.
- There are two types of Ways and Means Advances — normal and special.
- Special WMA or Special Drawing Facility is provided against the collateral of the government securities held by the state. After the state has exhausted the limit of SDF, it gets normal WMA. The interest rate for SDF is one percentage point less than the repo rate.
- The number of loans under normal WMA is based on a three-year average of actual revenue and capital expenditure of the state.

Q.114) Consider the following statements:

1. The place of effective management (POEM) is a place where key management and commercial decisions that are necessary for the conduct of the business are made.
2. The company qualifies as a resident of India in any previous years if the company's POEM during the financial year is in India.

Which of the statements given above is/are not correct?

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

Q.114) Solution (d)

As per the amended provisions of section 6 (3) of the Income Tax Act, as effective from 1 st April 2016, the company qualifies as a resident of India in any previous years, if –

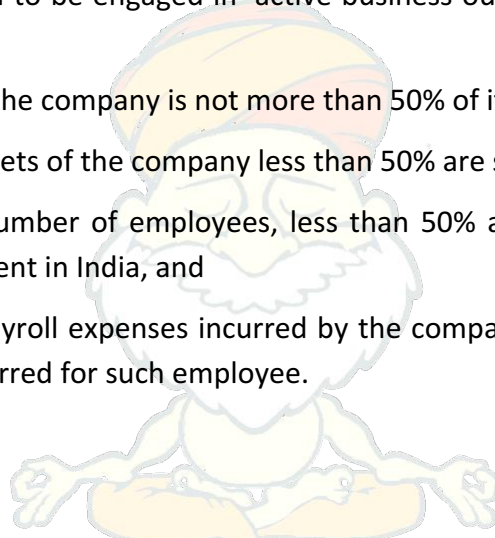
1. The company is an Indian Company, or
2. The company's place of effective management during the financial year is in India.

Place of Effective Management

- The definition of place of effective management as provided under the Act means a place where key management and commercial decisions that are necessary for the conduct of the business of an entity as a whole are, in substance, made.
- The concept of the place of effective management is internationally accepted and various tax treaties entered into by India even speak about the concept of a place of effective management for the purpose of deciding the residential status of any company.

The company shall be said to be engaged in 'active business outside India', if the following factors are satisfied:

1. Passive income of the company is not more than 50% of its total income, and
2. Out of the total assets of the company less than 50% are situated in India, and
3. Out of the total number of employees, less than 50% are situated in India or less than 50% are resident in India, and
4. Out of the total payroll expenses incurred by the company less than 50% of payroll expenditure is incurred for such employee.



Q.115) With reference to Swamitva Yojana, Consider the following statements:

1. It is an initiative of Ministry of Panchayati Raj
2. Property Cards will be prepared and given to respective land owners under this scheme.

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

Q.115) Solution (c)

- Swamitva Yojana is meant to create a record of land ownership in rural areas using modern technology.
- The scheme is piloted by the **Panchayati Raj ministry** of the Union government and has been launched on April 24 2020, the Panchayati Raj Diwas.
- The Swamitva scheme helps to map rural inhabited lands using drones and latest survey methods.
- The scheme will ensure streamlined planning, revenue collection and provide clarity over property rights in rural areas.
- Disputes related to property would also be settled through the title deeds allotted through this scheme.
- ‘Swamitva Yojana’ or Ownership Scheme to map residential land ownership in the rural sector using modern technology like the use of drones.
- The scheme aimed to revolutionise property record maintenance in India was launched on the Panchayati Raj Diwas.
- Swamitva Yojana is aimed to fill the above gap to provide ownership rights to people in the villages.
- The residential land in villages will be measured using drones to create a non-disputable record. It is the latest technology for surveying and measuring of land.
- The scheme will be carried out in close coordination with the Central Panchayati Raj ministry, Survey of India, Panchayati Raj departments and Revenue departments of various states.
- Drones will draw a digital map of every property falling within the geographical limits of a village and demarcate the boundaries of every revenue area.
- **Property card for every property in the village will be prepared by states using accurate measurements delivered by drone-mapping.**
- The delivery of property rights through an official document will enable villagers to access bank finance using their property.
- The property records for a village will also be maintained at the Panchayat level, allowing for the collection of associated taxes from the owners. The money generated from these local taxes will be used to build rural infrastructure and facilities.

Q.116) Foreign Direct Investment (FDI) coming from which of the following countries is allowed only through "Government Approval Route"?

1. China
2. Nepal
3. Bhutan

Select the correct code:

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

Q.116) Solution (d)

Earlier, all the FDI coming from Bangladesh or Pakistan was allowed only through "Government Approval Route".

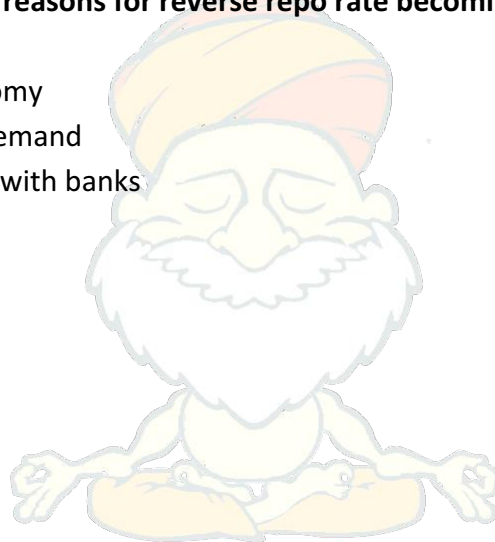
Now this has been extended to all the countries sharing land border with India. So, now all the FDI coming from Bangladesh, Pakistan, Afghanistan, China, Nepal, Bhutan, Myanmar will be only through "Government Approval Route".

Q.117) Unlike in the past, when the RBI used its repo rate as the main instrument to tweak the interest rates, recently, it is the reverse repo rate that is effectively setting the benchmark. What are the reasons for reverse repo rate becoming the benchmark interest rate in the economy?

1. Decelerating Economy
2. Lower consumer demand
3. Too much liquidity with banks

Select the correct code:

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

**Q.117) Solution (d)**

Reverse repo rate became benchmark interest rate in the economy – Broad Reasons

- Decelerating Economy
- Lower consumer demand
- Lower fresh investments > No new loans
- High NPAs > Diminished banks' demand for fresh funds from the RBI
- Banks are not lending in spite of reduced repo rate and CRR > Banks are too risk-averse to lend and partly because the overall demand from the businesses has also come down.
- Too much liquidity with banks > So they are parking money with the RBI.

Recognising this, the RBI has cut the reverse repo rate more than the repo twice in the spate of the last three weeks. The idea is to make it less attractive for banks to do nothing with their funds because their doing so hurts the economy and starves the businesses that genuinely need funds.

Q.118) The terms ‘NL63, OC43 and HKU1’ were in news recently. What are they?

- Malware and Spyware
- Coronaviruses
- Proteins used in Reverse transcription polymerase chain reaction (RT-PCR)
- Recently discovered exoplanets

Q.118) Solution (b)

229E: One of the first coronaviruses strains to be described in the mid-60s, possibly by D Hamre and JJ Procknow in their 1966 paper titled, “A new virus isolated from the human respiratory tract”, published in Experimental Biology and Medicine.

OC43: Discovered in 1967 according to the Journal of Virology. However, a paper in Virology Journal has described it as the first human coronavirus to be discovered in 1965, citing a 1966 paper written by Tyrrell and Bynoe who worked with the nasal swab titled B814.

NL63 and HKU1: First identified in the Netherlands in 2004, probably after it was isolated from a seven-month-old infant showing respiratory symptoms. During this time, there was an increase in research on human coronaviruses, which led to the discovery of NL63 and HKU1 in Hong Kong in early 2005.

SARS-CoV: 2003 in China (animal source not yet known, bats thought to have given it to other animals, probably civet cats)

MERS: 2012 in Saudi Arabia (transmitted by dromedary camels)

SARS-CoV-2: 2019 in Wuhan (source not yet known, possibly bats, pangolins, leaked from a Chinese virology lab)

Q.119) The Indian basket of Crude Oil represents a derived basket comprising of

- Oman & Dubai average
- Brent Crude
- West Texas Intermediate

Select the correct code:

- 1 and 2
- 2 and 3
- 1 and 3
- All of the above

Q.119) Solution (a)

Indian Basket (IB), also known as Indian Crude Basket, is weighted average of Dubai and Oman (sour) and the Brent Crude (sweet) crude oil prices.

It is used as an indicator of the price of crude imports in India and Government of India watches the index when examining domestic price issues.

The Indian Basket is weighted average of daily prices and is updated daily on the website of the Petroleum Planning and Analysis Cell of the Ministry of Petroleum and Natural Gas.

Q.120) India has a currency swap agreement with

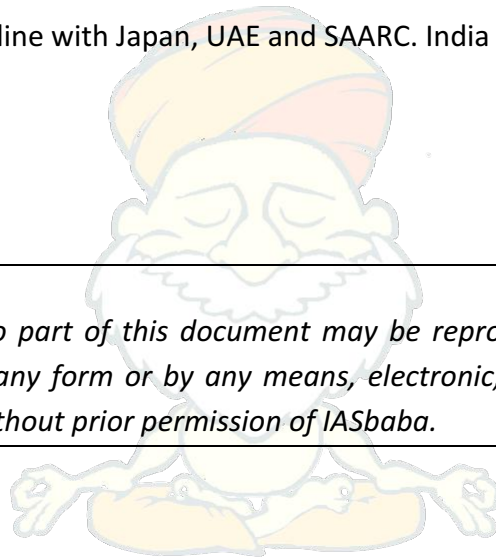
1. UAE
2. Japan
3. USA

Select the correct code:

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

Q.120) Solution (a)

India has a currency swap line with Japan, UAE and SAARC. India is discussing an agreement with USA.



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