

Q.1) Which of the following items comes under essential commodity list?

1. Cereals
2. Pulses
3. Oils
4. Potato
5. Onion

Select the correct answer using the code given below:

- a) 1, 2, 3 and 5 only
- b) 2, 3 and 5 only
- c) 3 and 5 only
- d) All of the above

Q.1) Solution (d)

Explanation

Essential Commodity Amendment Act:

The supply of such foodstuffs, including **cereals, pulses, potato, onions, edible oilseeds and oils**, as the Central Government may, by notification in the Official Gazette, specify, may be regulated only under extraordinary circumstances which may include war, famine, extraordinary price rise and natural calamity of grave nature;

Any action on imposing stock limit shall be based on price rise and an order for regulating stock limit of any agricultural produce may be issued under this Act only if there is—

- i. Hundred per cent. increase in the retail price of horticultural produce; or
- ii. Fifty per cent. increase in the retail price of non-perishable agricultural foodstuffs,

Over the price prevailing immediately preceding twelve months, or average retail price of last five years, whichever is lower.

Exception of this Sub-section:

- Such order for regulating stock limit shall not apply to a processor or value chain participant of any agricultural produce, if the stock limit of such person does not exceed the overall ceiling of installed capacity of processing, or the demand for export in case of an exporter.
- Provided further that nothing contained in this sub-section shall apply to any order, relating to the Public Distribution System or the Targeted Public Distribution System, made by the Government under this Act or under any other law for the time being in force.

Q.2) Consider the following statement about 'Financial Stability and Development Council':

1. It is a statutory apex council under the Ministry of Finance constituted under Finance Act in 2010.
2. It is chaired by the Finance Minister.
3. It will assess the functioning of the large financial conglomerates.

Which of the above given statement is *incorrect*?

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

Q.2) Solution (a)

Explanation:

Financial Stability and Development Council

Establishment:

- The Financial Stability and Development Council (FSDC) is a non-statutory apex council under the Ministry of Finance constituted by the Executive Order in 2010. **(So, Statement 1 is incorrect)**
- The Raghuram Rajan committee (2008) on financial sector reforms first proposed the creation of FSDC.

Composition:

- It is chaired by the Finance Minister and its members include the heads of all Financial Sector Regulators (RBI, SEBI, PFRDA & IRDA), Finance Secretary, Secretary of Department of Economic Affairs (DEA), Secretary of Department of Financial Services (DFS), and Chief Economic Adviser.
- In 2018, the government reconstituted FSDC to include the Minister of State responsible for the Department of Economic Affairs (DEA), Secretary of Department of Electronics and Information Technology, Chairperson of the Insolvency and Bankruptcy Board of India (IBBI) and the Revenue Secretary.
- FSDC sub-committee is headed by the Governor of RBI.

- The Council can invite experts to its meeting if required.

Functions:

- The objective of FSDC is to strengthen and institutionalize the mechanism for maintaining financial stability, enhancing inter-regulatory coordination and promoting financial sector development.
- It also intends to monitor macro-prudential supervision of the economy.
- It will assess the functioning of the large financial conglomerates.

Q.3) PAiSA Portal launched by Ministry of Housing and Urban affairs is related to:

- a) Loans provided for housing development under PMAY - Urban
- b) Subsidy for the green and hybrid vehicle under FAME India
- c) Credit to vendors affected by Covid-19 under PM SVANidhi
- d) Interest Subvention for the loans under DAY-NULM

Q.3) Solution (d)

Explanation:

Paisa – Portal for Affordable Credit & Interest Subvention Access

- A centralized electronic platform for processing interest subvention on bank loans to beneficiaries under Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (**DAY-NULM**) named “PAiSA Portal for Affordable Credit and Interest Subvention Access”, has been launched by Ministry of Housing and Urban Affairs.
- The web platform has been designed and developed by Allahabad Bank which is the Nodal bank.
- It is an effort by the government to connect directly with the beneficiaries, ensuring that there is greater transparency and efficiency in delivery of services.
- DBT of subvention on monthly basis under DAY-NULM will give the necessary financial support to small entrepreneurs in a timely manner

Q.4) Which of the following statements with reference to Arbitration and Conciliation Act, 2019 is/are incorrect?

1. It provides for establishment of an independent body called Arbitration council of India.
2. Under the act, appointment of Arbitrator will be done by President of India.
3. It removes time restrictions for international commercial arbitrations.

Select the appropriate code:

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

Q.4) Solution (b)

Remarks – Here incorrect answer have been asked.

Explanation

Arbitration and Conciliation (Amendment) Act, 2019:

- The Act contains provisions to deal with domestic and international arbitration, and defines the law for conducting conciliation proceedings.
- It **establishes an independent body called the Arbitration Council of India (ACI)** for the promotion of arbitration, mediation, conciliation and other alternative dispute redressal mechanisms. Its functions include:
 - framing policies for grading arbitral institutions and accrediting arbitrators.
 - making policies for the establishment, operation and maintenance of uniform professional standards for all alternate dispute redressal matters, and
 - maintaining a depository of arbitral awards (judgments) made in India and abroad.
- **Appointment of arbitrators will now be done by the Supreme Court designated arbitral institutions.**
- It seeks to remove time restriction for international commercial arbitrations. It adds that tribunals must endeavour to dispose off international arbitration matters within 12 months.
- Completion of written submissions to be completed within six months of the appointment of the arbitrators. Earlier there was no time limit.

Q.5) Consider the following statements with reference to National Policy on Electronics, 2019:

1. Its objective is to produce 1 trillion mobile handset in India by 2022.
2. It envisions to create a sovereign patent fund for the promotion, development and acquisition of Intellectual Property (IPs) in Electronic System Design and Manufacturing (ESDM) sector.
3. It was launched by NITI Aayog.
4. This was the first time a Policy has been launched especially for electronics sector.

Which of the above given statements is /are correct?

- a) 1 and 4 only
- b) 2 only
- c) 2, 3 and 4 only
- d) All of the above

Q.5) Solution (a)

Explanation

National Policy on Electronics 2019

Recognizing the electronics sector's unique dynamics, significant opportunities, and structural challenges, the **Ministry of Electronics & IT** and notified the **National Policy on Electronics in 2012 (NPE 2012)**, which provided a road map for the development of electronics sector in the country. **Hence, statement 3 and 4 is incorrect.**

National Policy on Electronics 2019 (NPE 2019) supplants the NPE, 2012.

Main features:

- The policy envisions to position India as a global hub for Electronics System Design and Manufacturing (ESDM) by encouraging and driving capabilities in the country for developing core components, including chipsets, and creating an enabling environment for the industry to compete globally.
- Promote domestic manufacturing and export in the entire value-chain of ESDM for economic development to achieve a turnover of USD 400 billion by 2025, **this will include targeted production of 1.0 billion (100 crore) mobile handsets by 2025. Hence, statement 1 is incorrect.**
- Improve ease-of-doing Business for the ESDM industry.

- Provide fiscal incentives and support for export-led growth, including significantly enhancing economies of scale in electronics manufacturing.
- **Create Sovereign Patent Fund (SPF) to promote the development and acquisition of IPs in ESDM sector. Hence statement 2 is correct.**
- Set up framework for creation of an ecosystem for promoting design and IP in the country.
- Promote Industry-led R&D and innovation in all sub-sectors of electronics, including grass root level innovations and early stage Start-ups in emerging technology areas such as 5G, IoT/ Sensors, Artificial Intelligence (AI), Machine Learning, Virtual Reality (VR), Drones, Robotics, Additive Manufacturing, Photonics, Nano-based devices, etc.
- Provide attractive package of incentives for promoting export of electronics goods, thereby empowering the exporters by facilitating global market access.
- Promote trusted electronics value chain initiatives to improve national cyber security profile.

Q.6) Which of the following statement is correct about Fugitive Economic offenders act, 2018?

1. To declare a person an FEO, an application will be filed in a Special Court (designated under the Prevention of Money-Laundering Act).
2. Enforcement directorate(ED) will be apex agency to implement the law.
3. Under the act, the burden of proof lies on individual that he is not a fugitive offender.

Select the correct answer from the given code:

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

Q.6) Solution (a)

Explanation:

Fugitive Economic offenders Act 2018

- Under the act fugitive economic offender is any individual against whom a warrant for arrest in relation to a scheduled offence has been issued by any court in India and who

has either left India to avoid criminal prosecution, or who, being abroad, refuses to return to India to face criminal prosecution

- **To declare a person an FEO, an application will be filed in a Special Court (designated under the Prevention of Money-Laundering Act, 2002)** containing details of the properties to be confiscated, and any information about the person's whereabouts
- If the special court is satisfied that an individual is a fugitive economic offender, it can direct the Central government to confiscate the proceeds of the crime in India or abroad
- The fugitive economic offender will also be disqualified from accessing the Indian judicial system for any civil cases.
- In keeping with the principle of 'innocent until proven guilty', **the burden of proof for establishing that an individual is a fugitive economic offender or that certain property is part of the proceeds of a crime is on the Director** appointed to file an application seeking fugitive economic offender status.
- **Enforcement directorate(ED) will be apex agency to implement the law.**

Q.7) Which of the following authority can notify a contract as Qualified Financial Contract?

1. Reserve Bank of India
2. Securities and Exchange Board of India (SEBI)
3. Insurance Regulatory and Development Authority of India (IRDAI),
4. Pension Fund Regulatory and Development Authority (PFRDA)
5. International Financial Services Centres Authority (IFSCA)

Select the correct answer using the code given below:

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

Q.7) Solution (d)

Explanation:

About The Bilateral Netting of Qualified Financial Contracts Act,2020

- The Bilateral Netting of Qualified Financial Contracts Act, 2020 seeks to provide a legal framework for bilateral netting of qualified financial contracts which are over the counter derivatives contracts.
- Bilateral netting: Netting refers to offsetting of all claims arising from dealings between two parties, to determine a net amount payable or receivable from one party to other. The Act allows for enforcement of netting for qualified financial contracts.
- Qualified financial contracts (QFC): QFC means any bilateral contract notified as a QFC by the relevant authority. The authority can be Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA) or International Financial Services Centres Authority (IFSCA). The Central government may, by notification, exclude contracts between certain parties or containing certain terms from being designated as QFCs.
- The Act provides that netting of QFCs is enforceable if the contract has a netting agreement.

Q.8) Which of the following body will be represented at International Financial Services Centres Authority?

1. Reserve Bank of India
2. Securities Exchange Board of India
3. Insurance Regulatory and Development Authority of India
4. Pension Fund Regulatory and Development Authority
5. BSE Sensex

Select the correct answer using the code given below:

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

Q.8) Solution (c)

Explanation:

Constitution of the International Financial Services Centres Authority

The Authority will consist of nine members, appointed by the central government.

These posts will have a term of three years, subject to reappointment.

Members of the Authority will include: (i) the Chairperson, (ii) four members to be nominated from

- Reserve Bank of India,
- Securities Exchange Board of India,
- Insurance Regulatory and Development Authority of India, and
- Pension Fund Regulatory and Development Authority,

(iii) Two members from amongst officials of the Ministry of Finance, and (iv) two members to be appointed on the recommendation of a Selection Committee.

Functions of the Authority: Functions of the Authority include:

- i. Regulating financial products, financial services, and financial institutions in an IFSC which have been approved by any regulator (such as the RBI or SEBI), before the enactment of the Act,
- ii. Regulating any other financial products, services, or institutions in an IFSC, which may be notified by the central government, and
- iii. Recommending to the central government, any other financial services, products, or institutions which may be permitted in an IFSC.

Q.9) Consider the following statement about UDAN scheme-

1. It will be implemented by Ministry of civil aviation.
2. It is a key component of National civil aviation policy 2016.
3. It aims to establish about 100 airports in 10-15 years with the support of Private sector.

Choose the correct answer from the given below options-

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

Q.9) Solution (a)

Explanation:

UDE DESH KA AAM NAAGRIK (UDAN) scheme

Main features:

- It was launched by **Ministry of Civil aviation in 2016** to make air travel affordable for people through subsidised ticket rates and to provide air connectivity to smaller towns through revival of existing air strips and airports.
- It is a key component of National Civil Aviation Policy, 2016.
- Airport Authority of India is the implementing agency.
- In order to expand UDAN to international circuits, Centre has also unveiled the International Air Connectivity (IAC) scheme.
- It is a market-based mechanism in which airlines bid for seat subsidies.
- The scheme would be in operation for a period of 10 years.
- It also **aims to operationalize 1000 routes and more than 100 airports in the next 5 years.**
- Airfares on regional flights are capped at ₹2,500/ hour of approximately 500 km on an aircraft or for a 30 min on helicopter.

Statement 3 is incorrect, Since it does not aim to establish but rather to revive it. A separate scheme called NABH (Nextgen Airports for Bharat) aims to establish about 100 airports in 10-15 years at an estimated investment of Rs 4 lakh crore and a large percentage of the investment is to come from the private sector.

Q.10) Consider the following statements regarding Consumer protection act of 2019:

1. It for the first time provides separate regulator for the protection, enforcement and promotion of consumer rights
2. It provides mechanism for redressing consumer complaints if there is a defect in the goods only.
3. The highest appellate authority provided under this act is National Consumer dispute resolution commission.
4. The new Act also introduces the concept of product liability.

Choose the correct answer from given below options:

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

- c) 1 and 4 only
- d) All of the above

Q.10) Solution (c)

Explanation:

Consumer Protection act, 2019

- The **Act includes establishment of the Central Consumer Protection Authority (CCPA)** to promote, protect and enforce the rights of consumers. This was not available under erstwhile act of 1986.
- The CCPA may impose a penalty on a manufacturer or an endorser of up to Rs 10 lakh and imprisonment for up to two years for a false or misleading advertisement.
- Consumer Disputes Redressal Commissions (CDRCs) will be set up at the district, state, and national levels.
- Under the act, complaints entertained for **goods and services by CDRC are**
 - District CDRC : less than Rs 1 crore,
 - State CDRC : 1 crore - 10 crore,
 - National CDRC: Value over 10 crore.
- **Appeals from the State CDRC will be heard by the National CDRC. Final appeal will lie before the Supreme Court.**
- **Act introduces the concept of product liability.** Product liability means the liability of a product manufacturer, service provider or seller to compensate a consumer for any harm or injury caused by a defective good or deficient service.
- Under this act **every e-commerce entity** is required to provide information relating to return, refund, exchange, warranty and guarantee, delivery and shipment, modes of payment, grievance redressal mechanism, payment methods, security of payment methods, charge-back options, etc. including country of origin which are necessary for enabling the consumer to make an informed decision at the pre-purchase stage on its platform.
- There will be no fee for filing cases up to ₹5 lakh.
- It also provides for Central Consumer Protection Council as an advisory body on consumer issues to be headed by the Union Minister of Consumer Affairs, Food and Public Distribution

Q.11) Consider the following statements recently announced *Vehicle Scrapping Policy* :

1. It will be implemented by Ministry of Road Transport and Highway
2. Under the new scrappage policy, personal vehicles and commercial vehicles which fail fitness tests after 15 years and 10 years will not be allowed to ply.
3. Under the policy, anyone scrapping an old vehicle will get a certificate of scrapping.

Choose the correct answer from given below options:

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

Q.11) Solution (c)

Explanation –

New Vehicle Scrappage Policy:

- Personal vehicles older than **20 years** and **commercial vehicles** older than **15 years** will have to undergo fitness tests in automated vehicle fitness testing centres.
- This will help in encouraging fuel efficient, environment friendly vehicles, thereby reducing vehicular pollution and oil import bill.
- It has been announced by **Ministry of Road Transport and Highways**.
- The policy will kick in from April 2022.
- Mandatory tests for heavy commercial vehicles will begin from April 2023 and for other automobiles in June 2024.
- Under the policy, anyone scrapping an old vehicle will get **a certificate of scrapping** and using that he might get a discount of up to 5 per cent while purchasing a new vehicle.

Q.12) Government has recently launched 'Samarth scheme' for skill development and capacity building in

- a) Clean energy sector
- b) Textile sector
- c) Construction Sector
- d) Artificial intelligence

Q.12) Solution (b)

Explanation –

The textile and apparel industry is one of the earliest industries developed in India. Its entire value chain from fiber to apparel manufacturing has a strong presence within the country. It is the biggest employer after agriculture.

- The **Ministry of Textiles is implementing the Samarth-Scheme for Capacity Building in Textiles Sector**, a placement oriented programme targeting skill development of 10 lakh youth in the entire value chain of textiles, excluding Spinning & Weaving in the organized Sector.
- It aims to promote skilling and skill upgradation in the traditional sectors of handlooms, handicrafts, sericulture and jute
- The Scheme would target to train 10.00 lakh persons (9 lakhs in organised & 1 lakh in traditional sector)
- Some of the advanced features of SAMARTH scheme include Training of Trainers (ToT), Aadhar Enabled Biometric Attendance System (AEBAS), CCTV recording of training programme, dedicated call centre with helpline number, mobile app based Management Information System (MIS) and on-line monitoring of the training process.

Q.13) Consider the following statements about recent initiatives of Ministry of Coal.

1. Uttam application was launched to monitor the quality of coal.
2. Khanan Praharari was launched for reporting any activity taking place related to illegal coal mining like rat hole mining, pilferage etc.
3. Prakash portal was launched with an aim to promote cleaner and sustainable technology for coal mining

From the following options, choose the correct answer.

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

Q.13) Solution (a)

Explanation:

Initiatives of Ministry of Coal:

Uttam application: Unlocking Transparency By Third Party Assessment Of Mined Coal) app

- it aims to provide an App for all citizens and coal consumers to monitor the process of Third Party Sampling of coal across CIL subsidiaries.
- It **provides holistic coverage of coal quality across subsidiaries**, along with subsidiary details on quality parameters (Declared Gross Calorific Value [GCV], Analysed GCV) and coverage parameters (Locations, Quantity sampled).

Khanan Praharari:

- It is a **tool for reporting any activity taking place related to illegal coal mining like rat hole mining, pilferage etc.**
- One can upload geo-tagged photographs of the incident along with textual information directly to the system.

Prakash Portal:

The web portal PRAKASH (Power Rail Koyla Availability through Supply Harmony), **with a view to improving coordination between the power, coal and railway ministries to ensure coal supplies to power plants.**

- It has been developed by NTPC and sources data from different stakeholders such as Central Electricity Authority (CEA), Centre for Railway Information System (CRIS) and coal companies.

Hence, statement 3 is incorrect.

Q.14) Consider the following statements regarding 'New Labour Code':

1. Industrial Establishment which have less than 1000 workers will not have to furnish standing order.
2. Legal Strike by workers of the industry will be difficult, if new labour code applies.
3. New Labour codes will make retrenchment flexible and easy.

Which of the above given statements is/are correct?

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

Q.14) Solution (c)

Explanation:

- **Statement 1:** Industrial Relations Code, 2020 has raised the threshold for the requirement of a standing order to over 300 workers which implies that industrial establishments with up to 300 workers will not be required to furnish a standing order. **(So, statement 1 is incorrect)**
- **Statement 2:** Industrial Relations Code, 2020 also introduces new conditions for carrying out a legal strike. No person employed in any industrial establishment shall go on strike without a 60-day notice and during the pendency of proceedings before a Tribunal or a National Industrial Tribunal and sixty days after the conclusion of such proceedings. At present, a person employed in a public utility service cannot go on strike unless they give notice for a strike within six weeks before going on strike or within fourteen days of giving such notice, which the IR Code now proposes to apply for all the industrial establishments. **(So, Statement 2 is correct)**
- **Statement 3:** Without the need of a standing order in increased industrial establishments due to the raised threshold, the process of hiring and firing workers will be more flexible and faster for employers which would result in increased employment. **(So, statement 3 is correct)**

Q.15) Consider the following statements about 'Steel sector in India:

1. Steel Industry contributes to about 2% of the country's GDP and employs about 5 lakh people directly.
2. India is 2nd largest producer of crude steel in the world.
3. The New Steel Policy, 2017 aspires to achieve 300MT of steel-making capacity by 2030.

Which of the above statements are correct?

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

Q.15) Solution (d)

Explanation:

About National Steel Policy

- The Indian steel sector has grown exponentially over the past few years to be the second largest producer of steel globally, contributing to about 2% of the country's GDP and employing about 5 lakh people directly and about 20 lakh people indirectly.
- The new Steel Policy enshrines the long term vision of the Government to give impetus to the steel sector.
- It seeks to enhance domestic steel consumption and ensure high quality steel production and create a technologically advanced and globally competitive steel industry.

Key features of the NSP 2017:

- Create self-sufficiency in steel production by providing policy support & guidance to private manufacturers, MSME steel producers, CPSEs
- Encourage adequate capacity additions,
- Development of globally competitive steel manufacturing capabilities,
- Cost-efficient production
- Domestic availability of iron ore, coking coal & natural gas,
- Facilitating foreign investment
- Asset acquisitions of raw materials &
- Enhancing the domestic steel demand.

The policy projects crude steel capacity of 300 million tonnes (MT), production of 255 MT and a robust finished steel per capita consumption of 158 Kgs by 2030 - 31, as against the current consumption of 61 Kgs.

Q.16) Consider the following statements about "Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)":

1. It is a centrally sponsored scheme to supplement the financial needs of Farmers.
2. Responsibility of identification of beneficiary farmer families rests with the State / UT Governments.
3. Beneficiaries of this scheme are all farmers irrespective of their land size.

Which of the above given statements is/are correct?

- a) 1 and 2 only

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

Q.16) Solution (c)

Explanation:

Statement 1: It is a **Central Sector Scheme** to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income. (So, Statement 1 is incorrect)

Statement 2: Responsibility of identification of beneficiary farmer families rests with the State / UT Governments. Fund is directly transferred to the bank accounts of the beneficiaries. Farmers can do their self-registration through the Farmers Corner in the portal or through Common Service Centers. The benefit shall be paid to only those farmers' families whose names are entered into the land records except for Forest dwellers, North-eastern states and Jharkhand which has separate provisions for land records.

Statement 3: Income support of Rs.6000/- per year is provided to all land holding farmer families across the country, irrespective of land size, in three equal instalments of Rs.2000/- every four months. Initially, beneficiaries were small and marginal farmers only, but later it was extended to all.

Q.17) Consider the following statements with respect to "PM Garib Kalyan Ann Yojna":

1. Under it, People getting benefit of PDS will get extra 5 kg of wheat or rice.
2. State government will share cost of transportation and distribution cost.
3. More than 60% people are getting benefit of this scheme.

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) 1, 2 and 3

Q.17) Solution (b)

Explanation:

Pradhan Mantri Garib Kalyan Ann Yojana

- It is one of the components of Pradhan Mantri Garib Kalyan Yojna to fight hunger and distress among family.
- Under it, each eligible family (more than 80 crore people) will be provided 5 kg free wheat/rice per month along with 1 kg free whole chana per month. **(So, Statement 1 and 3 are correct)**
- The **Government of India is bearing 100% financial burden** of approximately Rs. 46,000 crores under this scheme. **(So, Statement 2 is incorrect)**

Q.18) Consider the following statements about 'The Pradhan Mantri Innovative Learning Programme - DHRUV':

1. It has launched by Ministry of Science and Technology.
2. Under it, special students will be given special care for 5 year programme.
3. Both Science and Art subjects have been included in this programme.

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.18) Solution (b)

About Pradhan Mantri Innovative Learning Programme – DHRUV:

The Pradhan Mantri Innovative Learning Programme - DHRUV has been started by Ministry of Human Resource Development, to identify and encourage talented children to enrich their skills and knowledge. In centres of excellence across the country, gifted children will be mentored and nurtured by renowned experts in different areas, so that they can reach their full potential. **(So, Statement 1 is incorrect)**

Salient Features of DHRUV

- The programme is named after a pole star called DHRUV TARA.
- The main objective of the program is to allow students to realize their complete potential and contribute to the society.

- The program aims to cover two areas namely Science and Arts. (So, Statement 3 is correct)
- The program is to be launched from Indian Space Research Organisation (ISRO).
- Around 60 students are selected broadly from Class 9 to Class 12 all over the country.

60 outstandingly talented students were selected in the first batch of DHRUV programme. The students have been broadly chosen from classes 9 to 12, from all schools including government and private. A 14 days programme was organized for these students in which the science and performing arts students were separated into two groups. (So, Statement 2 is incorrect)

Q.19) Consider the following statements regarding 'PMGDISHA':

1. One of the component of Digital India, it aims of digital literacy for all people residing in both urban and rural areas.
2. The course provided under this scheme is totally free.
3. Each eligible family can nominate only one member for this scheme.

Which of the above given statements is/are correct?

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

Q.19) Solution (c)

Explanation:

About PMGDISHA

Making one person in every family digitally literate is **one of the integral components of the "Digital India"**.

Pradhan Mantri Gramin Digital Saksharta Abhiyaan is the scheme to make six crore persons in rural areas, across States/UTs, digitally literate, reaching to around 40% of rural households by covering one member from every eligible household by 31st March, 2020.

The **Scheme aims to bridge the digital divide, specifically targeting the rural population** including the marginalized sections of society like Scheduled Castes (SC) / Scheduled Tribes (ST), Minorities, Below Poverty Line (BPL), women and differently-abled persons and

minorities. **(So, statement 1 is incorrect)**

To register as candidate the applicant must perform the electronic KYC and agrees to term and condition. Candidate data will be shared with the examination agencies for certification purpose and with training centre for training purpose. **If candidate wishes to withdraw his/her personal information from the system, information will not be deleted and will be kept as a record purpose.**

Course under it

- Fee - NIL (So, statement 2 is correct)
- **Place of Learning - The eligible households can nominate one person from their family.** The selected person to get themselves enrolled under this programme in a nearest Training Centre/ Common Service Centre (CSC). **(So, statement 3 is correct)**

Q.20) Open market sale scheme, often seen in news is associated with

- a) Sale of government securities by RBI
- b) Sale of government stake in PSUs
- c) Sale of commercial papers by MNCs
- d) Sale of food-grains by Government / Government agencies

Q.20) Solution (d)

Explanation

Open Market sale scheme

- **It refers to selling of foodgrains by Government / Government agencies at predetermined prices in the open market from time to time** to enhance the supply of grains especially during the lean season and thereby to moderate the general open market prices especially in the deficit regions.
- In addition to maintaining buffer stocks and making a provision for meeting the requirement of the Targeted Public Distribution Scheme and Other Welfare Schemes (OWS), Food Corporation of India (FCI) on the instructions from the Government, sells wheat and rice in the open market from time to time.
- For transparency in operations, the Corporation has switched over to e- auction for sale under Open Market Sale Scheme (Domestic).

- The FCI conducts a weekly auction to conduct this scheme in the open market using the platform of commodity exchange NCDEX (National Commodity and Derivatives Exchange Limited).
- The State Governments/ Union Territory Administrations are also allowed to participate in the e-auction, if they require wheat and rice outside TPDS & OWS.

Q.21) Which of the following fact is *correct about* Non-convertible debentures:

1. They are financial instrument that is used by companies to raise long-term capital.
2. People investing in NCDs earn market interest which keeps fluctuating.

Which of the above given statements is / are correct?

- a) 1 only
- b) 2 only
- c) Both
- d) None

Q.21) Solution (a)

Basic Information:

Debentures are long term financial instruments that companies issue to raise more money from investors. It is generally not backed by any collateral and thus highly depends on the creditworthiness and reputation of the issuer.

Statement Analysis:

Statement 1: Nonconvertible debentures are traditional debentures that cannot be converted into equity of the issuing corporation. To compensate for the lack of convertibility investors are rewarded with a higher interest rate when compared to convertible debentures. Big companies issue them to raise funds without giving any option of conversion to equity. **They are used generally for long term borrowings.** Hence, **statement 1 is correct.**

Statement 2: The ***interest rates offered on NCD debentures is more or less fixed.*** On maturity, the investor will get back the principal amount along with interest. **Hence, statement 2 is incorrect.**

Q.22) Consider the following statements regarding 'Global COVAX Alliance' recently seen in news:

1. COVAX is co-led by Gavi, the Coalition for Epidemic Preparedness Innovations (CEPI) and WHO.
2. It is a worldwide initiative aimed at providing equitable access to anti-Covid vaccines.

Which of the above given statement is/are correct?

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

Q.22) Solution (c)

Explanation:

In News: Recently, Punjab government decided to join the Global COVAX Alliance, as first Indian state to do so because of vaccine shortage. It will allow it to procure vaccines at the best prices.

About COVAX Alliance:

- Abbreviated as COVAX, the COVID-19 Vaccines Global Access is a worldwide initiative aimed at providing equitable access to anti-Covid vaccines.
- COVAX is co-led by the Coalition for Epidemic Preparedness Innovations (CEPI), Gavi and the World Health Organization (WHO), alongside key delivery partner UNICEF.
- It coordinates international resources to enable equitable access to COVID-19 tests, treatments, and vaccines

Q.23) Which of the following conditions is / are favourable for the formation of Tropical cyclones?

1. Large sea surface with temperature higher than 27° C.
2. Large variations in the vertical wind speed.
3. A pre-existing weak low- pressure area
4. Presence of the Coriolis force

Choose the correct option:

- a) 1, 2 and 3 only
- b) 2, 3 and 4 only
- c) 1, 3 and 4 only
- d) All of the above

Q.23) Solution (c)

Explanation:

In news: **Cyclone 'Tauktae'**, which lay as a deep depression over the Arabian Sea close to Lakshadweep, was likely to intensify into a 'very severe cyclonic storm' bringing heavy to very heavy rain to many parts of the western coast.

Tropical cyclones are violent storms that originate over oceans in tropical areas and move over to the coastal areas bringing about large scale destruction due to violent winds (squalls), very heavy rainfall (torrential rainfall) and storm surge.

Conditions Favourable for Tropical Cyclone Formation

- Large sea surface with temperature higher than 27° C,
- Presence of the Coriolis force enough to create a cyclonic vortex,
- Small variations in the vertical wind speed,
- A pre-existing weak low-pressure area or low-level-cyclonic circulation,
- Upper divergence above the sea level system.

Hence statement 2 is incorrect.

Q.24) Consider the following statement about 'The Real Estate (Regulation and Development) Act, 2016:

1. It seeks to protect home-buyers as well as help boost investments in the real estate sector.
2. The act prohibits foreign investment in the real estate sector.
3. Under the Act, Promoters are required to maintain "project based separate bank accounts" to prevent fund diversion.

Which of the above statement is/are incorrect?

- a) 1 and 2 only

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

Q.24) Solution (b)

Explanation

Note : incorrect statements are being asked here.

About Real Estate (Regulation and Development) Act (RERA)

- It seeks to protect home-buyers as well as help boost investments in the real estate sector by bringing efficiency and transparency in the sale/purchase of real estate.
- The Act establishes Real Estate Regulatory Authority (RERA) in each state for regulation of the real estate sector and also acts as an adjudicating body for speedy dispute resolution.
- The Act stipulates that no project can be sold without project plans being approved by the competent authority and the project being registered with the regulatory authority, putting to an end the practice of selling on the basis of deceitful advertisements.
- Promoters are required to maintain "project based separate bank accounts" to prevent fund diversion.
- The mandatory disclosure of unit sizes based on "carpet area" strikes at the root of unfair trade practices.
- The provision for payment of "equal rate of interest" by the promoter or the buyer in case of default reinforces equity.
- One of its objective is to boost domestic and foreign investment in the real estate sector.
(Hence, statement 2 is incorrect)

Q.25) Which of the following agency/institution has released a report titled 'Nature in a Globalised World: Conflict and Conservation'?

- a) WWF for Nature
- b) Conservation international
- c) IUCN
- d) Birdlife international

Q.25) Solution (c)

Explanation:

International Union for Conservation of Nature recently released a report called the "Nature in a Globalised World: Conflict and Conservation".

- Conflict and conservation focuses on armed conflict and nature. The theme is highly timely as armed conflicts cause great economic and social harm, as well as environmental damage around the world. Conflicts have stretched societies to their limits in terms of financial and human resources.
- The report has analysed how armed conflicts in the past thirty years are related to productivity and availability of arable land, percentage of rural population in the country, prevalence of drought.

Q.26) Consider the following statements about Particularly Vulnerable Tribal Groups (PVTGs).

1. Dhebar commission report was instrumental in PVTGs categorisation.
2. Among the 85 listed PVTG's the highest number are found in Odisha, followed by Madhya Pradesh.
3. The PVTG of Sahariyas has the highest population.

Which of the given statement is/ are correct?

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

Q.26) Solution (c)

Explanation:

Particularly Vulnerable Tribal Groups

- PVTGs are more vulnerable among the tribal groups.
- In 1973, the **Dhebar Commission** created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups.
- In 2006, the Government of India renamed the PTGs as Particularly Vulnerable Tribal Groups (PVTGs).

- PVTGs have some basic characteristics -they are mostly homogenous, with a small population, relatively physically isolated, social institutes cast in a simple mould, absence of written language, relatively simple technology and a slower rate of change etc.
- Among the 75 listed PVTG's the highest number are found in Odisha (13), followed by Andhra Pradesh (12). **Hence statement 2 is incorrect.**
- **The Saharia people of Madhya Pradesh and Rajasthan are the largest among the PVTGs with population more than 4 lakh.** While the PVTGs of Sentinelets and Andamanese has a very small population of 39 and 43, respectively.

Q.27) Consider the following statements:

1. He became the congress president in 1905 session held in Banaras.
2. He was elected to the Council of India of the Governor-General of India in 1903.
3. He started English weekly newspaper, The Hitavada.
4. Gandhi wrote a book dedicated to him.

Which of the following personality is being referred here?

- a) C F Andrews
- b) Gopal Krishna Gokhale
- c) Dadabhai Naoroji
- d) Bal Gangadhar Tilak

Q.27) Solution (b)

Explanation:

About Gopal Krishna Gokhale:

- **Gokhale became Congress president at its Banaras session in 1905.** Before joining politics, Gokhale worked as a professor.
- He founded the Servants of India Society in 1905, which launched campaigns for the promotion of education, health care and sanitation.
- He was the leader of the moderate faction of the Congress party that advocated reforms by working with existing government institutions, and was a mentor to both Mahatma Gandhi and Mohammed Ali Jinnah.

- He had a great influence of the social works of Justice Mahadev Govind Ranade on his life. He was named as the 'Protege Son' i.e Manas Putra of Justice Mahadev Govind Ranade.
- **He was elected to the Council of India of the Governor-General of India in 1903.**
- He started english weekly newspaper, The Hitavada.
- **Gandhi wrote a book in Gujarati dedicated to Gokhale** titled 'Dharmatma Gokhale.

Q.28) Consider the following statements about State Disaster Response Fund (SDRF):

1. The Centre contributes 75% of the SDRF allocation for general category States and Union Territories and 90% for special category States and Union Territories.
2. The annual Central contribution is released in two equal instalments as per the recommendation of the Finance Commission.

Which of the given statement is/are incorrect?

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

Q.28) Solution (d)

Explanation:

Note: Incorrect statements are being asked here.

About: State Disaster Response Fund (SDRF)

- SDRF has been constituted under the Disaster Management Act, 2005.
- It was constituted based on the recommendations of the 13th Finance Commission.
- It is the primary fund available with the State governments for responses to notified disasters to meet expenditure for providing immediate relief.
- **The Centre contributes 75% of the SDRF allocation for general category States and Union Territories and 90% for special category States and Union Territories** (north-eastern States, Sikkim, Uttarakhand, Himachal Pradesh, Jammu and Kashmir).
- **The annual Central contribution is released in two equal installments as per the recommendation of the Finance Commission.**

- It is audited by the Comptroller and Auditor General of India (CAG) every year.
- Disaster (s) covered under SDRF: Cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloudburst, pest attack, frost and cold waves.
- A State Government may use up to 10% of the funds available under the SDRF for providing immediate relief to the victims of natural disasters that they consider to be 'disasters' within the local context in the State and which are not included in the notified list of disasters.

Here both statements are correct.

Q.29) 'Principle of non-refoulement' is associated with:

- a) Climate change financing mechanism
- b) Oil payment default
- c) Refugee crisis
- d) Development of Nano technology

Q.29) Solution (c)

Principle of Non-refoulment:

- The principle of non-refoulement forms an essential protection under international human rights, refugee, humanitarian and customary law.
- Principle of non-refoulement guarantees that no one should be returned to a country where they would face torture, cruel, inhuman degrading treatment or punishment and other irreparable harm or punishment and other irreparable harm.
- This principle applies to all migrants at all times, irrespective of migration status.
- Article 21 of the constitution encompasses the principle of non-refoulement.

Q.30) With reference to "Pradhan Mantri Vaya Vandana Yojana "consider the following statements:

1. It was launched exclusively for the senior citizens aged 60 years and above.
2. It is being implemented by Life insurance Corporation of India.

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 and 2

Q.30) Solution (c)

Explanation:

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- It is a **Pension Scheme announced by the Government of India exclusively for the senior citizens aged 60 years and above** which was available from 4th May, 2017 to 31st March, 2020. The scheme is now extended up to 31st March, 2023 for a further period of three years beyond 31st March, 2020.
- It will provide an assured pension based on a guaranteed rate of return of 8 per cent for 10 years, with an option to opt for pension on a monthly / quarterly / half yearly and annual basis.
- It **will be implemented through Life Insurance Corporation of India (LIC).**

The scheme also allows for premature exit only for the treatment of any critical/ terminal illness of self or spouse

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

Passage 1

Dolphins are regarded as the friendliest creatures in the sea and stories of them helping drowning sailors have been common since Roman times. The more we learn about dolphins, the more we realize that their society is more complex than people previously imagined. They look after other dolphins when they are ill, care for pregnant mothers and protect the weakest in the community, as we do. Some scientists have suggested that dolphins have a language but it is much more probable that they communicate with each other without needing words. Could any of these mammals be more intelligent than man? Certainly the most common argument in favour of man's superiority over them that we can kill them more easily than they can kill us is the least satisfactory. On the contrary, the more we discover about these remarkable creatures, the less we appear superior when we destroy them.

Q.31) The fact that the writer of the passage thinks that we can kill dolphins more easily than

they can kill us

- a) means that they are better adapted to their environment than we are
- b) shows that dolphins have a very sophisticated form of communication
- c) proves that dolphins are not the most intelligent species at sea
- d) does not mean that we are superior to them

Q.31) Solution (d)

On the contrary, the more we discover about these remarkable creatures, the less we appear superior when we destroy them.

From this we can infer that killing a dolphin does not make a man superior.

Passage 2

Detective glories tend to glorify crime. Murderers, gangsters and crooks all kinds are described as tough, cunning and courageous individuals who know how to take care of themselves and how to get what they want. In James McCain's *The Postman Always Rings twice*, for instance the villain is much more a impressive character than his victim. He is casual brave smart and successful with women. It is true that he finally gets caught. But he is punished for a crime that he did not commit, so that his conviction is hardly a triumph of justice. Besides, looking back over the exciting life of the criminal, the reader might conclude that it was worth the risk.

Q.32) According to this passage, a criminal in a detective story generally gets caught

- a) for the crimes he has committed
- b) because of his careless mistakes
- c) because the police is smarter than the criminals
- d) for the crimes he has not committed

Q.32) Solution (d)

....It is true that he finally gets caught. But he is punished for a crime that he did not commit

Q.33) A rectangular piece of paper is 22 cm long and 10 cm wide. A cylinder is formed by rolling the paper along its length. Find the volume of the cylinder.

- a) 275 cm^3

- b) 280 cm^3
- c) 385 cm^3
- d) 392 cm^3

Q.33) Solution (c)

When the paper is rolled along its length, the circumference of the cylinder formed will be equal to the length and its height will be equal to the breadth of the rectangle.

Let 'r' be the radius and 'h' be the height of the cylinder formed.

$$2\pi r = 22, \text{ hence } r = 77/22 \text{ and } h = 10$$

$$\text{Hence, the volume of the cylinder} = \pi r^2 h = 22/7 * (77/22)^2 * 10 = 385 \text{ cm}^3$$

Q.34) Taj Mahal at Agra gets an average of 5000 visitors on Sundays and 1400 visitors on other days. Then find the average number of visitors per day if the month has 30 days starting with Sunday.

- a) 1800
- b) 2000
- c) 2200
- d) 2800

Q.34) Solution (b)

If a month starts with Sunday then that month will have 5 Sundays

So, the total number of visitors on 5 Sundays will be $5 * 5000 = 25,000$

Then the total number of visitors on the remaining 25 days = $25 * 1400 = 35,000$

Therefore, the average number of visitors per day = $(25,000 + 35,000) / 30 = 2,000$

Q.35) A watch gain 5 seconds in 3 minutes and was set right at 7 am. If it shows 4:15 in the afternoon on the same day, what is the correct time?

- a) 3 pm
- b) 4 pm
- c) 4.30 pm

d) 5.15 pm

Q.35) Solution (b)

The watch gains 5 seconds in 3 minutes \Rightarrow 1 minute in 36 minutes

From 7 am to 4:15, the incorrect watch has moved 9 hours and 15 minutes = 555 minutes.

When the incorrect watch moves for 37 minutes, correct watch moves for 36 minutes.

When the incorrect watch moves for 1 minute, correct watch moves for $36/37$ minutes

When the incorrect watch moves for 555 minutes, correct watch moves for $(36/37) \times 555 = 36 \times 15$ minutes = 9 hours

9 hours from 7 am is 4 pm.

Therefore, the correct time is 4 pm.

