

**Q.1) Consider the following statements:**

1. Directorate General of Foreign Trade (DGFT) Organization is an attached office of the Ministry of Finance.
2. DGFT assists government in formulation of Foreign Trade Policy (FTP) and is responsible for implementing the Foreign Trade Policy.

**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.1) Solution (b)**

**Basic Information:**

Directorate General of Foreign Trade (DGFT) is headed by Directorate General of Foreign Trade with headquarters at the New Delhi.

Since liberalisation, DGFT has been assigned the role of a "Facilitator". The shift was from prohibition and control of imports/exports to promotion and facilitation of exports/imports.

It is responsible for implementations of Foreign Trade (Development and Regulation) Act, 1992 and Rules and Regulations notified there under.

The DGFT also issues authorizations to exporters and monitors their corresponding obligations.

The regional offices of DGFT provide facilitation to exporters in regard to developments in International Trade i.e. WTO agreements, Rules of Origin and antidumping issues, etc. to help exporters in their import and export decisions in an international dynamic environment.

**Statement Analysis:**

Statement 1	Statement 2
Incorrect	Correct
Directorate General of Foreign Trade (DGFT) Organization is an attached office of the Ministry of Commerce and Industry.	It assists Government in formulation of Foreign Trade Policy and is responsible for implementing the Foreign Trade Policy and Schemes under FTP with the main objective of

promoting India's exports.

**Q.2) Baba Kalyani committee is related to:**

- a) To recommend measures for doubling farmers income by 2022
- b) To study the existing SEZ policy of India
- c) To recommend revival plan for telecom sector
- d) None of the above

**Q.2) Solution (b)**

**Basic Information:**

The Baba Kalyani led committee constituted by the Ministry of Commerce & Industry to study the existing SEZ policy of India.

The key recommendations of the Group include promotion of MSME investments in SEZs by linking with MSME Schemes of the Government, development planning and regulations to promote integrated industrial and urban development, allowing alternate sectors to invest in sector specific SEZs, additional enablers and procedural relaxations and infrastructure status to improve access to finance and enable long term borrowing.

**Statement Analysis:**

Option (a)	Option (b)	Option (c)
Incorrect	Correct	Incorrect
Ashok Dalwai committee was setup to recommend measures for doubling farmers income by 2022	Government had constituted a Group headed by Shri Baba Kalyani, Chairman, M/s Bharat Forge to study the SEZ policy of India	Telecom Ministry Ravi had constituted a committee chaired by Telecom Secretary Aruna Sundararajan to spell out revival plans for Telecom sector.

**Q.3) Consider the following statements with respect to Financial Intelligence Unit-India (FIU-IND):**

1. It is responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions.

2. It reports to the Economic Intelligence Council (EIC) headed by the Finance Minister.

**Which of the above is/are incorrect?**

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

**Q.3) Solution (d)**

- In India, Financial Intelligence Unit-India (FIU-IND) performs similar functions as those of the Financial Crime Enforcement Network.
- FIU-IND is the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions.
- It was set up in 2004 under the Ministry of Finance. The body reports to the Economic Intelligence Council (EIC) headed by the Finance Minister.
- It is also responsible for coordinating and strengthening efforts of national and international intelligence, investigation and enforcement agencies in pursuing the global efforts against money laundering and financing of terrorism.

**Q.4) Consider the following statements with respect Banks Board Bureau (BBB):**

- 1. BBB recommends appointment of directors and non-executive chairperson to PSBs
- 2. The bureau was announced as part of the seven-point Indradhanush plan to revamp PSBs.

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

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

**Q.4) Solution (c)**

With a view to improve the Governance of Public Sector Banks (PSBs), the Government had decided to set up an autonomous Banks Board Bureau in August 2015.

- The bureau was announced as part of the seven-point Indradhanush plan to revamp PSBs.
- BBB is an autonomous body.
- The bureau will have three ex-officio members and three expert members, in addition to the Chairman. All the Members and Chairman will be part time.
- It recommends appointment of directors and non-executive chairperson to Public sector banks, State owned financial institutions and Insurance.
- Idea to set up BBB was first mooted by a committee set up by the RBI to review the governance of bank boards. The committee was headed by P.J. Nayak

**Q.5) Agricultural and Processed Food Products Export Development Authority (APEDA) is a body set up by:**

- a) Ministry of Agriculture & Farmers' Welfare
- b) Ministry of Food Processing Industries
- c) Ministry of Commerce and Industry
- d) Ministry of Rural Development

**Q.5) Solution (c)**

**Explanation:**

**Basics about Agricultural and Processed Food Products Export Development Authority (APEDA)**

- APEDA is an apex body authorised under the **Ministry of Commerce and Industry**, Government of India established to promote the export of agricultural commodities and processed food products.
- APEDA was established by the Government of India under the Agricultural and Processed Food Products Export Development Authority Act passed by the Parliament in December 1985.
- It has its headquarters at New Delhi and has set up five Regional Offices at Mumbai, Bengaluru, Hyderabad, Kolkata and Guwahati along with 13 virtual offices.
- APEDA provides comprehensive export service and links Indian exporter to the global market. Additionally, it provides referral services and suggests suitable partners for a joint venture.

- It has marked its presence in almost all Agro potential states in India to provide services to the Agri export community.

**Q.6) Consider the following statements about 'National Statistical Office':**

1. This body is result of merger of Central Statistics Office (CSO) and National Sample Survey Office.
2. The Field Operations Division (FOD) of the present NSSO will be an independent office of the MoSPI.
3. All the other divisions of present CSO, NSSO and administrative wing will exist as divisions of MoSPI.

**Form the following options, choose the correct answer**

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

**Q.6) Solution (c)**

**Explanation:**

**National Statistical Office**

Government ordered formation of an overarching body —**National Statistical Office (NSO)** — through the **merger of the NSSO and CSO under the Ministry of Statistics and Programme Implementation (MoSPI)**.

As per the recent order, there will be three Director Generals —DG (Statistics), DG (Coordination, Administration and Policy) and DG (National Sample Survey) — reporting to the Secretary (S&PI) as against DG (Economic Statistics), DG (Social Statistics) and DG (Surveys) earlier.

The **Field Operations Division (FOD) of the present NSSO will be a subordinate office of the MoSPI and all the other divisions of present CSO, NSSO and administrative wing will exist as divisions of MoSPI.**

The Ministry has also ordered constitution of a committee to recommend the operational level modifications required to give effect to this restructuring.



The order states that the proposed **NSO would be headed by Secretary (Statistics and Programme Implementation)**, but skips any mention of NSC, which has been the overseeing body for all the statistical work done in the country.

**Q.7) Consider the following statements regarding Employees' State Insurance Corporation (ESIC) –**

1. It is a non-statutory body established by cabinet resolution.
2. It can acquire both movable and immovable property and all incomes from the property shall vest with the corporation.

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

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

**Q.7) Solution (b)**

**Explanation:**

Employees' State Insurance (abbreviated as ESI) is a self-financing social security and health insurance scheme for Indian workers. The fund is managed by the Employees' State Insurance Corporation (ESIC) according to rules and regulations stipulated in the ESI Act 1948. **ESIC is a Statutory and an Autonomous Body under the Ministry of Labour and Employment, Government of India.**

As it is a legal entity, the corporation can raise loans and take measures for discharging such loans with the prior sanction of the central government and **it can acquire both movable and immovable property and all incomes from the property shall vest with the corporation.** The corporation can set up hospitals either independently or in collaboration with state government or other private entities, but most of the dispensaries and hospitals are run by concerned state governments.

**Q.8) Consider the following statements with reference to Kosi-Mechi Interlinking Project:**

1. It is the second major river interlinking project in the country to be approved by Central Government.

2. It aims to overcome the acute problem of shifting of course of Kosi river, heavy sediment load, flooding.

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

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

**Q.8) Solution (a)**

**Basic Information:**

- Union Government has approved Rs 4,900 crore Kosi-Mechi Interlinking project for interlinking of Kosi and Mechi rivers of Bihar. This is the second major river interlinking project in the country to be approved by Central Government after the Ken-Betwa project in Madhya Pradesh.
- His Majesty's Government of Nepal and The Government of India signed an agreement on 25th April 1954 for implementation of 'Kosi project' to overcome the acute problem of shifting of course of Kosi river, heavy sediment load, flooding etc. and to alleviate the severe suffering of the people of Bihar.
- The Kosi-Mechi Interlinking project is an extension of Eastern Kosi Main Canal (EKMC) system up to river Mechi, a tributary of river Mahanadi.
- The aim of extension of EKMC up to Mechi river is mainly to provide irrigation benefits to the water scarce Mahananda basin command in the districts of Araria, Kishanganj, Purnea and Katihar during kharif season depending upon the pondage available in Hanuman Nagar barrage.

**Statement Analysis:**

Statement 1	Statement 2
Correct	Incorrect
Ken-Betwa project is the first river interlinking project.	It aims to provide irrigation benefits to the water scarce Mahananda basin region.

**Q.9) Consider the following statement regarding Formation and Promotion of Farmer Producer Organizations (FPOs) Scheme –**

1. This Scheme targets to form and promote 100,000 new FPOs in the country with budgetary provision of Rs 6865 crore.
2. There are 09 implementing agency, which will engage Cluster Based Business Organizations (CBBOs) to aggregate, registered & provide professional handholding support to each FPO for a period of 5 years.
3. National Project Management Agency (NPMA) has been engaged for providing overall project guidance, coordination, compilation of information.

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

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

**Q.9) Solution (c)**

In the Union Budget 2019-20, the Government of India had announced formation of **10,000** new **farmer producer organisations** (FPOs) to ensure economies of scale for farmers over the next five years.

There are nine implementing agency - SFAC, National Cooperative Development Corporation, NABARD, NAFED, NERAMAC, Tamil Nadu-Small Farmers Agri-Business Consortium (TN-SFAC), Small Farmers Agri-Business Consortium Haryana (SFACH), Watershed Development Department (WDD)- Karnataka & Foundation for Development of Rural Value Chains (FDRVC)- Ministry of Rural Development (MoRD).

At National level, National Project Management Agency (NPMA) has been engaged for providing overall project guidance, coordination, compilation of information relating to FPOs, maintenance of MIS and monitoring purpose.

At district level, a District Level Monitoring Committee (D-MC) is constituted under the Chairmanship of District Collector/ CEO/ Zilla Parishad with representatives of different related departments and experts for overall coordination & monitoring the implementation of scheme in the district.

FPOs will be provided financial assistance up to Rs 18.00 lakh per FPO for a period of 03 years.



**Q.10) "Atal Tinkering Labs" is related to which of the following organisation?**

- a) Ministry of Education
- b) Ministry of Science and Technology
- c) NITI Aayog
- d) ISRO

**Q.10) Solution (c)**

**Atal Tinkering Labs**

It is a component of Atal Innovation Mission, implemented by NITI Aayog.

ATL is a work space where young minds can give shape to their ideas through hands on do-it-yourself mode; and learn innovation skills. Young children get a chance to work with tools and equipment to understand the concepts of STEM (Science, Technology, Engineering and Math).

AIM provides grant-in-aid that includes a one-time establishment cost of Rs. 10 lakh and operational expenses of Rs. 10 lakh for a maximum period of 5 years to each ATL

**Q.11) Which of the following sector do not get benefitted from the recently approved Production-Linked Incentive scheme?**

- a) Pharmaceuticals
- b) White Goods
- c) Telecom
- d) Brown Goods

**Q.11) Solution (d)**

**Basics about Production-Linked Incentive**

In order to boost domestic manufacturing and cut down on import bills, the central government in March 2020 introduced a scheme that aims to give companies incentives on incremental sales from products manufactured in domestic units. Apart from inviting foreign companies to set shop in India, the scheme also aims to encourage local companies to set up or expand existing manufacturing units.

The Union Cabinet approved the production-linked incentive (PLI) scheme for 10 sectors on November 11. These are **pharmaceuticals, automobiles and auto components, telecom and networking products, advanced chemistry cell batteries, textile, food products, solar modules,**

white goods, and specialty steel.

(**Brown goods** represent electronic items such as televisions, DVD players, stereos, and home entertainment systems. This contrasts with **white goods**, which are **appliances** such as refrigerators, ovens, freezers, and washing or drying machines.)

**Q.12) Which of the following statement about Kaleshwaram Multipurpose Lift Irrigation Project is INCORRECT?**

- a) It is the world's largest irrigation and drinking water system.
- b) The project has set many records with the world's longest water tunnels, aqua ducts, underground surge pools, and biggest pumps.
- c) It aims to irrigate and provide drinking water to Amravati, the proposed new capital of Andhra Pradesh.
- d) None of the Above.

**Q.12) Solution (c)**

**Basic Information:**

- Kaleshwaram Lift Irrigation Project (KLIP), claimed as the world's largest multi-stage and multi-purpose lift irrigation scheme, was inaugurated by Telangana Chief Minister K. Chandrasekhar Rao at Medigadda where the first barrage of the project is located in Jayashankar-Bhupalapally district.
- The project is intended to irrigate over 37 lakh acres of new and existing ayacut, providing drinking water to Hyderabad and villages en route and supplying water for industrial needs by lifting 195 tmc ft of water from the Godavari at 2 tmc ft a day during the flood season. By lifting one more tmc ft water a day later, the government plans to bring another 8 lakh acres under irrigation.
- The Kaleshwaram project is an off-shoot of the original Pranahitha-Chevella Lift Irrigation Scheme taken up by the Congress government in 2007 when Andhra Pradesh was not divided.
- After the formation of Telangana in 2014, the TRS government redesigned the project on the ground that the original plan had too many environmental obstacles and had very low water storage provision — only about 16.5 tmc ft.

- The Kaleshwaram project on Godavari river surpasses the records of the world's biggest lift irrigation projects till date - Colorado in the US and Great Man-Made River in Libya that took decades for completion.
- Megha Engineering and Infrastructures (Meil) has built the most critical part of the project involving the world's biggest underground pump house 330 meters below the ground at Lakshmipur under package-8 that consists of five of the world's biggest pumping machines with a capacity of 139MW each to pump 2 TMCs of water a day. This package also involved constructing the biggest surge pools and the largest power transmission infrastructure.

**Q.13) Which of the following are considered as the strategic sectors under the recently unveiled Strategic Disinvestment Policy?**

1. Transport and Telecommunications
2. Atomic energy, Space and Defence
3. Banking, Insurance and financial services
4. Petroleum, Coal and other minerals

**Choose correct option:**

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

**Q.13) Solution (d)**

Finance Minister recently unveiled the Disinvestment/Strategic Disinvestment Policy and said four sectors — Atomic energy, Space and Defence; Transport and Telecommunications; Power, Petroleum, Coal and other minerals; and Banking, Insurance and financial services — would be strategic sectors.

In strategic sectors, there will be bare minimum presence of the public sector enterprises.

The remaining CPSEs in the strategic sectors will be privatised or merged or subsidised with other CPSEs or closed. In non-strategic sectors, CPSEs will be privatised, otherwise shall be closed.

**Q.14) Which of the following statements is correct about Non-Performing Assets of Public Sector Banks in India?**

- a) After initiation of Asset Quality Review in 2015, Bank balance sheets showed low incidence NPAs.
- b) The Provisioning Coverage Ratio is the ability of banks to service its debt and meet its financial obligations such as interest payments or dividends.
- c) Gross NPAs of Public Sector Banks is lower than Private Banks.
- d) NPAs are further divided into two categories i.e. substandard assets and doubtful assets.

**Q.14) Solution (b)**

### Explanation

Asset quality review (AQR) initiated in 2015 for cleaning up banks' balance sheets revealed high incidence NPAs. As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for.

### Provisioning coverage ratio

**What this is:** Banks usually set aside a portion of their profits as a provision against bad loans.

**What it means:** A high PCR ratio (ideally above 70%) means most asset quality issues have been taken care of and the bank is not vulnerable.

Gross NPAs of PSBs was 6,09,129 crore and NPAs of Private Sector Banks was 1,88,191 crore.

**Table 3: NPAs, CRAR, RoE, RoA of Public Sector Banks and Private Sector Banks  
(Amount in ₹ crore; Rates and Ratios in Per cent)**

Reporting Date	Public Sector Banks				Private Sector Banks			
	Gross NPAs	Capital Ratio (CRAR)	Return on Equity	Return on Total Assets	Gross NPAs	Capital Ratio (CRAR)	Return on Equity	Return on Total Assets
Mar-17	6,84,732	12.14	-1.92	-0.12	91,915	15.53	11.79	1.27
Mar-18	8,95,601	11.66	-14.01	-0.87	1,25,863	16.43	9.98	1.09
Mar-19	7,39,541	12.20	-10.97	-0.66	1,80,872	16.07	5.49	0.60
Mar-20	6,78,317	12.85	-3.92	-0.25	2,05,848	16.55	3.20	0.35
Sep-20	6,09,129	13.51	4.33	0.26	1,88,191	18.21	10.04	1.10

Source: Offsite Returns, Global Operations, RBI



NPAs are classified into 3 categories ie Substandard Assets(NPA for  $\geq 12$  months) ,Doubtful Assets (if remains in substandard category for 12 months), and Loss Assets (uncollectable).

**Q.15) Which of the following given pairs is/are correct:**

<b>Airport</b>	<b>State</b>
1. Jharsuguda Airport	Odisha
2. Pakyong Airport	Arunachal Pradesh
3. Kannur International Airport	Tamil Nadu

**Select the correct code?**

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

**Q.15) Solution (a)**

**Basic Information:**

Recent inaugurations of Airports:

- 1. Jharsuguda Airport in Odisha and Pakyong Airport in Sikkim were inaugurated.
- 2. Pakyong airport is Sikkim's first ever airport and AAI's first Greenfield airport construction.
- 3. Kannur International Airport was inaugurated making Kerala the only state in India to have four international airports.

**Q.16) The main intention of allowing Qualified Foreign Investors (QFIs) to directly invest in Indian equity market is to –**

- 1. Attract more foreign funds
- 2. Reduce market volatility
- 3. Deepen the Indian capital market
- 4. Widen the class of investors

**Choose correct answer:**



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

**Q.16) Solution (d)**

**The Qualified Foreign Investor (QFI)**

It is sub-category of Foreign Portfolio Investor and refers to any foreign individuals, groups or associations, or resident, however, restricted to those from a country that is a member of Financial Action Task Force (FATF) or a country that is a member of a group which is a member of FATF and a country that is a signatory to International Organization of Securities Commission's (IOSCO) Multilateral Memorandum of Understanding (MMOU).

- QFI scheme was introduced by Government of India in consultation with RBI and SEBI in the year 2011, through a Union Budget announcement.
- The objective of enabling QFIs is to deepen and infuse more foreign funds in the Indian capital market and to reduce market volatility as individuals are considered to be long term investors, as compared to institutional investors.

Foreign Capital inflows to India have significantly grown in importance over the years. These flows have been influenced by strong domestic fundamentals and buoyant yields reflecting robust corporate sector performance.

- In the presence of increased QFIs there is increased capital available and reduced volatility compared to the FIIs which immediately rush out.
- In the present arrangement relating to foreign portfolio investments, only FIIs/sub-accounts and NRIs are allowed to directly invest in Indian equity market.
- In this arrangement, a large number of Qualified Foreign Investors (QFIs), in particular, a large set of diversified individual foreign nationals who are desirous of investing in Indian equity market do not have direct access to Indian equity market.
- In the absence of availability of direct route, many QFIs find difficulties in investing in Indian equity market.

**Q.17) Consider the below statements with reference to Merchandise Exports from India Scheme (MEIS):**

1. It seeks to promote export of notified goods manufactured/ produced in India.
2. It is implemented by the Ministry of Commerce and Industry.

**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.17) Solution (c)**

**Merchandise Exports from India Scheme (MEIS)**

- Merchandise Exports from India Scheme (MEIS) seeks to promote export of notified goods manufactured/ produced in India.
- MEIS is a major export promotion scheme of GOI implemented by the Ministry of Commerce and Industry.
- The MEIS is the most popular incentive for exporters, under which identified sectors are given duty exemption scrips that are fixed at a certain percentage of the total value of their exports. The scrips can be used to pay duties on inputs, including Customs duties.

**Statement Analysis:**

Statement 1	Statement 2
Correct	Correct
Merchandise Exports from India Scheme seeks to promote export of notified goods manufactured/ produced in India	Merchandise Exports from India Scheme is implemented by the Ministry of Commerce and Industry

**Q.18) Consider the following statements:**

1. It caters to customers outside the jurisdiction of domestic economy, dealing with flows of finance, financial products and services across borders.
2. The country's first such centre is being developed in Gujarat's GIFT City.

**The above statements are associated with –**

- a) International Organization of Securities Commission (IOSC)
- b) Graded Surveillance Centre (GSC)
- c) International Financial Services Centre (IFSC)
- d) International Graded Industry Centre (IGIC)

**Q.18) Solution (c)**

**Statement Analysis:**

Statement 1	Statement 2
Correct	Correct
An IFSC caters to customers outside the jurisdiction of the domestic economy. Such centres deal with flows of finance, financial products and services across borders.	Gujarat International Finance Tec-City Co. Ltd is being developed as the country's first international financial services centre (IFSC).  London, New York and Singapore can be counted as global financial centres. Many emerging IFSCs around the world, such as Shanghai and Dubai, are aspiring to play a global role in the years to come.

**Q.19) Consider the following about industrial policy 1991:**

1. One of the major objectives was to liberalise the industry from regulatory devices such as licenses and controls.
2. Ensuring PSUs are not exposed to competition and protected from private sector push.

**Select the correct answer:**

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

**Q.19) Solution (a)**

Introducing competition and ensuring PSUs are run on business lines with no undue protection was the major objective of the industrial policy 1991.

**Q.20) Which one among the following sectors has attracted the highest foreign direct investment inflows into India in the last 25 years?**

- a) Automobile industries
- b) Services sector
- c) Food processing
- d) Special Economic Zones

**Q.20) Solution (a)**

Overall the telecommunication sector has been the highest FDI attracting sector of the Indian Economy. But among the given options, Automobile industry had attracted highest FDI inflows.

**Q.21) Consider the following statements about the Pradhan Mantri Bhartiya Jan-ausadhi Yojana (PMBJP):**

- 1. It was launched by Ministry of Health and Family Welfare.
- 2. It provides free of cost medicine to poor and disadvantaged people.
- 3. It promotes Generic medicine.

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

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

**Q.21) Solution (b)**

**About Pradhan Mantri Bhartiya Jan-ausadhi Yojana (PMBJP)**

- In 2008, Jan Aushadhi Scheme was launched by Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers. In 2015, it was recalibrated as PMBJP. **(So, Statement 1 is incorrect)**
- Its objective is making quality medicines available **at affordable prices for all**, particularly the poor and disadvantaged, through exclusive outlets "Jan Aushadhi Medical Store", so as to reduce out of pocket expenses in healthcare. **(So, Statement 2 is incorrect)**
- It is being implemented by Bureau of Pharma Public Sector Undertakings of India.

### Objectives of the Scheme

- To make available quality medicines consumables and surgical items at affordable prices for all and thereby reduce out of pocket expenditure of consumers/patients.
- To popularize generic medicines among the masses and dispel the prevalent notion that low priced generic medicines are of inferior quality or are less effective. **(So, Statement 3 is correct)**
- Generate employment by engaging individual entrepreneurs in the opening of PMBJP Kendras

**Q.22) Recently UNESCO has included Hoysala Monuments in Tentative list of Heritage sites. These monuments are found at:**

- a) Hampi and Hosper
- b) Halebid and Belur
- c) Mysore and Bangalore
- d) Sringeri and Dharwar

**Q.22) Solution (b)**

**Explanation:**

### Hoysala Monuments

The Hoysala era is one that contributed enormously to the development of several creative fields as well as spiritual and humanistic thought. During their reign, the Hoysalas built more than 1500 temples all across their empire of which only a little over 100 survive today. Art historians recognize the exceptionally intricate sculptural artistry of the **Chennakeshava temple at Belur** and the **Hoysaleswara temple at Halebid** to be among the masterpieces of South Asian art making the name of Hoysala synonymous with artistic achievement.

In addition to supporting both Shaivite and Vaishnavite sects of Hinduism, the Hoysala rulers gave court recognition and status to Jainism, a religion that prescribes a path of non-violence and self-control as paths to spiritual liberation and emphasizes the equality of all beings. They were not only inclusive of the plural religious following but the sacred ensembles were important agents in the development of the spiritual beliefs of Vaishnavism, Shaivism, and Jainism through interpretations in sculpture, poetry, music, classical dance, and Kannada literature.



**Q.23) Consider the following statement about 'Cyber Volunteer Programme':**

1. It has been launched by NITI Aayog.
2. It has aimed to bring together citizens to contribute in the fight against cybercrime in the country.
3. I4C will be its nodal agency to coordinate at national level.

**Select the correct answer using the code given below:**

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

**Q.23) Solution (c)**

**Explanation:**

**Cyber Volunteer programme**

- Ministry of Home Affairs (MHA) informed that a CVP has been rolled out for cyber hygiene promotion (So, Statement 1 is incorrect)
  - **to Bring together citizens to contribute in the fight against cybercrime in the country**
  - Assist State/UT LEAS (law enforcement agencies) to curb cyber crimes.
- CVP is envisaged by Indian Cyber Crime Coordination Centre (I4C).
- **14C, under MHA, act as a nodal point at National level in the fight against cybercrime.**
- It brings together academia, industry, public and government in prevention, detection, investigation and prosecution of cybercrimes

**Q.24) Consider the following pairs of places recently seen in news:**

- | Places              | : | Countries   |
|---------------------|---|-------------|
| 1. Senkakus Islands | : | South Korea |
| 2. Mongla Port      | : | Bangladesh  |
| 3. Salda Lake       | : | Turkey      |

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

- a) 1 and 2 only

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

**Q.24) Solution (c)**

**Explanation**

**Senkakus/ Diaoyu Islands**

- These islands have been an object of territorial **disputes between China and Japan.**
- New report highlights increased Chinese activity in the region. **(So, Statement 1 is incorrect)**

**Mongla Port, Bangladesh**

- It is the second largest sea port in Bangladesh.
- India and Bangladesh had signed MoU on the use of Chattogram and Mongla ports in 2015.
- It envisaged transit of goods from Mongla port to north eastern states of India through waterways, roads and railways. **(So, Statement 2 is correct)**

**Salda Lake, Turkey**

- Scientists hunting for signs of ancient life on the distant planet are using data gathered from Salda lake.
- Salda lake, a mid-size crater lake, is located in southwestern Turkey, within Burdur Province.
- It has an extremely high concentration of magnesium ions, and it is highly alkaline. **(So, Statement 3 is correct)**

**Q.25) Consider the following Pairs of Military exercise of India:**

Military Exercise	:	Country
1. Yudh Abhyash	:	France
2. Vajra Prahar	:	United States
3. DUSTLIK II	:	Uzbekistan

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

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

**Q.25) Solution (c)**

**Explanation:**

**Military Exercise:**

- Yudh Abhyas – India and United States
- Vajra Prahar – India and United States
- Dustlik II – India and Uzbekistan

**Q.26) Consider the following statement regarding 'Index of Eight Core Industries' –**

1. Base year of Index of Eight Core Industries is 2014-15.
2. Total weightage of Electricity is higher than Fertilizers in index.

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

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

**Q.26) Solution (b)**

**Explanation - Base Year of Index of Eight Core Industries is 2011-12. Weight of Electricity is 19.85% while fertiliser's weight is 2.62%.**

**Basics**

**Core Sector Industries**

- The eight core sector industries include coal, crude oil, natural gas, refinery products, fertiliser, steel, cement and electricity
- The eight core industries comprise 40.27% of the weight of items included in the Index of Industrial Production (IIP).
- The eight Core Industries in decreasing order of their weightage: Refinery Products> Electricity> Steel> Coal> Crude Oil> Natural Gas> Cement> Fertilizers.

Industry	Weight (In percentage)
Petroleum & Refinery	28.04
Electricity	19.85
Steel	17.92
Coal	10.33
Crude Oil	8.98
Natural Gas	6.88
Cement	5.37
Fertilizers	2.63

**Q.27) Consider the following statements:**

1. It is a tiger reserve situated in East India.
2. This protected area is situated in the Basin of Subarnarekha River.
3. This protected area is part of the UNESCO World Network of Biosphere Reserves.

**Select the correct answer using the code given below:**

- a) Palamu Tiger Reserve
- b) Satkosia Tiger Reserve
- c) Simlipal Tiger Reserve
- d) Buxa Tiger Reserve

**Q.27) Solution (c)**

**Explanation:**

**About Simlipal National Park**

- Simlipal National Park is a national park and a tiger reserve in the Mayurbhanj district of Odisha covering 2,750 km<sup>2</sup> (1,060 sq mi).
- It is part of the Mayurbhanj Elephant Reserve, which includes three protected areas — Simlipal Tiger Reserve, Hadgarh Wildlife Sanctuary and Kuldiha Wildlife Sanctuary.

- Simlipal National Park derives its name from the abundance of red silk cotton trees growing in the area.
- It is the 7th largest national park in India.
- The park is home to Bengal tiger, Asian elephant, gaur, and chausingha along with some of the beautiful waterfalls like Joranda and Barehipani Falls.
- At least 12 rivers cut across the plain area. The prominent among them are Budhabalanga, Palpala Bhandan, Kharkai River and Deo. (Among which Kharkai and Deo are prominent tributary of Subarnarekha river)
- This protected area is part of the UNESCO World Network of Biosphere Reserves since 2009.

**Q.28) Which of the following ministry is implementing Aatmanirbhar Bharat Rozgar Yojana (ABRY)?**

- a) Ministry of Finance
- b) Ministry of Rural Development
- c) Ministry of Labour & Employment
- d) Ministry of Commerce and Industry

**Q.28) Solution (c)**

**Explanation**

**Aatmanirbhar Bharat Rozgar Yojana (ABRY)**

- Ministry of Labour and Employment has initiated Aatmanirbhar Bharat Rozgar Yojana (ABRY) Scheme.
- It has been to incentivize creation of new employment along with social security benefits and restoration of loss of employment during COVID-19 pandemic.
- This scheme being implemented through the Employees Provident Fund Organisation (EPFO), reduces the financial burden of the employers of various sectors/industries including MSMEs and encourages them to hire more workers.
- Under ABRY, Government of India is crediting for a period of two years both the employees' share (12% of wages) and employers share' (12% of wages) of contribution payable or only the employees' share, depending on employment strength of the EPFO registered establishments.
- As on 17.02.2021 benefits are to be provided to 8.42 lakh beneficiaries through 38,320 establishments.



**Q.29) 'Secure Application for Internet' is related to:**

- a) Cyber warfare machinery to secure free speech
- b) Security measure to save internet from terrorism
- c) Messenger application developed by Army
- d) Measure to counter spread of fake news

**Q.29) Solution (c)**

In the quest for 'Atmanirbhar Bharat', Indian Army has developed a simple and secure messaging application named the "Secure Application for Internet (SAI)". The application supports end to end secure voice, text and video calling services for Android platform over internet. The model is similar to commercially available messaging applications like Whatsapp, Telegram, SAMVAD and GIMS and utilises end to end encryption messaging protocol. SAI scores over on security features with local in-house servers and coding which can be tweaked as per requirements.

The application has been vetted by CERT-in empaneled auditor and Army Cyber Group. SAI will be utilised pan Army to facilitate secure messaging within the service.

**Q.30) Which of the following subjects do not fall under government of NCT?**

- 1. Public Health
- 2. Public Order
- 3. Police
- 4. Land

**Select the correct answer using the code given below:**

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

**Q.30) Solution (a)**

**Explanation:**

**About Article 239AA**

- 69th Amendment 1991 inserted the Article 239AA in the Constitution.
- It granted special status to Delhi among Union Territories (UTS) by providing Legislative Assembly and a Council of Ministers responsible to such Assembly.
- **Public order, Police and Land in NCT of Delhi fall within the domain of Union Government.**
- For remaining matters of State List or Concurrent List, in so far as any such matter is applicable to UTS, the Legislative Assembly shall have power to make laws for NCT of Delhi.

**Read the following passage and answer the questions that follow each passage. Your answer to these questions should be based on passage only.**

Creativity is at once our most precious resource and our most inexhaustible one. As anyone who has ever spent any time with children knows, every single human being is born creative; every human being is innately endowed with the ability to combine and recombine data, perceptions, materials and ideas, and devise new ways of thinking and doing. What fosters creativity? More than anything else: the presence of other creative people. The big myth is that creativity is the province of great individual geniuses. In fact creativity is a social process. Our biggest creative breakthroughs come when people learn from, compete with, and collaborate with other people.

Cities are the true fonts of creativity... With their diverse populations, dense social networks, and public spaces where people can meet spontaneously and serendipitously, they spark and catalyze new ideas. With their infrastructure for finance, organization and trade, they allow those ideas to be swiftly actualized.

As for what stanches creativity, that's easy, if ironic. It's the very institutions that we build to manage, exploit and perpetuate the fruits of creativity — our big bureaucracies, and sad to say, too many of our schools. Creativity is disruptive; schools and organizations are regimented, standardized and stultifying.

The education expert Sir Ken Robinson points to a 1968 study reporting on a group of 1,600 children who were tested over time for their ability to think in out-of-the-box ways. When the children were between 3 and 5 years old, 98 per cent achieved positive scores. When they were 8 to 10, only 32 per cent passed the same test, and only 10 per cent at 13 to 15. When 2,80,000 25-year-olds took the test, just 2 per cent passed. By the time we are adults, our creativity has been wrung out of us.

I once asked the great urbanite, Jane Jacobs, what makes some places more creative than others. She said, essentially, that the question was an easy one. All cities, she said, were filled with creative people; that is our default state as people. But some cities had more than their shares of leaders, people and institutions that blocked out that creativity. She called them "squelchers."

Creativity (or the lack of it) follows the same general contours of the great socio-economic divide — our rising inequality — that plagues us. According to my estimates, roughly a third of us across the United States, and perhaps as much as half of us in our most creative cities — can do work which engages our creative faculties to some extent, whether as artists, musicians, writers, techies, innovators, entrepreneurs, doctors, lawyers, journalists or educators — those of us who work with our minds. That leaves a group that I term "the other 66 per cent," who toil in low-wage rote and rotten jobs — if they have jobs at all — in which their creativity is subjugated, ignored or wasted.

Creativity itself is not in danger. It's flourishing all around us — in science and technology, arts and culture, in our rapidly revitalizing cities. But we still have a long way to go if we want to build a truly creative society that supports and rewards the creativity of every one of us.

**Q.31) In the author's view, cities promote human creativity for all the following reasons except that they**

- a) contain spaces that enable people to meet and share new ideas
- b) expose people to different and novel ideas, because they are home to varied groups of people
- c) provide the financial and institutional networks that enable ideas to become reality
- d) provide access to cultural activities that promote new and creative ways of thinking

**Q.31) Solution (d)**

The author also mentions that cities provide a space where people can meet and share ideas. Then, the author discusses the financial and organizational infrastructure that cities provide for ideas to flourish.

Nowhere has it been mentioned that cities provide access to cultural activities. We cannot infer option d from the passage.

Therefore, option d is the correct answer.

**Q.32) The author uses 'ironic' in the third paragraph to point out that**

- a) people need social contact rather than isolation to nurture their creativity
- b) institutions created to promote creativity eventually stifle it
- c) the larger the creative population in a city, the more likely it is to be stifled
- d) large bureaucracies and institutions are the inevitable outcomes of successful cities

**Q.32) Solution (b)**

'Irony' is a term used to define an activity defeating its very purpose. Therefore, the answer must be along similar lines - a method or activity that stifles its purpose.

In the passage (1968 survey), the author describes how schools and colleges, the institutions that were supposed to foster creativity, stifle it. Also, in the paragraph preceding the paragraph about the survey, the author mentions explicitly that the institutes created to promote creativity stifle it. Therefore, option b is the correct answer.

**Q.33) The central idea of this passage is that**

- a) social interaction is necessary to nurture creativity
- b) creativity and ideas are gradually declining in all societies
- c) the creativity divide is widening in societies in line with socio-economic trends
- d) more people should work in jobs that engage their creative faculties

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

The entire passage revolves around how cities provide grounds for creativity to flourish and how our education system stifles it.

Option b states that creativity and ideas are gradually declining. But, in the last paragraph, the author mentions that 'Creativity itself is not in danger'. Therefore, we can rule out option b.

Option d states that more people must engage in creative jobs. But it cannot be said to be the central idea of the passage. As we have discussed, the passage revolves around social interaction and creativity divide. Therefore, we can eliminate option d too.

Options a and c are close. But, the author describes creativity divide more as an effect than the problem itself. Barring the last 2 paragraphs, the author describes the importance of social interaction and how the lack of it kills creativity. Since the question is about the central idea, option a can be deemed a better fit than option c.

Therefore, option a is correct.

**Q.34) The author's conclusions about the most 'creative cities' in the US (paragraph 6) are based on his assumption that**

- a) people who work with their hands are not doing creative work
- b) more than half the population works in non-creative jobs
- c) only artists, musicians, writers, and so on should be valued in a society

- d) most cities ignore or waste the creativity of low-wage workers

**Q.34) Solution (a)**

In the paragraph regarding creative cities, the author remarks that the creativity of only those people who work with their mind is utilized. Therefore, we can infer that the author thinks that the creativity of people who do not work with their minds (who work with their hands) is not utilized. Therefore, option a is the correct answer.

**Q.35) Study the following arrangement carefully and answer the questions given below:**

B A E D A D E B C A C U A B D U A D B E B A B C U D E B C D C

**How many such consonants are there in the above arrangement each of which is immediately preceded by a vowel and also immediately followed by a vowel?**

- a) None
- b) Three
- c) Four
- d) Five

**Q.35) Solution (d)**

The pattern asked in the question is 'Vowel Consonant Vowel'.

The required number of combinations is EDA, ADE, ACU, EBA, and UDE

Hence, there are 5 such combinations.

