INSTA 75 Days REVISION PLAN
UPSC Prelims 2020

INSTA Tests
45 to 48 (GS)

KEY & EXPLANATIONS

www.insightsonindia.com
prelims.insightsonindia.com | mains.insightsonindia.com
Telegram: insightsIAStips | FB: insightsonindia | TW: vinaygb | YT: INSIGHTS IAS

BENGALURU | DELHI | HYDERABAD

Copyright © by Insights IAS
All rights are reserved. No part of this document may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior permission of Insights IAS.
Insta 75 Days Revision Plan for UPSC Civil Services Prelims – 2020

This document is the compilation of 100 questions that are part of InsightsIAS famous INSTA REVISION initiative for UPSC civil services Preliminary examination – 2020 (which has become most anticipated annual affair by lakhs of IAS aspirants across the country). These questions are carefully framed so as to give aspirants tough challenge to test their knowledge and at the same time improve skills such as intelligent guessing, elimination, reasoning, deduction etc – which are much needed to sail through tough Civil Services Preliminary Examination conducted by UPSC.

These questions are based on this INSTA Revision Plan which is posted on our website (www.insightsonindia.com). Every year thousands of candidates follow our revision timetable – which is made for SERIOUS aspirants who would like to intensively revise everything that’s important before the exam.

Those who would like to take up more tests for even better preparation, can enroll to Insights IAS Prelims Mock Test Series – 2020 (https://prelims.insightsonindia.com). Every year toppers solve our tests and sail through UPSC civil services exam. Your support through purchase of our tests will help us provide FREE content on our website seamlessly.

Wish you all the best!

Team InsightsIAS
1. Consider the following statements regarding Bank for International Settlements

1. It is an international financial organisation owned by 60 member central banks.
2. India is part of it.
3. It is jointly established by World Bank and International Monetary Fund

Which of the statements given above is/are correct?

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

Solution: D

Bank for International Settlements (BIS)

- BIS is an international financial organisation owned by 60 member central banks, representing countries from around the world including India. It fosters international monetary and financial cooperation and serves as a bank for central banks.

Headquarter is in Basel, Switzerland

- It carries out its work through its meetings, programmes and through the Basel Process – hosting international groups pursuing global financial stability and facilitating their interaction.

Functions/Objectives

- fostering discussion and facilitating collaboration among central banks
- supporting dialogue with other authorities that are responsible for promoting financial stability
- carrying out research and policy analysis on issues of relevance for monetary and financial stability
- acting as a prime counterparty for central banks in their financial transactions serving as an agent or trustee in connection with international financial operations

2. Consider the following statements regarding Enterprise development centers

1. It is an initiative under Ministry of Commerce and Industry.
2. They are aimed at developing a cadre of indigenous entrepreneurs in the MSMEs and will be similar to incubators for start-ups.
3. They shall be run by special purpose vehicles in partnership with the private sector, business management organisations, local industry associations.

Which of the statements given above is/are correct?

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

Solution: B

Enterprise development centres (EDCs)

- Union micro, small and medium enterprises sector (MSME) ministry is planning to launch enterprise development centres (EDCs) in every district.
- What are EDCs? Aimed at developing a cadre of indigenous entrepreneurs in the MSMEs, the EDCs will be similar to incubators for start-ups.
- They shall be run by special purpose vehicles in partnership with the private sector, business management organisations, local industry associations.

Key features, roles and functions of EDCs:

- Offer “enterprise development courses, vocational guidance and skill development for budding entrepreneurs”.
- Have “enterprise clinics” for struggling firms, which the government hopes will reduce the number of small businesses falling into a debt trap financed by bank loans.
- Offer credit facilitation and syndication, export promotion and supplier inclusion.
- Incentives and loans by the government for the sector will also flow through the EDCs, after determining the capabilities of the firm through set parameters.

3. Consider the following statements regarding Nirvik scheme

1. The scheme was announced by Export Credit Guarantee Corporation of India (ECGC).
2. It aims to ease the lending process and enhance loan availability for exporters.
3. Insurance cover guaranteed will cover up to 100% of the principal and interest.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: A

Nirvik scheme

- Export Credit Guarantee Corporation of India (ECGC) announced this scheme to ease the lending process and enhance loan availability for exporters.

Key features of the scheme:

- Insurance cover guaranteed will cover up to 90% of the principal and interest.
- The increased cover will ensure that foreign and rupee export credit interest rates are below 4 percent and 8 percent respectively for the exporters.
- The insurance cover will include both pre and post-shipment credit.
- The gems, jewellery and diamond (GJD) sector borrowers with limit of over Rs 80 crore will have a higher premium rate in comparison to the non-GJD sector borrowers of this category due to the higher loss ratio.
- For accounts with limits below Rs 80 crore, the premium rates will be moderated to 0.60 per annum and for those exceeding Rs80 crore, the rates will be 0.72 per annum for the same enhanced cover.
- It mandates inspection of bank documents and records by ECGC officials for losses exceeding Rs.10 crore as against the present Rs 1crore.
- The banks shall pay a premium to ECGC monthly on the principal and interest as the cover is offered for both outstandings.

Benefits of the scheme:

- It will enhance accessibility and affordability of credit for exporters.
- It will help make Indian exports competitive.
- It will make ECGC procedures exporter friendly.
- The insurance cover is expected to bring down the cost of credit due to capital relief, less provision requirement and liquidity due to quick settlement of claims.

4. Consider the following statements
   1. Abdur Razzaq’s Rihla explains the dynasty of Muhammad-bin-Tughlaq
   2. Ibn Batuta visited India during the rule of Devaraya II of Vijayanagar Empire

Which of the statements given above is/are correct?
Ibn Batuta (1333-1347 AD)

- **Ibn Batuta** was a **Moroccan traveller**, he wrote the book ‘Rihla’ (The Travelogue). In his book he explained the **dynasty of Muhammad-bin-Tughlaq** and also the economic, social and geographical situation of his time.

Abdur Razzaq (1442-1445 AD)

- **Ambassador of Shahrukh** of Timurid Dynasty. He came during the **rule of Devaraya II** of **Vijayanagar Empire** and is known for his **description of Vijayanagar Empire**.

5. Consider the following statements regarding Bharat Bond ETF

1. It is India’s first corporate bond exchange traded fund, comprising debt of state-run companies.
2. Retail investors can invest in bond markets, with smaller amount as low as ₹1,000.

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

**Solution: C**

Bharat Bond ETF

- Government launched **Bharat Bond ETF**, India’s first corporate bond exchange traded fund, comprising debt of state-run companies.
- This move will allow retail investors to buy government debt.
- Retail investors can invest in bond markets, with smaller amount as low as ₹1,000.
They will provide **tax efficiency** as compared to bonds, as coupons (interest) from the bonds are taxed depending on the investor’s tax slab.

**Key features of Bharat Bond ETF:**

- It is a basket of bonds issued by central public sector enterprises/undertakings or any other government organization bonds.
- It will have a fixed maturity of three and ten years and will trade on the stock exchanges.
- It will invest in a portfolio of bonds of state-run companies and other government entities.
- Investors can put in a minimum Rs 1,000 in Bharat Bond ETF and in multiples of Rs 1,000 thereafter.

6. Consider the following statements regarding Certificate of Deposit (CD)
   1. Certificate of Deposit (CD) is a negotiable capital market instrument and issued in dematerialized form.
   2. CD is used by banks and issued to the depositors for a specified period.

Which of the statements given above is/are correct?

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

**Solution:** B

**Certificate of Deposit (CD)**

- Certificate of Deposit (CD) is a **negotiable money market instrument** and issued in dematerialised form or as a **Usance Promissory Note**, for funds deposited at a bank or other eligible financial institution for a specified time period. Banks can issue CDs for maturities from 7 days to one year whereas eligible FIs can issue for maturities from 1 year to 3 years.

**Certificate of Deposit (CD):** Organised in 1989, the CD is used by banks and issued to the depositors for a specified period ranging less than one year—they are negotiable and tradable in the money market. Since 1993 the RBI allowed the financial institutions to operate in it IFCI, IDBI, IRBI (IIBI since 1997) and the Exim Bank—they can issue CDs for the maturity periods above one year and upto three years.
7. Kuril Island, sometime seen in the news is the bone of contention between which of the following countries?

(a) Russia and USA  
(b) China and USA  
(c) Japan and China  
(d) Russia and Japan

Solution: D

- Russian President Dmitry Medvedev made history on Monday becoming the first Russian leader to visit the Kuril archipelago in the Pacific Ocean and reassert Russia’s sovereignty over the islands claimed by Japan.  
- Mr. Medvedev flew to Kunashir, one of four islands that Japan calls its Northern Territories, on the way back from Vietnam. He toured the island, telling its residents that Russia would invest heavily to develop the islands.

https://www.thehindu.com/news/international/Medvedevs-Kuril-islands-visit-angers-Japan/article15672357.ece

8. Consider the following statements regarding Alternative Investment Fund (AIF)

1. AIFs refer to any privately pooled investment fund in the form of a trust or a company or a body corporate or a Limited Liability Partnership (LLP).
2. They are not regulated by any regulatory agency in India.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Solution: A

Alternative Investment Fund (AIF)

- As defined in Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, AIFs refer to any privately pooled investment fund, (whether from Indian or foreign sources), in the form of a trust or a company or a body corporate or a Limited Liability Partnership (LLP).
- AIF does not include funds covered under the SEBI (Mutual Funds) Regulations, 1996, SEBI (Collective Investment Schemes) Regulations, 1999 or any other regulations of the Board to regulate fund management activities.
- Hence, in India, AIFs are private funds which are otherwise not coming under the jurisdiction of any regulatory agency in India.

Categories: As per SEBI (AIF) Regulations, 2012, AIFs shall seek registration in one of the three categories:

- Category I: Mainly invests in start-ups, SME’s or any other sector which Govt. considers economically and socially viable.
- Category II: These include Alternative Investment Funds such as private equity funds or debt funds for which no specific incentives or concessions are given by the government or any other Regulator.
- Category III: Alternative Investment Funds such as hedge funds or funds which trade with a view to make short term returns or such other funds which are open ended and for which no specific incentives or concessions are given by the government or any other Regulator.

9. Consider the following statements regarding Small Finance Banks (SFBs)
   1. They lend 75% of their total adjusted net bank credit to priority sector.
   2. The minimum paid-up capital would be Rs 1000 cr.
   3. Capital adequacy ratio should be 15% of risk weighted assets.
   4. They can distribute mutual funds, insurance products and other simple third-party financial products.

Which of the statements given above is/are correct?
(a) 1, 2 and 3 only  
(b) 2, 3 and 4 only  
(c) 1, 3 and 4 only  
(d) 1, 2, 3 and 4

Solution: C

Small Finance Banks (SFBs)

- The Reserve Bank of India (RBI) granted ‘in-principle’ approval to Saharanpur-based Shivalik Mercantile Cooperative Bank to convert into a Small Finance Bank (SFB), making it the first such lender to have opted for the transition.
- On being satisfied that the applicant has complied with the requisite conditions laid down by it as part of “in-principle” approval, the RBI would consider granting it a licence for the commencement of banking business under Section 22 (1) of the Banking Regulation Act, 1949 as an SFB.
- What are small finance banks? o The small finance bank will primarily undertake basic banking activities of acceptance of deposits and lending to unserved and underserved sections including small business units, small and marginal farmers, micro and small industries and unorganised sector entities.

What they can do?

- Take small deposits and disburse loans.
- Distribute mutual funds, insurance products and other simple third-party financial products.
- Lend 75% of their total adjusted net bank credit to priority sector.
- Maximum loan size would be 10% of capital funds to single borrower, 15% to a group.
- Minimum 50% of loans should be up to 25 lakhs.

What they cannot do?

- Lend to big corporates and groups.
- Cannot open branches with prior RBI approval for first five years.
- Other financial activities of the promoter must not mingle with the bank.
- It cannot set up subsidiaries to undertake non-banking financial services activities.
- Cannot be a business correspondent of any bank.

The guidelines they need to follow:

- Promoter must contribute minimum 40% equity capital and should be brought down to 30% in 10 years.
- Minimum paid-up capital would be Rs 100 cr.
10. Which of the following countries is/are the member countries of Gulf Co-operation Council?
   1. Iran
   2. Syria
   3. Iraq
   4. Kuwait

   Select the correct answer using the code given below
   (a) 4 only
   (b) 2 and 3 only
   (c) 3 and 4 only
   (d) 1 and 3 only

   Solution: A
• The **GCC** is a political and economic alliance of countries in the Arabian Peninsula. It was established in **1981** to foster socioeconomic, security, and cultural cooperation.

• **Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the UAE** are its members.

11. Consider the following statements regarding Cess

1. A cess is levied on the tax payable.
2. A cess can be levied on both direct and indirect taxes.
3. A cess is levied to meet a specific purpose.
4. The proceeds of cess are credited in the Consolidated Fund of India (CFI).

Which of the statements given above is/are correct?

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

**Solution:** D

Cess

• **What is a cess?** A cess is levied on the tax payable and not on the taxable income. In a sense, for the taxpayer, it is equivalent to a surcharge on tax.

• A **cess can be levied on both direct and indirect taxes.** The revenue obtained from income tax, corporation tax, and indirect taxes can be allocated for various purposes.

• The proceeds of all taxes and cesses are credited in the **Consolidated Fund of India (CFI)**, an account of the Government of India.

• **Difference between tax and cess?** Unlike a tax, a cess is levied to meet a specific purpose; its proceeds cannot be spent on any kind of government expenditure. While the tax proceeds are shared with the States and Union Territories according to the guidelines by the Finance Commission, the cess proceeds need not be shared with them.

• Recent examples of cess are: **infrastructure cess on motor vehicles, clean environment cess, Krishi Kalyan cess** (for the improvement of agriculture and welfare of farmers), and **education cess**.

12. Consider the following statements regarding Consumer Price Index (CPI)

1. It is a measure that examines the weighted average of prices of a basket of consumer goods and services.
2. CPI(Urban) and CPI(Rural) are compiled by Central Statistical Organization.
3. The Reserve Bank of India (RBI) has started using CPI-combined as the sole inflation measure for the purpose of monetary policy.

Which of the statements given above is/are correct?

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

Solution: D

CPI Inflation

- The Consumer Price Index (CPI) is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them.
- Changes in the CPI are used to assess price changes associated with the cost of living; the CPI is one of the most frequently used statistics for identifying periods of inflation or deflation.
- CPI is calculated for a fixed list of items including food, housing, apparel, transportation, electronics, medical care, education, etc.
- Understanding Consumer Price Index (CPI): The CPI measures the average change in prices over time that consumers pay for a basket of goods and services, commonly known as inflation. Essentially it attempts to quantify the aggregate price level in an economy and thus measure the purchasing power of a country’s unit of currency.
- The weighted average of the prices of goods and services that approximates an individual’s consumption patterns is used to calculate CPI.
- Who maintains Consumer Price Index in India? Presently the consumer price indices compiled in India are CPI for Industrial workers CPI (IW), CPI for Agricultural Labourers CPI (AL) and; Rural Labourers CPI (RL) and (Urban) and CPI (Rural).
- Consumer Price Index for Urban Non Manual Employees was earlier computed by Central Statistical Organisation. However this index has been discontinued since April 2008.
- The CPI(IW) and CPI (AL & RL) are compiled by Labour Bureau.
- CPI(Urban) and CPI(Rural) are compiled by Central Statistical Organisation.
- In addition to this, Consumer Food Price Indices (CFPI) for all India for rural, urban and combined separately are also released w.e.f May, 2014.
• The Reserve Bank of India (RBI) has started using CPI-combined as the sole inflation measure for the purpose of monetary policy.

13. Consider the following pairs

<table>
<thead>
<tr>
<th>Tiger Reserves</th>
<th>States</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Sariska</td>
<td>Rajasthan</td>
</tr>
<tr>
<td>2. Orang</td>
<td>Arunachal Pradesh</td>
</tr>
<tr>
<td>3. Satkosia</td>
<td>Odisha</td>
</tr>
</tbody>
</table>

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

(a) 2 and 3 only
(b) 1 and 3 only
(c) 1 only
(d) None

Solution: B

• Sariska Tiger Reserve is a tiger reserve in Alwar district, Rajasthan, India. It stretches over an area of 881 km² comprising scrub-thorn arid forests, dry deciduous forests, grasslands, and rocky hills. This area was a hunting preserve of the Alwar state and was declared a wildlife reserve in 1955.

• The Orang National Park is a national park in India located on the northern bank of the Brahmaputra River in the Darrang and Sonitpur districts of Assam. It covers an area of 78.81 km². It was established as a sanctuary in 1985 and declared a national park on 13 April 1999. It has a rich flora and fauna, including great Indian rhinoceros, pygmy hog, Asian elephant, wild water buffalo and Bengal tiger. It is the only stronghold of rhinoceros on the north bank of the Brahmaputra river.

• Satkosia Tiger Reserve is a tiger reserve located in the Angul district of Odisha, India covering an area of 988.30 km². Satkosia Gorge Wildlife Sanctuary was created in 1976, with an area of 796 km². Saktosia Tiger Reserve was designated in 2007, and comprises the Satkosia Gorge Wildlife Sanctuary and the adjacent Baisipalli Wildlife Sanctuary.
14. Consider the following statements regarding Inflation Indexed Bonds (IIBs)

1. IIBs are bonds wherein both coupon flows and Principal amounts are protected against inflation.
2. IIBs were first issued in UK.
3. In India, Government of India through RBI issued IIBs (linked to WPI) in 2013.

Which of the statements given above is/are correct?

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

Solution: D
Inflation Indexed Bonds (IIBs) – IIBs are bonds wherein both coupon flows and Principal amounts are protected against inflation. The inflation index used in IIBs may be **Whole Sale Price Index (WPI)** or **Consumer Price Index (CPI)**. Globally, IIBs were first issued in 1981 in UK. In India, Government of India through RBI issued IIBs (linked to WPI) in June 2013. Since then, they were issued on monthly basis (on last Tuesday of each month) till December 2013. Based on the success of these IIBs, Government of India in consultation with RBI issued the IIBs (CPI based) exclusively for the retail customers in December 2013.

15. Consider the following statements regarding GST
1. It is a destination-based consumption tax.
2. The GST would apply to all goods and services.
3. Import of goods and services would be treated as inter-State supplies and would be subject to IGST in addition to the applicable customs duties.

Which of the statements given above is/are correct?

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

Solution: C

Salient Features of GST

The salient features of GST are as under:

- The **GST would be applicable on the supply of goods or services** as against the present concept of tax on the manufacture or sale of goods or provision of services. It would be a destination-based consumption tax. This means that tax would accrue to the State or the Union Territory where the consumption takes place.
- The GST would apply to all goods other than alcoholic liquor for human consumption and five petroleum products, viz. petroleum crude, motor spirit (petrol), high speed diesel, natural gas and aviation turbine fuel.

The **GST would replace the following taxes currently levied and collected by the Centre:**

- Central Excise Duty
- Duties of Excise (Medicinal and Toilet Preparations)
- Additional Duties of Excise (Goods of Special Importance)
- Additional Duties of Excise (Textiles and Textile Products)
- Additional Duties of Customs (commonly known as CVD)
• Special Additional Duty of Customs (SAD)
• Service Tax
• Central Surcharges and Cesses so far as they relate to supply of goods and services

State taxes that would be subsumed under the GST are:

• State VAT
• Central Sales Tax
• Luxury Tax
• Entry Tax (all forms)
• Entertainment and Amusement Tax (except when levied by the local bodies)
• Taxes on advertisements
• Purchase Tax
• Taxes on lotteries, betting and gambling
• State Surcharges and Cesses so far as they relate to supply of goods and services.

Import of goods and services would be treated as inter-State supplies and would be subject to IGST in addition to the applicable customs duties. The IGST paid shall be available as ITC for further transactions.

16. Consider the following statements regarding International Solar Alliance
1. There are no targets or legal obligations imposed on member-countries.
2. The countries located between the tropic of Cancer and the tropic of Capricorn can only join this alliance.
3. It aims to collectively work for efficient exploitation of solar energy to reduce dependence on fossil based fuels.

Which of the statements given above is/are correct?

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

Solution: A

International Solar Alliance

The International Solar Alliance (ISA) is an alliance of more than 122 countries initiated by India, most of them being sunshine countries, which lie either completely or partly between the Tropic of Cancer and the Tropic of Capricorn, now extended to all members of UN.
The **Paris Declaration** establishes ISA as an alliance dedicated to the promotion of solar energy among its member countries.

- The primary objective is to collectively work for efficient exploitation of solar energy to reduce dependence on fossil based fuels.
- **Objectives:** The ISA’s major objectives include global deployment of over 1,000GW of solar generation capacity and mobilisation of investment of over US$ 1000 billion into solar energy by 2030.
- As an action-oriented organisation, the ISA brings together countries with rich solar potential to aggregate global demand, thereby reducing prices through bulk purchase, facilitating the deployment of existing solar technologies at scale, and promoting collaborative solar R&D and capacity building.
- When the ISA Framework Agreement entered into force on December 6th, 2017, ISA formally became a de-jure treaty based International Intergovernmental Organization, headquartered at Gurugram, India.
- The ISA Framework Agreement has a total of 14 articles. There are no targets or legal obligations imposed on member-countries.

17. Which of the following are the major traits of Boom in terms of economic activity?

1. An accelerated and prolonged increase in the demand.
2. A demand and supply lag are visible.
3. The economy might face structural problems like shortage of investible capital and lower savings.

Select the correct answer using the code given below:

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

**Solution:** D

**Boom**

A **strong upward fluctuation in the economic activities is called boom.** As economies try to recover out of the phases of slowdown, recession and depression at times the measures taken by the governments as well as the private sector might put economic activities as such which the economic systems fail to digest. This is the phase of the boom. The major economic traits of boom may be listed as given below:

(i) an accelerated and prolonged increase in the demand;
(ii) demand peaks up to such a high level that it exceeds sustainable output/production levels;
(iii) the economy heats up and a demand and supply lag are visible;
(iv) the market forces mismatch (i.e., demand and supply disequilibrium) and tend to create a situation where inflation starts going upward;
(v) the economy might face structural problems like shortage of investible capital, lower savings, falling standard of living, creation of a sellers’ market.

18. Consider the following statements regarding Housing Price Index
1. National Housing Bank releases the index, named NHB Residex.
2. Currently, it is published for 50 cities on quarterly basis with 2012-13 as base year.

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

**Solution: C**

**Housing Price Index**

- **India’s official Housing Price Index (HPI)** was launched in July 2007 in Mumbai. Basically, developed by the Indian home loans regulator, the National Housing Bank (NHB) the index is named NHB Residex.
- Currently, it is published for 50 cities on quarterly basis with 2012-13 as base year. Among 50 cities covered are 18 State/UT capitals and 37 Smart Cities. NHB is not computing the composite all India housing price index as of now.
- Using population proportion as weights, an all India index as weighted average of city indices has been computed in-house—the figure shows that the rate of growth in housing prices at All India level has started to decline from the quarter ending December, 2016. It has decreased to around 4 percent in the first quarter of 2017-18 from over 8 per cent in the third quarter of 2016-17.

19. Consider the following statements regarding Galos tribe:
1. They are found mainly in the states of Rajasthan and Gujarat.
2. Mopin is the main festival of the Galos community.
3. Motoris the Galo equivalent of lockdown imposed by consensus for 48 hours whenever an epidemic strikes.
Which of the statements given above is/are correct?

(a) 2 and 3 only
(b) 2 only
(c) 1 and 3 only
(d) None

Solution: B

- The Galos belong to the Tani group inhabiting Assam and Arunachal Pradesh, besides Tibet.
- Mopin is the main festival of the Galos and celebrated in April for prosperity and wealth.
- Arr-Rinam is the Galo (tribal) equivalent of lockdown imposed by consensus for 48 hours whenever an epidemic strikes.
- The Galo tribe performed Ali-Ternam, a customary lockdown, to avoid the spread of the pandemic. The Adi tribe observed a ritual called Motor. The Nyishi tribe too observed a ritual called Arrue that involved the concept of self-quarantine. Almost all Tani tribe groups and the Shertukpen too performed customary quarantine rituals.
- The Galos, one of the 26 major tribes of Arunachal Pradesh, dominate West Siang district.
- Ali-Ternam and Arr-Rinam were last performed almost four decades ago when a water-borne disease had affected many members of the community.


https://www.thehindu.com/society/no-new-years-day-to-celebrate-lockdown-scenes-from-the-northeast/article31363683.ece

20. Consider the following statements regarding mutual fund

1. It is a fund that is created when a large number of investors put in their money, and is managed by professionally qualified persons.
2. Mutual funds are compulsorily registered with the Reserve Bank of India.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
As the name suggests, a mutual fund is a fund that is created when a **large number of investors put in their money**, and is **managed by professionally qualified persons** with experience in investing in different asset classes—shares, bonds, money market instruments like call money, and other assets such as gold and property. Their names usually give a good idea about what type of asset class a fund, also called a scheme, will invest in. For example, a diversified equity fund will invest in a large number of stocks, while a gilt fund will invest in government securities, while a pharma fund will mainly invest in stocks of companies from the pharmaceutical and related industries.

Mutual funds, first of all, came in the **money market** (regulated by the RBI), but they have the freedom to operate in the **capital market**, too. This is why they have provision of dual regulator—the RBI and SEBI.

Mutual funds are compulsorily **registered with the Securities and Exchange Board of India (SEBI)**, which also acts as the first wall of defense for all investors in these funds.

21. Consider the following statements regarding Maternity Benefit Amendment Act, 2017

1. The law is applicable to all institutions irrespective of number of working employees.
2. It has increased the duration of paid maternity leave available for women employees from the existing 12 weeks to 26 weeks for the first two children
3. Under this act, Women employees would be permitted to visit the crèche 4 times during the day.

Which of the statements given above is/are correct?

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

**Solution: C**
Maternity Benefit Amendment Act, 2017

- It extends the period of maternity benefit from 12 weeks to 26 weeks of which not more than eight weeks can precede the date of the expected delivery. This exceeds the International Labour Organisation’s minimum standard of 14 weeks and is a positive development. However, a woman who has two or more surviving children will be entitled to 12 weeks of which not more than six weeks can precede the date of the expected delivery.
- Women who legally adopt a child below the age of three months or a “commissioning mother” will be entitled to maternity benefit for 12 weeks from the date on which the child is handed over to her. A commissioning mother is defined as a biological mother who uses her egg to create an embryo implanted in another woman.
- It gives discretion to employers to allow women to work from home after the period of maternity benefit on mutually agreeable conditions. This would apply if the nature of work assigned to the woman permits her to work from home.
- It requires establishments having 50 or more employees to have a crèche facility, either separately or along with common facilities. Further, employers should allow the woman to visit the crèche four times a day, which “shall also include the interval for rest allowed to her.”
• It introduces a provision which requires every establishment to intimate a woman at the time of her appointment of the maternity benefits available to her. Such communication must be in writing and electronically.
• The law is applicable to all institutions with 10 or more employees; it also makes it mandatory for every organization with 50 or more employees to have a crèche.

22. Consider the following statements regarding Adjusted Gross Revenue (AGR)

1. Adjusted Gross Revenue (AGR) is the usage and licensing fee that telecom operators are charged by the Department of Telecommunications (DoT).
2. According to Supreme Court, AGR should comprise only the revenues generated from telecom services.

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

Solution: A

Adjusted Gross Revenue (AGR)

• The Supreme Court has upheld the definition of Adjusted Gross Revenue (AGR) calculation as stipulated by the Department of Telecommunications. This means that telecom companies will have to pay up as much as Rs 92,642 crore to the government.

What is AGR?

• Adjusted Gross Revenue (AGR) is the usage and licensing fee that telecom operators are charged by the Department of Telecommunications (DoT).
• It is divided into spectrum usage charges and licensing fees, pegged between 3-5 percent and 8 percent respectively.

How is it calculated and what’s the contention?

• As per DoT, the charges are calculated based on all revenues earned by a telco – including non-telecom related sources such as deposit interests and asset sales. Telcos, on their part, insist that AGR should comprise only the revenues generated from telecom services.
23. Consider the following statements regarding Rashtriya Gokul Mission (RGM)
   1. It has been launched under National Programme for Bovine Breeding and Dairy Development.
   2. It aims to conservation and development of indigenous breeds in a focused and scientific manner.
   3. The Scheme is implemented on 100% grant-in-aid basis.

Which of the statements given above is/are correct?

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

Solution: D

About Rashtriya Gokul Mission:

- **Rashtriya Gokul Mission** is launched for conservation and development of indigenous breeds in a focused and scientific manner.
- It is a project under *National Programme for Bovine Breeding and Dairy Development*.
- Rashtriya Gokul Mission will be implemented through the “State Implementing Agency (SIA viz Livestock Development Boards).
- **State Gauseva Ayogs** will be given the mandate to sponsor proposals to the SIA’s (LDB’s) and monitor implementation of the sponsored proposal.
- All Agencies having a role in indigenous cattle development will be the “Participating Agencies” like CFSPTI, CCBFs, ICAR, Universities, Colleges, NGO’s, Cooperative Societies and Gaushalas with best germplasm.
- **Funding Pattern**: Scheme is implemented on 100% grant-in-aid basis throughout the country.

24. Consider the following statements regarding Security Transaction Tax (STT)
   1. Security Transaction Tax (STT) was first introduced in the Union Budget 2014.
   2. It is imposed on the investor/trader directly.

Which of the statements given above is/are correct?

(a) 1 only  
(b) 2 only
Security Transaction Tax (STT) was first introduced in the Union Budget 2004. The idea of STT was born after it was found that there were cases of capital gains taxes evasion through real and fictitious losses. Thus, STT came into being as a way of realizing the actual potential of taxing the stock markets. So, while long-term capital gains (LTCG) tax was exempted, STT was introduced to make sure there was no tax evasion. And then, LTCG too made a comeback in 2019.

In essence, STT is an indirect tax and is imposed on a broker rather than the investor/trader directly. The broker, in turn, collects it from its clients and deposits it with the government. An investor or trader has to pay the tax no matter whether she makes a profit or not.

STT is currently imposed on equity and derivative transactions. Futures and options transactions come under the purview of STT on the sell side. Understandably, the rates on futures and options transactions are comparatively lower than on direct equities since such contracts are valued notionally.

25. Consider the following statements regarding Controller General of Accounts
1. It is a constitutional body
2. It ensures a sound and effective internal audit and pre-check system in the Civil Ministries.

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

Solution: B

The Controller General of Accounts is the apex Accounting Authority of the Central Government. It is not a constitutional body, its statutory mandate {duties and functions} have been defined in the Allocation of Business Rules, 1961.
• It exercises the **powers of the President** under **Article 150** of the constitution for prescribing the forms of Accounts of the Union and State Governments on the **advice** of the **Comptroller & Auditor General of India**.

**Functions of CGA:**

• The preparation and consolidation of the non-government Monthly Accounts.
• A detailed analytical review of the Union Government Accounts is presented to the Finance Minister every month within 4 weeks from the close of the month.
• It ensures a sound and effective internal audit and pre-check system in the Civil Ministries.
• The organization of the Controller General of accounts is also responsible for government disbursements and banking arrangements of various Ministries/Departments of the Government of India.

**26.** Consider the following statements regarding Coral Triangle
1. It is a marine area located in the western Indian Ocean.
2. It hosts variety of coral species.
3. It supports large populations of commercially important tuna fish species

Which of the statements given above is/are correct?

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

**Solution: C**

• The **Coral Triangle** is a **marine area** located in the **western Pacific Ocean**. It includes the **waters of Indonesia, Malaysia, the Philippines, Papua New Guinea, Timor Leste and Solomon Islands**.
• Named for its staggering number of corals (nearly 600 different species of reef-building corals alone), the region nurtures six of the world’s seven marine turtle species and more than 2000 species of reef fish.
• The Coral Triangle also supports large populations of commercially important **tuna**, fueling a multi-billion dollar global tuna industry. Over 120 million people live in the Coral Triangle and rely on its coral reefs for food, income and protection from storms.
27. Consider the following statements regarding Global Investment Trend Monitor report
1. It is compiled by United Nations Conference on Trade and Development (UNCTAD).
2. India is the top recipient of Foreign Direct Investment in 2019.

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

Solution: A

Global Investment Trend Monitor report

- The Global Investment Trend Monitor report, compiled by United Nations Conference on Trade and Development (UNCTAD), has been released.
- India was among the top 10 recipients of Foreign Direct Investment in 2019, attracting $49 billion in inflows, a 16 per cent increase from the previous year.
- The global foreign direct investment remained flat in 2019 at $1.39 trillion, a one per cent decline from a revised $1.41 trillion in 2018.
28. Consider the following statements regarding BASEL Norms

1. Basel Committee on Banking Supervision (BCBS) is the primary global standard setter for the prudential regulation of banks.
2. Basel III norms were released in 2018.
3. RBI has envisaged full implementation of Basel III capital regulations in India by March 31, 2019.

Which of the statements given above is/are correct?

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

Solution: C

BASEL Norms

- Basel Committee on Banking Supervision (BCBS) is the primary global standard setter for the prudential regulation of banks, has 45 members, comprising central banks and bank supervisors from 28 jurisdictions.

Key findings:

- The Reserve Bank of India’s (RBI) norms on large exposures for banks are not only compliant with the Basel requirements, they are stricter in some areas as well.
- This is highest possible grade. In some other respects, the Indian regulations are stricter than the Basel large exposures framework. For example, banks’ exposures to global systemically important banks are subject to stricter limits, in line with the letter and spirit of the Basel Guidelines, and the scope of application of the Indian standards is wider than just the internationally active banks covered by the Basel framework.

What are Basel guidelines?

- Basel guidelines refer to broad supervisory standards formulated by group of central banks- called the Basel Committee on Banking Supervision (BCBS). The set of agreement by the BCBS, which mainly focuses on risks to banks and the financial system are called Basel accord.
- Basel is a city in Switzerland which is also the headquarters of Bureau of International Settlement (BIS).
- The purpose of the accords is to ensure that financial institutions have enough capital on account to meet obligations and absorb unexpected losses.
Basel III:

- In **2010**, Basel III guidelines were released. These guidelines were introduced in response to the financial crisis of 2008.
- Basel III norms aim at making most banking activities such as their trading book activities more capital-intensive.
- The guidelines aim to promote a more resilient banking system by focusing on four vital **banking parameters viz. capital, leverage, funding and liquidity**.
- Basel III introduced **tighter capital requirements** in comparison to Basel I and Basel II.
- Reserve Bank of India (RBI) has informed that the Basel III capital regulations has been implemented from April 1, **2013** in India in phases, for full implementation by March 31, 2019.
- Norms/guidelines regarding the capital required to be maintained by banks in India including the Basel III capital regulations, are issued by RBI. RBI has not notified any changes or proposed changes to these regulations since March 2016.
- RBI has envisaged full implementation of Basel III capital regulations in India by March 31, 2019.

29. Good Governance Index, sometime seen in the news, is published by which of the following organisations in India?

(a) NITI Aayog  
(b) Minister of State for Public Grievances and Pensions  
(c) Union Public Service Commission  
(d) None of the above

**Solution: B**

- **Ministry of State for Public Grievances and Pensions** has launched **Good Governance Index** on the occasion of **Good Governance Day**.
- Good Governance Index is a uniform tool to assess the status of governance and impact of various interventions taken up by State governments and Union Territories.
- The index was launched by the **Department of Administrative Reforms and Public Grievances** and the Centre for Good Governance

https://www.insightsonindia.com/2019/12/26/good-governance-index/  
30. Consider the following statements regarding Open general export licences (OGELs)

1. The application for grant of OGEL will be considered by the Department of Defence Production (DPP) on a case-to-case basis.
2. The OGEL will be a one-time export licence to be granted to a company.
3. Initially, OGEL will be granted for a period of 5 years.

Which of the statements given above is/are correct?

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

Solution: A

Open general export licences (OGELs)

- Government has approved issuance of two open general export licences (OGELs) for export of certain parts and components as well as intra-company transfer of technology to select countries.

What is it?

- The OGEL will be a **one-time export licence** to be granted to a company for a specific period which will be two years initially.
- The application for grant of OGEL will be considered by the **Department of Defence Production (DPP)** on a case-to-case basis.
- **The countries allowed under the OGELs are:** Belgium, France, Germany, Japan, South Africa, Spain, Sweden, UK, USA, Canada, Italy, Poland and Mexico.
- For acquiring the licences, the applicant is mandatory to have Import-Export certificate. The quarterly & end of the year reports on all the transactions done under OGELs should be submitted to DPP for examination and post-export verification.
- Complete aircraft or complete unmanned aerial vehicles (UAVs) and any components specially designed or modified for UAVs are excluded under this licence.

31. Consider the following statements regarding Advance Pricing Agreement (APA)

1. An APA is an agreement between a taxpayer and the tax authority determining the Transfer Pricing methodology.
2. Income Tax Act provides the legal basis for APA in India.

Which of the statements given above is/are correct?
Advance Pricing Agreement (APA)

- **CBDT** inks the **300th Advance Pricing Agreement**.
- An APA is an agreement between a taxpayer and the tax authority determining the **Transfer Pricing methodology** for pricing the tax payer’s international transactions for future years.
- **Purpose**: An APA provides certainty with respect to the tax outcome of the tax payer’s international transactions.

**Statutory basis**:

- The **Finance Act, 2012**, inserted sections 92CC and 92 CD in the **Income Tax Act** to provide the legal basis for APA in India.
- An APA can be one of the three types – **unilateral, bilateral and multilateral**:
  - Unilateral APA is an APA that involves only the taxpayer and the tax authority of the country where the taxpayer is located.
  - **Bilateral APA (BAPA)** is an APA that involves the taxpayer, associated enterprise (AE) of the taxpayer in the foreign country, tax authority of the country where the taxpayer is located and the foreign tax authority.
  - **Multilateral APA (MAPA)** is an APA that involves the taxpayer, two or more AEs of the tax payer in different foreign countries, tax authority of the country where the taxpayer is located and the tax authorities of AEs.

32. Which of the following is/are the characteristics of Particularly Vulnerable Tribal Groups (PVTGs)?
   1. Extremely low literacy
   2. A stagnant or declining population
   3. A pre-agriculture level of technology

Select the correct answer using the code given below

(a) 1 only
(b) 2 and 3 only
PVTGs are more vulnerable among the tribal groups. Due to this factor, more developed and assertive tribal groups take a major chunk of the tribal development funds, because of which PVTGs need more funds directed for their development.

- In this context, in 1975, the Government of India initiated to identify the most vulnerable tribal groups as a separate category called PVTGs and declared 52 such groups, while in 1993 an additional 23 groups were added to the category, making it a total of 75 PVTGs out of 705 Scheduled Tribes, spread over 17 states and one Union Territory (UT), in the country (2011 census).
- Tribal communities are often identified by some specific signs such as primitive traits, distinctive culture, geographical isolation, shyness to contact with the community at large and backwardness.
- Along with these, some tribal groups have some specific features such as dependency on hunting, gathering for food, having pre-agriculture level of technology, zero or negative growth of population and extremely low level of literacy. These groups are called Particularly Vulnerable Tribal Groups.

https://www.vikaspedia.in/social-welfare/scheduled-tribes-welfare/primitive-vulnerable-tribal-groups

33. Consider the following statements regarding WTO Dispute Settlement Body (DSB)

1. Dispute Settlement Body (DSB) is composed of seven Members who are appointed by the General Council.
2. It deals with disputes between WTO members which are subject to the Understanding on Rules and Procedures Governing the Settlement of Disputes (DSU).
3. The DSB has authority to establish dispute settlement panels, refer matters to arbitration and Appellate Body.

Which of the statements given above is/are correct?

(a) 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3
The **General Council** convenes as the **Dispute Settlement Body (DSB)** to deal with disputes between **WTO members**. Such disputes may arise with respect to any agreement contained in the Final Act of the Uruguay Round that is subject to the **Understanding on Rules and Procedures Governing the Settlement of Disputes (DSU)**.

- The DSB has authority to establish dispute settlement panels, refer matters to arbitration, adopt panel, Appellate Body and arbitration reports, maintain surveillance over the implementation of recommendations and rulings contained in such reports, and authorize suspension of concessions in the event of non-compliance with those recommendations and rulings.
- The DSB is made up of all member governments, usually represented by ambassadors or equivalent.
- The Appellate Body was established in 1995 under Article 17 of the Understanding on Rules and Procedures Governing the Settlement of Disputes (DSU). It is a standing body of seven persons that hears appeals from reports issued by panels in disputes brought by WTO Members. The Appellate Body can uphold, modify or reverse the legal findings and conclusions of a panel, and Appellate Body Reports, once adopted by the Dispute Settlement Body (DSB), must be accepted by the parties to the dispute. The Appellate Body has its seat in Geneva, Switzerland.
- The Appellate Body is composed of seven Members who are appointed by the DSB to serve for four-year terms, with the possibility of being reappointed once. The Appellate Body membership shall be broadly representative of membership in the WTO.

### 34. Consider the following statements regarding Fugitive Economic Offender

1. A **Fugitive Economic Offender** is declared under Insolvency and bankruptcy act 2016.
2. Fugitive Economic Offender is a person who is involved in economic offences involving at least Rs. 100 crore or more and has fled from India to escape legal action.
3. Fugitive Economic Offender will be investigated by a Special Court under the Prevention of Money-Laundering Act.

Which of the statements given above is/are correct?

(a) 2 only
(b) 2 and 3 only
(c) 1 only
(d) 1, 2 and 3
Fugitive Economic Offender

- A special court has declared Nirav Modi, the key accused in the $2 billion Punjab National Bank (PNB) fraud case, a fugitive economic offender, on a plea of the Enforcement Directorate.
- Nirav Modi is the second businessman, after Vijay Mallya, to be declared a fugitive economic offender under provisions of the Fugitive Economic Offenders (FEO) Act, which came into existence in August 2018.
- **Definition**: Fugitive Economic Offender: A person can be named an offender under the law if there is an arrest warrant against him or her for involvement in economic offences involving at least Rs. 100 crore or more and has fled from India to escape legal action.

The procedure:

- The investigating agencies have to file an application in a Special Court under the **Prevention of Money-Laundering Act** containing details of the properties to be confiscated, and any information about the person’s whereabouts.
- The Special Court will issue a notice for the person to appear at a specified place and date at least six weeks from the issue of notice.
- Proceedings will be terminated if the person appears. If not the person would be declared as a Fugitive Economic Offender based on the evidence filed by the investigating agencies.
- The person who is declared as a Fugitive Economic Offender can challenge the proclamation in the **High Court within 30 days** of such declaration according to the **Fugitive Economic Offenders Act, 2018**.

35. Consider the following statements regarding National Startup Advisory Council

1. The Council will be chaired by Minister for Commerce & Industry.
2. It suggests measures to foster a culture of innovation amongst citizens and students in particular, promote innovation in all sectors of economy across the country.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 no 2
Solution: C

- The Union Government has notified the structure of the National Startup Advisory Council to advice on measures needed to build a strong ecosystem for nurturing innovation and startups in the country.

Composition:
- The Council will be chaired by Minster for Commerce & Industry.
- It will consist of the non-official members, to be nominated by Central Government, from various categories like founders of successful startups, veterans and persons capable of representing interests of incubators and accelerators etc.
- The term of the non-official members of the Startup Advisory Council will be for a period of two years.
- The nominees of the concerned Ministries/Departments/Organisations, not below the rank of Joint Secretary to the Government of India, will be ex-officio members of the Council.
- Joint Secretary, Department for Promotion of Industry and Internal Trade will be the Convener of the Council.

Roles and functions:
- Suggest measures to foster a culture of innovation amongst citizens and students in particular, promote innovation in all sectors of economy across the country.
- Suggest measures to facilitate public organizations to assimilate innovation with a view to improving public service delivery, promote creation, protection and commercialization of intellectual property rights.
- Suggest making it easier to start, operate, grow and exit businesses by reducing regulatory compliances and costs, promote ease of access to capital for startups, and incentivize domestic capital for investments into startups.
- Mobilize global capital for investments in Indian startups, keep control of startups with original promoters and provide access to global markets for Indian startups.

36. Consider the following statements regarding National Payments Corporation of India (NPCI)
   1. It is an umbrella organisation for operating retail payments and settlement systems in India.
   2. It is an initiative of Reserve Bank of India (RBI) and Indian Banks’ Association (IBA).
   3. It is a statutory body under Payment and Settlement Systems Act, 2007.

Which of the statements given above is/are correct?

(a) 1 and 2 only
(b) 2 and 3 only
National Payments Corporation of India (NPCI), an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks’ Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.

- Considering the utility nature of the objects of NPCI, it has been incorporated as a “Not for Profit” Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems. The Company is focused on bringing innovations in the retail payment systems through the use of technology for achieving greater efficiency in operations and widening the reach of payment systems.
- RuPay is an Indigenously developed Payment System – designed to meet the expectation and needs of the Indian consumer, banks and merchant eco-system.
- National Payments Corporation of India (NPCI) has developed the National Electronic Toll Collection (NETC) program to meet the electronic tolling requirements of the Indian market.

37. Consider the following statements regarding National Automated Clearing House (NACH)
1. It a web-based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature.
2. It is implemented by Reserve Bank of India (RBI) for Banks, Financial Institutions, Corporates and Government.
3. NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc.

Which of the statements given above is/are correct?
(a) 1 only
(b) 3 only
(c) 1 and 3 only
(d) 1, 2 and 3
National Payments Corporation of India (NPCI) has implemented “National Automated Clearing House (NACH)” for Banks, Financial Institutions, Corporates and Government a web-based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature. NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. and also for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.

National Automated Clearing House (NACH) is a centralised system, launched with an aim to consolidate multiple ECS systems running across the country and provides a framework for the harmonization of standard & practices and removes local barriers/inhibitors. NACH system will provide a national footprint and is expected to cover the entire core banking enabled bank branches spread across the geography of the country irrespective of the location of the bank branch.

With the implementation of NACH system, NPCI intends to provide a single set of rules (operating and business), open standards and best industry practices for electronic transactions which are common across all the Participants, Service Providers and Users etc. NACH system also supports Financial Inclusion measures initiated by Government, Government Agencies and Banks by providing support to Aadhaar based transactions.

38. Consider the following statements regarding Electronic Development Fund (EDF)
   1. It is set up as a Fund of Funds to participate in professionally managed Daughter Funds.
   2. Daughter funds will provide risk capital to companies developing new technologies in the area of electronics, nano-electronics and Information Technology (IT).
   3. It also funds the companies to import new technology from abroad.

Which of the statements given above is/are correct?

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

Solution: D
• As part of the “Digital India” agenda of the Government, and to develop the Electronics System Design and Manufacturing (ESDM) sector so as to achieve “Net Zero Imports” by 2020 and to look at India as their next destination to cater to the domestic Indian demand as well as act as an exports hub in the ESDM sector.
• It is with this objective that an Electronic Development Fund (EDF) is set up as a “Fund of Funds” to participate in professionally managed “Daughter Funds” which in turn will provide risk capital to companies developing new technologies in the area of electronics, nano-electronics and Information Technology (IT). The EDF will also help attract venture funds, angel funds and seed funds towards R&D and innovation in the specified areas. It will help create a battery of Daughter funds and Fund Managers who will be seeking good start-ups (potential winners) and selecting them based on professional considerations.
• Electronics permeate in all sectors of economy and have a great economic and strategic importance. A major characteristic of the electronics sector is the importance of R&D and innovation due to high velocity of technology change. Intellectual Property is the most critical differentiator and a determinant of success for an electronics company.

http://edfindia-canbankventure.com/about-edf.php

39. Consider the following statements regarding Financial Stability Board (FSB)
1. It is an international body that monitors and makes recommendations about the global financial system.
2. The FSB’s decisions are not legally binding on its members.
3. India is a member of FSB and is represented by Ministry of Finance, RBI and SEBI.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: D

The Financial Stability Board (FSB) is an international body that monitors and makes recommendations about the global financial system.

• The FSB promotes international financial stability; it does so by coordinating national financial authorities and international standard-setting bodies as they work toward developing strong regulatory, supervisory and other financial sector policies. It fosters
a level playing field by encouraging coherent implementation of these policies across sectors and jurisdictions.

- The FSB, working through its members, seeks to strengthen financial systems and increase the stability of international financial markets. The policies developed in the pursuit of this agenda are implemented by jurisdictions and national authorities.
- The FSB’s decisions are not legally binding on its members – instead the organisation operates by moral suasion and peer pressure, in order to set internationally agreed policies and minimum standards that its members commit to implementing at national level.

**India is represented by**

1. Reserve Bank of India
2. Securities and Exchange Board of India
3. Ministry of Finance

**40. Which of the following forms the part of Capital Account under Balance of payments?**

1. An Indian buys a UK Car Company.
2. Sale of share of an Indian company to a Chinese customer.
3. An Indian company receives a loan from an International Finance Corporation (IFC).

Select the correct answer using the code given below:

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

**Solution: D**

**Capital Account**

Capital Account records all international transactions of assets. An asset is any one of the forms in which wealth can be held, for example: money, stocks, bonds, Government debt, etc. Purchase of assets is a debit item on the capital account. If an Indian buy a UK Car Company, it enters capital account transactions as a debit item (as foreign exchange is flowing out of India). On the other hand, sale of assets like sale of share of an Indian company to a Chinese customer is a credit item on the capital account. classifies the items which are a part of capital account transactions. These items are Foreign Direct Investments (FDIs), Foreign Institutional Investments (FIIs), external borrowings and assistance.
**Balance on Capital Account**

- **Capital account is in balance** when **capital inflows** (like receipt of loans from abroad, sale of assets or shares in foreign companies) **are equal to capital outflows** (like repayment of loans, purchase of assets or shares in foreign countries). **Surplus in capital account** arises when **capital inflows are greater than capital outflows**, whereas **deficit in capital account** arises when **capital inflows are lesser than capital outflows**.

41. Consider the following statements regarding PRAKASH Portal

1. The Portal aims at bringing better coordination for coal supplies among all stakeholders
2. It has been developed by Ministry of Electronics & Information Technology
3. The portal is accessible to the general public.

Which of the statements given above is/are correct?

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

**Solution: A**

**PRAKASH portal:**

- PRAKASH (Power Rail Koyla Availability through Supply Harmony) portal has been launched for **transparency and better coordination in coal supplies to power plants**.
- Aims at bringing **better coordination for coal supplies** among all stakeholders viz – **Ministry of Power, Ministry of Coal, Coal India, Railways and power utilities**.
- Portal is **developed by NTPC** and sources data from different stakeholders such as Central Electricity Authority (CEA), Centre for Railway Information System (CRIS) and coal companies. All reports are available in PDF/Excel format.
- The portal is **not accessible to the general public**.

**Benefits:**

- Stakeholders including the Central Electricity Authority (CEA) and Power System Operation Corporation Ltd. (POSOCO) can review overall availability of coal at thermal power plants in different regions. The Portal will make available related reports.
- **Coal Company** will be able to track stocks and the coal requirement at power stations for effective production planning.
• Indian Railways will plan to place the rakes as per actual coal available.
• Power stations can plan future schedule by knowing rakes in pipe line and expected time to reach.

42. Which of the following fertilizers is/are Primary Fertilizers?
1. Nitrogen
2. Phosphorus
3. Potassium
4. Iron

Select the correct answer using the code given below:
(a) 1, 2 and 3 only
(b) 2, 3 and 4 only
(c) 1 and 3 only
(d) 1, 2, 3 and 4

Solution: A

• Fertilizers can be classified in three categories namely- Primary, Secondary and Micronutrients
• Primary fertilizers are further classified on the type of nutrients they supply to soil such as nitrogenous (urea), phosphatic (di-ammonium phosphate (DAP)) and potassic (muriate of potash (MOP)) fertilizers.
• Secondary fertilizer includes calcium, magnesium and sulphur while
• Micronutrients include iron, zinc, boron, chloride etc.

43. Consider the following statements regarding negotiable warehousing receipts
1. It allows transfer of ownership of that commodity stored in a warehouse without having to deliver the physical commodity.
2. They are regulated by the NABARD.
3. NWRs are issued by registered warehouses and enables farmers to seek loans from banks against NWRs.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 and 3 only
(c) 1 and 3 only
The government has rolled out negotiable warehousing receipts in electronic format that farmers can use to avail of bank credit easily and without fear of losing or misusing it.

Benefits of e receipts:

- Till now, the receipts were issued manually. Now, it will be given in an electronic format, which will not only benefit farmers, but banks and other stakeholders.
- Farmers will not have to worry about losing the receipt — which has details of the quantity, quality and the warehouse where the commodity is stored — as it will be uploaded online and will be accessible to banks while sanctioning loan.
- This will also stop farmers from taking multiple bank loans on a single receipt.

What are Negotiable Warehouse Receipts?

- Negotiable warehouse receipt, which was launched in 2011, allows transfer of ownership of that commodity stored in a warehouse without having to deliver the physical commodity. These receipts are issued in negotiable form, making them eligible as collateral for loans.
- Warehouse receipts are made negotiable under the Warehouse (Development and Regulation) Act, 2007, and regulated by the Warehousing Development and Regulatory Authority (WDRA).
- NWR are issued by registered warehouses enables farmers to seek loans from banks against NWRs

44. Consider the following statements regarding Army Battle Casualties Welfare Fund

1. It has been jointly created by Ministry of Finance and Ministry of Defence.
2. It was created under the Charitable Endowments Act, 1890.
3. This fund is in addition to the various existing schemes for the welfare of Next of Kin and children of battle casualties in form of additional ex gratia.

Which of the statements given above is/are correct?

(a) 3 only
(b) 2 and 3 only
(c) 1 and 2 only
Army Battle Casualties Welfare Fund (ABCWF):

- The ABCWF was instituted in July 2017 and was implemented retrospectively with effect from April 2016.
- The fund was created under the Charitable Endowments Act, 1890.
- The ABCWF has been set up under Department of Ex-Servicemen Welfare (ESW), Ministry of Defence after a large number of people offered to provide monetary assistance to the families of battle casualties following an incident in February 2016 at Siachen, wherein 10 soldiers were buried in an avalanche.
- This fund is in addition to the various existing schemes for the welfare of NoK and children of battle casualties in form of additional ex gratia.

45. Consider the following statements regarding Market Intelligence and Early Warning System (MIEWS)

1. This portal is a novel initiative of Ministry of Agriculture and Farmers Welfare.
2. It is a ‘first-of-its-kind’ platform for ‘real time monitoring’ of the prices of tomato, onion and potato (TOP).

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

Solution: B
• The portal would disseminate all relevant information related to TOP crops such as prices and arrivals, area, yield and production, imports and exports, crop calendars, crop agronomy, etc. in an easy to use visual format.

• The MIEWS system is designed to provide advisories to farmers to avoid cyclical production as well as an early warning in situations of gluts.

• The Minister said that the MIEWS system is designed to provide advisories to farmers to avoid cyclical production as well as an early warning in situations of gluts.

This portal is a novel initiative of Ministry of Food Processing Industries leveraging IT tools and furthering the goals of Digital India. Previously, the Ministry has been credited for streamlining the entire project application, implementation & evaluation process online through its Sampada portal & Dashboard. MoFPI has recently received accolades from the, Ministry of Personnel, Public grievances & Pensions, Government of India for effectively implementing e-Office.

46. Consider the following statements regarding Red Sea
1. It lies between Africa and Asia.
2. Four Asian countries border the Red Sea on the east side
3. The Tropic of Cancer passes through Red Sea

Which of the statements given above is/are correct?

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

Solution: B

Red Sea:
• Red Sea runs between the two continents Africa and Asia. It is a seawater inlet of the Indian Ocean
• Four African countries border the Red Sea on the western side, while two Asian countries in east.

The countries that border Red Sea are:

• Saudi Arabia, Yemen, Egypt, Sudan, Eritrea and Djibouti

The salinity of the Red Sea is amongst the highest of all oceans in the world at 3.6 to 3.8%. You might need to adjust your weights accordingly.
The Red Sea is home to over 1200 species of fish and 250 species of coral. Of these, 17% of the fish species and 8% of the coral species are endemic.

40% of the Red Sea is shallower than 100 meters / 330 feet. And 25% of the Red Sea is less than 50 meters / 164 feet deep. That’s a lot of area within recreational limits!

The Red Sea is the northernmost tropical sea in the world, because its waters cross the Tropic of Cancer.

47. Consider the following statements regarding Price Stabilization Fund (PSF)

1. It is under the control of Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW).
2. It aims to help regulate the price volatility of important agri-horticultural commodities.

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

Solution: B

The Price Stabilization Fund (PSF) was set up in 2014-15 under the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) to help regulate the price volatility of important agri-horticultural commodities like onion, potatoes and pulses were also added subsequently.

- The PSF scheme was transferred from DAC&FW to the Department of Consumer Affairs (DOCA) w.e.f. 1st April, 2016.
- The scheme provides for maintaining a strategic buffer of aforementioned commodities for subsequent calibrated release to moderate price volatility and discourage hoarding and unscrupulous speculation. For building such stock, the scheme promotes direct purchase from farmers/farmers’ association at farm gate/Mandi.
- The PSF is utilized for granting interest free advance of working capital to Central Agencies, State/UT Governments/Agencies to undertake market intervention operations. Apart from domestic procurement from farmers/wholesale mandis, import may also be undertaken with support from the Fund.

48. Consider the following statements regarding Pradhan Mantri Khanij Kshetra Kalyan Yojana
1. It is a programme meant to provide for the welfare of areas and people affected by mining related operations
2. It will be implemented by the District Mineral Foundations.

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

Solution: C
Pradhan Mantri Khanij Kshetra Kalyan Yojana

- In 2015, the Union government announced the launch of the Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY).

Objectives of the scheme:

Most productive mining areas in the country are largely areas inhabited by scheduled tribes hence the scheme is focused on:

- To implement various developmental and welfare projects/programs in mining affected areas that complement the existing ongoing schemes/projects of State and Central Government.
- To minimize/mitigate the adverse impacts, during and after mining, on the environment, health and socio-economics of people in mining districts.
- To ensure long-term sustainable livelihoods for the affected people in mining areas.
- The scheme is implemented by the District Mineral Foundations (DMFs) of the respective districts using the funds accruing to the DMF.

49. For which of the following crops, Government announces minimum support prices (MSPs)
1. Copra
2. De-husked coconut
3. Raw cotton
4. Raw jute

Select the correct answer using the code given below:

(a) 1 and 2 only
(b) 1, 3 and 4 only
(c) 3 and 4 only
(d) 1, 2, 3 and 4
Government announces minimum support prices (MSPs) for 22 mandated crops and fair and remunerative price (FRP) for sugarcane. The mandated crops are 14 crops of the kharif season, 6 rabi crops and two other commercial crops. In addition, the MSPs of toria and de-husked coconut are fixed on the basis of the MSPs of rapeseed/mustard and copra, respectively. The list of crops are as follows.

1. Cereals (7) – paddy, wheat, barley, jowar, bajra, maize and ragi
2. Pulses (5) – gram, arhar/tur, moong, urad and lentil
3. Oilseeds (8) – groundnut, rapeseed/mustard, toria, soyabean, sunflower seed, sesame, safflower seed and nigerseed
4. Raw cotton
5. Raw jute
6. Copra
7. De-husked coconut
8. Sugarcane (Fair and remunerative price)
9. Virginia flu cured (VFC) tobacco

50. Audio Odigos App often seen in the news, was launched by

(a) Ministry of Science and Technology
(b) Ministry of Information and Broadcasting
(c) Ministry of Tourism
(d) Ministry of Culture

Solution: C

Union Ministry of Tourism launches Audio Guide facility App called ‘Audio Odigos’ for 12 sites of India (including Iconic Sites). The launch was made during the ongoing celebrations of nationwide ‘Paryatan Parv 2019’.
51. Which of the following country recently recognized forests as living entities.
   (a) El Salvador
   (b) Finland
   (c) Costa Rica
   (d) Norway

**Solution: A**

- **El Salvador** has, in a historic move, **recognized forests as living entities. Its citizens, will now be required to preserve forests.**
- El Salvador has lost about 85 per cent of its native forests since the 1960s, while Earth has lost about 80 per cent of its native forests.


52. Consider the following statements regarding Tourism sector
1. India ranked 2nd in the world in terms of international tourist arrivals.
2. India now accounts for 12.4 per cent of world’s international tourist arrivals
3. Bangladesh accounts for largest foreign tourist visiting India.

Which of the statements given above is/are correct?

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

**Solution: C**
Tourism:

- **Foreign Exchange Earnings (FEEs)** – at US$24 billion in 2019 accounting for close to 2 per cent of the world’s tourism foreign exchange earnings. However, the sector witnessed a slowdown in 2018-19 which was a global phenomenon as well.

- **Share in International tourist arrival** – India ranked 22nd in the world in terms of international tourist arrivals in 2018, improving from the 26th position in 2017. India now accounts for 1.24 per cent of world’s international tourist arrivals and 5 per cent of Asia & Pacific’s international tourist arrival.

- **Country profile of tourists**: Foreign tourists from the top 10 countries visiting India – Bangladesh, USA, UK, Sri Lanka, Canada, Australia, Malaysia, China, Germany and Russia – accounted for 65 percent of the total foreign tourist arrival in India. Majority of them (62.4%) visited India for leisure, holiday and recreation.

- **Preferred Destinations**: Top five states attracting foreign tourists are Tamil Nadu, Maharashtra, Uttar Pradesh, Delhi and Rajasthan, accounting for about 67 percent of the total foreign tourist visits.

53. Consider the following statements regarding mobile phones sector

1. India is the second largest manufacturer of mobile phones globally following China.
2. The exports of telecom handset increased significantly during the last three years.
3. Between 2013 and 2017, India’s import of telecom handsets declined and that of telecom parts increased steadily.

Which of the statements given above is/are correct?

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

**Solution: D**

- **India** toppled Vietnam to become the second largest manufacturer of mobile phones globally following **China** in **2018** with a world share of **11 per cent**. India could manufacture around 1.25 billion handsets across various segments by 2025, firing up an industry worth around $230 billion (ICEA-Mckinsey report, 2018). Between 2013 and 2017, while India’s import of telecom handsets declined from US$4.47 billion to US$3.31 billion that of telecom parts increased steadily from US$1.34 billion to
US$9.41 billion. At the same time exports of telecom handset increased significantly during the last three years. This pattern is consistent with the emergence of India as an assembly centre for telecom handsets.

54. Consider the following statements regarding UN Security Council
1. It is the only UN body with the authority to issue binding resolutions to member states.
2. The presidency of the Council is held by each of the members in turn for one month, following the English alphabetical order of the Member States names.

Which of the statements given above is/are not correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Solution: D

- All members of the United Nations agree to accept and carry out the decisions of the Security Council. While other organs of the United Nations make recommendations to member states, only the Security Council has the power to make decisions that member states are then obligated to implement under the Charter.
- The presidency of the Council is held by each of the members in turn for one month, following the English alphabetical order of the Member States names.
- It was established in 1945 and headquartered in New York.

https://www.un.org/securitycouncil/content/what-security-council

55. Consider the following statements regarding Banking sector
1. State Bank of India is the only Indian bank to be ranked in the Global top 100.
2. The share of PSBs in banking sector in recent times is about 90%.
3. The gross NPAs of PSBs amount to about 11.5 per cent of their gross advances and about 80 per cent of the NPAs of India’s banking system.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
Global Ranking – In 2019, when Indian economy is the fifth largest in the world, our highest ranked bank—State Bank of India— is ranked a lowly 55th in the world and is the only bank to be ranked in the Global top 100. Countries like Sweden and Singapore, which are respectively about 1/6th and 1/8th the economic size of India, have thrice the number of global banks as India does.

After the 1980 nationalization, PSBs had a 91 per cent share in the national banking market with the remaining 9 per cent held by “old private banks” (OPBs) that were not nationalized. However, the share of PSBs has reduced to 70% in recent times. Reduced stake has been absorbed by New Private Banks (NPs) which came up in early 1990s after liberalization.

Frauds and NPAs: In 2019 public sector banks reported gross NPAs of Rs.7.4 lakh crore amounting to about 80 per cent of the NPAs of India’s banking system. The gross NPAs of PSBs amount to a significant 11.59 per cent of their gross advances, although a slightly encouraging trend is that the NPA ratio is below the 14.58 per cent ratio in 2018, raising hopes that the nonperforming asset problem has peaked and is now coming down.

56. Which of the following information on the key drivers is used in Health Score, an index in Financial sector?
   1. Asset Liability Management (ALM) problems
   2. Reliance on short-term wholesale funding (Commercial Paper)
   3. Balance sheet strength

   Select the correct answer using the code given below:
   (a) 1 and 2 only
   (b) 2 and 3 only
   (c) 1 and 3 only
   (d) 1, 2 and 3

   Solution: D

Diagnostic to Financial Fragility: a methodology is developed to estimate a dynamic health index for an individual NBFC (referred to this index as the Health Score) and it was found that
it can predict the constraints on external financing (or refinancing risk) faced by NBFC firms. This index is called as the Health Score, which ranges between -100 to +100 with higher scores indicating higher financial stability of the firm/sector.

The Health Score employs information on the key drivers of refinancing risk such as Asset Liability Management (ALM) problems, excess reliance on short-term wholesale funding (Commercial Paper) and balance sheet strength of the NBFCs.

The Health Score of a stressed NBFC was consistently low throughout the period 2011-19 with a sharp decrease in 2017-18. Hence, the Health Score of the stressed NBFC over the entire eight-year period provided significant early warning signal.

57. Consider the following statements regarding International Fund for Agricultural Development (IFAD)
1. It is an international financial institution and a specialized agency of the FAO
2. It invests in rural people by empowering them to reduce poverty, increase food security, improve nutrition and strengthen resilience.

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

Solution: B

International Fund for Agricultural Development (IFAD) is an international financial institution and a specialized agency of the United Nations.

- It established in 1977 and is one of the major outcomes of the 1974 World Food Conference. It is headquartered in Rome, Italy.
- It invests in rural people by empowering them to reduce poverty, increase food security, improve nutrition and strengthen resilience.

https://www.ifad.org/en/about

58. Which of the following is/are considered the reasons for slow global output growth?
1. Protectionist tendencies of China and the USA.
2. Muted inflation in advanced and emerging economies.
3. Drop in growth of manufacturing exports from major economies.
4. Rising USA-Iran geopolitical tensions.

Select the correct answer using the code given below:

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

Solution: D

The global output growth has been estimated to decline to 2.9 per cent in 2019 (from 3.6 per cent in 2018 and 3.8 per cent in 2017). (The World Economic Outlook (WEO) Update of January 2020, IMF).

- This is the slowest global output growth since the global financial crisis of 2009, arising from a geographically broad-based decline in manufacturing activity, trade and demand due to Protectionist tendencies of China and the USA and rising USA-Iran geopolitical tensions.
- In particular, global production in automobile industry fell sharply due to a decline in demand, which was caused by changes in technology and emission standards in many countries.
- Muted inflation in advanced and emerging economies reflecting a slack in consumer demand.
- Drop in growth of manufacturing exports from major economies.
- Increasing trade barriers as well as trade uncertainty stemming from growing trade tensions also weakened business confidence and further limited trade.

59. Consider the following statements regarding deceleration in GDP growth in India

1. On the supply side, the deceleration in GDP growth has been contributed by ‘Agriculture and allied activities’ and ‘Public administration, defence, and other services’.
2. On the demand side, the deceleration in GDP growth was caused by a decline in the growth of real fixed investment.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
GDP growth: – The National Statistical Office (NSO) has estimated India’s GDP to have grown at 4.8% in the first half (H1) (April September) of 2019-20, lower than 6.2% recorded in the second half (H2) (October-March) of 2018-19.

On the supply side, the deceleration in GDP growth has been contributed generally by all sectors except ‘Agriculture and allied activities’ and ‘Public administration, defence, and other services’ whose growth in 2019-20 was comparatively higher than in 2018-19.

On the demand side, the deceleration in GDP growth was caused by a decline in the growth of real fixed investment induced in part by a sluggish growth of real consumption.

60. Consider the following statements
1. India has seen four-fold jump in Li-ion batteries imports since 2016
2. India largely lacks the manufacturing capacity of Lithium Ion batteries
3. India is one of the largest importer of Lithium Ion batteries.

Which of the statements given above is/are correct?
(a) 1 and 3 only
(b) 1 and 2 only
(c) 2 only
(d) 1, 2 and 3

Solution: D

Lithium-ion (Li-ion) batteries.

- India has seen Four-fold jump in Li-ion batteries imports since 2016. India lacks manufacturing capacity and is the world’s largest importer of it.
- Indian manufacturers source Li-ion batteries from China, Japan and South Korea.
- Indian Space Research Organisation (ISRO) manufactures such batteries but volumes are limited, and they are restricted for use in space applications.

https://www.thehindu.com/sci-tech/science/towards-a-rechargeable-world/article29668204.ece
61. Consider the following statements regarding Mechanization in Agriculture
1. Farm mechanisation in India is about 60 per cent.
2. Indian tractor industry is the largest in the world, accounting for one-third of the total global production.
3. Northern India has higher levels of mechanization compared to other regions.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: B

Mechanization in Agriculture: With the shrinking land and water resources and labour force, the onus of increasing productivity rests on mechanization of production and post harvesting operations. Status:

- Farm Mechanisation – Lower farm mechanisation in India which is only about 40 per cent as compared to about 60 per cent in China and around 75 per cent in Brazil.
- Farm power – Government has decided to enhance farm power availability from 2.02 kW per ha (2016-17) to 4.0 kW per ha by the end of 2030 to cope up with increasing demand for food grains.
- Indian tractor industry is the largest in the world, accounting for one-third of the total global production. A significant share of India’s tractor production is also exported. India, on average, exports 79,000 tractors annually; the primary markets being the African countries and ASEAN countries, having similar soil and agro climatic conditions.
- Growth – Farm mechanization market in India has been growing at a CAGR of 7.53 per cent during 2016-2018 due to thrust given by various government policies.
- Regional Disparities -Northern India has higher levels of mechanization compared to other regions. (Rice and Wheat crops having the largest extent of mechanization)

62. Consider the following statements regarding revenue generation in India
1. About 54 per cent of Gross Tax Revenue was estimated to accrue from indirect taxes.

Which of the statements given above is/are correct?
Tax revenue

**Budget 2019-20** estimated the Gross Tax Revenue (GTR) to be Rs. 24.61 lakhs crore which is **11.7 per cent of GDP**.

**54 per cent** of Gross Tax Revenue was estimated to accrue from **direct taxes** and the remaining **46 per cent** from **indirect taxes**.

**Non-Tax Revenue**: Non-tax revenue constitutes about **1.3 per cent of GDP** in 2018-19. The **Budget 2019-20** aimed to raise Non-Tax revenue to **1.5 percent of the GDP**.

63. Consider the following statements

1. African Union is a continental body consisting of the 55 member states that make up the countries of the African Continent.
2. Tropic of cancer passes through Algeria, Niger and South Sudan

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

**Solution: A**

- The **African Union (AU)** is a **continental body** consisting of the 55 member states that make up the countries of the African Continent.
- It was officially launched in 2002 as a successor to the Organisation of African Unity (OAU, 1963-1999).
Tropic of Cancer Passes through:

- Algeria
- Niger
- Libya
- Egypt
- Saudi Arabia
- UAE (Abu Dhabi)
- Oman
- India
- Bangladesh
- Myanmar
- China
- Taiwan
- Mexico
- Bahamas
- Western Sahara (area claimed by Morocco; Sahrawi Arab Democratic Republic)
- Mauritania
- Mali.

64. Consider the following statements regarding Trends in Expenditure
1. The expenditure on defence, salaries, pensions, interest payments and subsidies account for more than 60 % of total expenditure.
2. Capital expenditure and Revenue expenditure is around 11.6 per cent and 1.6 per cent of GDP, respectively.

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

Solution: A

Trends in Expenditure:

- Composition of government expenditure reveals that expenditure on defence, salaries, pensions, interest payments and subsidies account for more than 60 % of total expenditure.
- Budget 2019-20 estimated total expenditure at 27.86 lakhs crore, comprising revenue expenditure of Rs 24.48 lakh crore and capital expenditure of Rs 3.39 lakh crore, which work out to be 11.6 per cent and 1.6 per cent of GDP, respectively.

- The expenditure on major subsidies, which is a significant component of noncommitted revenue expenditure was pegged at 1.4 per cent of GDP in 2019-20 BE. The budgetary expenditure on major subsidies has shown a declining trend over the past years.

Transfer to States

- Transfer of funds to States comprises essentially of three components: share of States in Central taxes devolved to the States, Finance Commission Grants, and Centrally Sponsored Schemes (CSS), and other transfers.
- Both in absolute terms and as a percentage of GDP, total transfers to States have risen between 2014-15 and 2018-19 RE.
- The Budget 2019-20 envisages an increase in expected grants and loan to States relative to 2018-19 RE, on account of higher requirements under compensation to States for revenue losses on roll out of GST, grants to rural and urban bodies and releases under Samagra Shiksha.

65. Consider the following statements regarding Current Account Deficit (CAD)
   1. CAD/forex ratio increased from 10.6 per cent in 2013-14 to 13.9 percent in 2018-19.
   2. Merchandise trade deficit is the largest component of India’s current account deficit (CAD).

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

Solution: C

Current account Developments: An increase in CAD as a ratio to GDP worsens the BoP by drawing down on forex reserves or building the potential to worsen it by increasing the external debt burden.
• **CAD to GDP ratio** has been **significantly improving** from 2009-14 to 2014-19 and remained lower (1.5 per cent of GDP) in the first half of 2019-20 as compared to 2018-19.

• **CAD/forex ratio increased** from 10.6 per cent in 2013-14 to 13.9 percent in 2018-19 and caused the rupee to depreciate.

• **The Nominal Exchange Rate (NER) has more or less stayed stable** in 2019-20 it appears that the strength of the backup has not changed.

• **Depreciation in NER makes imports costlier** besides disincentivizing foreign portfolio investors, which increases the pressure on BoP to worsen.

• **Merchandise trade deficit**: It is the **largest component** of India’s current account deficit (CAD)

66. Consider the following statements regarding National Electronic Fund Transfer (NEFT)

1. It has been maintained by the National Payments Corporation of India
2. It operates all the seven days of the week-24×7 basis
3. Customers can transfer money through NEFT without paying any charges.

Which of the statements given above is/are correct?

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

**Solution: C**

The **initial electronic fund transfer system introduced in the late 1990s** enabled an account holder of a bank to electronically transfer funds to another account holder with any other participating bank. Later in 2005, **RBI has launched National Electronic Fund Transfer (NEFT) Scheme with advanced and secure features for facilitating one-to-one funds transfer requirements of individuals / corporate.**

The Reserve Bank of India (RBI) has operationalized round-the-clock (24 X 7) availability of the National Electronic Fund Transfer (NEFT).

Customers can now transfer money through NEFT without paying any charges any time of the day whereas banks charge a fee for fund transfer through cheques and Demand Draft (DD).

There is no limit – either minimum or maximum – on the amount of funds that could be transferred using NEFT. However, maximum amount per transaction is limited to Rs.50,000/-
for cash-based remittances within India and also for remittances to Nepal under the Indo-Nepal Remittance Facility Scheme.

67. Consider the following statements regarding Merchandise Export

1. In terms of value, petroleum products are the largest exported commodity.
2. India’s largest export destination country continues to be China

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

Solution: A

Merchandise Export: An increase in merchandise exports to GDP ratio has a net positive impact on BOP position. Over the years the merchandise exports to GDP ratio has been declining, entailing a negative impact on the BoP position.
• **Slowdown of world output** (due to escalation of global trade tensions) and **appreciation in the real exchange rate** have contributed to the **declining exports to GDP ratio** in recent times.

• In 2019-20 (April-November), in terms of value petroleum products is the largest exported commodity (Shown in Pie-chart below) while in terms of growth, it was drug formulations, biologicals.

• **India’s largest export destination country** continues to be the **United States of America (USA)** in 2019-20 (April-November), followed by United Arab Emirates (UAE), China and Hong Kong. (rest are shown in figure below)

---

**Merchandise imports:** An **increase in the merchandise imports to GDP ratio** has a **net negative impact on the BoP position**. Over the years the ratio has been **declining** for India entailing a net positive impact on the BoP position.

• In the import basket of 2019-20 (April-November), crude petroleum had the largest share followed by gold and petroleum products. (rest are shown below in the image)

• Between 2011-12 and 2019-20, imports of Electronics grew the fastest from a negligible share to 3.6 per cent.

• **China** continues to be the **largest exporter to India** followed by USA, UAE and Saudi Arabia. In recent times, Hong Kong, Korea and Singapore have also emerged as significant exporters to India. (rest are shown below in figure)
Figure 16: Top 10 Import Origins of India in 2011-12 and 2019-20 (April-November) (By Share in Per cent)

Source: Department of Commerce
68. Consider the following statements regarding Monetary Transmission
1. The Weighted Average Lending Rate (WALR) of SCBs has declined in 2019 because of reduction of repo rate by 135 bps since January 2019.
2. The credit spread is at the highest level in this decade.
3. Reduction in the term deposit rate has been limited due to comparatively high rates of small savings scheme like Public Provident Fund (PPF).

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: B

Monetary Transmission: has been weak in 2019 on all three accounts: Rate Structure, Quantity of Credit, and Term Structure.

Rate Structure:
- The Weighted Average Lending Rate (WALR) of SCBs has not declined at all in 2019 despite reduction of repo rate by 135 bps since January 2019.
- While there is no transmission of the cut in repo rate on outstanding loans of SCBs, the monetary transmission has been slightly better for fresh loans.
- The credit spread (difference between repo rate and WALR) is at the highest level in this decade.
- There has been only a slight reduction in the saving deposit rate.
- Reduction in the term deposit rate has been limited due to comparatively high rates of small savings scheme like Public Provident Fund (PPF).

69. The Global Microscope on Financial Inclusion Report has been released by

(a) World Economic Forum
(b) International Monetary Fund
(c) Economist Intelligence Unit
(d) World Bank

Solution: C
Global Microscope on Financial Inclusion report:

- Produced by **Economist Intelligence Unit (EIU)**, the research and analysis division of **The Economist Group**.
- Created in **1946** and is the world leader in global business intelligence.
- The **Microscope report** was first published in **2007** and was originally developed for countries in Latin American and Caribbean regions but in 2009 it was expanded into a global study.
- The report is a benchmarking index that assesses enabling environment for financial access in 55 countries across 5 categories.

**Five parameters** across which countries are assessed:

2. Products and Outlets.
3. Stability and Integrity.
5. Infrastructure.

70. Consider the following statements regarding Insurance Sector

1. The penetration for Life insurance has increased from 2011, whereas for the non-life insurance it has declined consistently.
2. The insurance density in India has increased since 2001.

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

**Solution: B**

**Insurance Sector**: The potential and performance of the insurance sector are generally assessed on the basis of **two parameters**, viz., **insurance penetration** and **insurance density**.

- The **insurance density** in India which was US$ 11.5 in 2001 has **increased** to US$ 74 in 2018 (Life- US$ 55 and Non-Life -US$ 19).
- **Penetration for Life insurance** has **declined** from 2011, whereas for the **non-life insurance** it has **increased** consistently. It is 2.74 percent for Life Insurance and 0.97 per cent for Non-Life insurance in 2018.
Globally insurance penetration and density were 3.31 per cent and US$ 370 for the life segment and 2.78 per cent and US$ 312 for the non-life segment respectively in 2018.

71. Consider the following statements regarding Eco-Sensitive Zones

1. It aims to minimise the impact of urbanisation and other developmental activities in the areas adjacent to protected areas.
2. They act as a transition zone from areas of high protection to areas involving lesser protection.
3. The Environment Protection Act, 1986 defines the term Eco-sensitive Zones.

Which of the statements given above is/are correct?

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

Solution: B

Eco-sensitive zones:

- The Environment Protection Act, 1986 does not mention the word “Eco-sensitive Zones”.
- The section 3(2)(v) of the Act, says that Central Government can restrict areas in which any industries, operations or processes shall not be carried out or shall be carried out subject to certain safeguards.
- Besides the section 5 (1) of this act says that central government can prohibit or restrict the location of industries and carrying on certain operations or processes on the basis of considerations like the biological diversity of an area, maximum allowable limits of concentration of pollutants for an area, environmentally compatible land use, and proximity to protected areas.
- The above two clauses have been effectively used by the government to declare Eco-Sensitive Zones or Ecologically Fragile Areas (EFA). The same criteria have been used by the government to declare No Development Zones.
- It aims to minimise the impact of urbanisation and other developmental activities, areas adjacent to protected areas.
- The purpose of declaring eco-sensitive zones around protected areas is for creating some kind of a ‘Shock Absorber’ for the protected area.
They act as a transition zone from areas of high protection to areas involving lesser protection.

72. Consider the following statements regarding Trends in Inflation

1. In recent past, CPI-Urban inflation has been consistently above CPI-Rural inflation.
2. Urban areas have registered much higher food inflation when compared to rural areas.
3. For Pan, tobacco and intoxicants, Fuel and light and miscellaneous groups, inflation observed in rural areas was higher than that in the urban areas.

Which of the statements given above is/are correct?

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

Solution: D

Trends in Inflation:

• **Headline inflation** – based on Consumer Price Index-Combined (CPI-C) has been *sliding on a downward path* since 2014. The average CPI-C headline inflation, which was 5.9 per cent in 2014-15, has fallen continuously to around 3.4 per cent in 2018-19.

• **Food inflation** – a *drastic fall* has been observed from 6.4 per cent in 2014-15 to 0.1 per cent in 2018-19.

• **Rural—urban Inflation**: Since July 2018, CPI-Urban inflation has been consistently above CPI-Rural inflation. This is in contrast to earlier experience where rural inflation has been mostly higher than urban inflation. The divergence has been mainly on account of the differential rates of food inflation between rural and urban areas witnessed during this period. In 2019-20, there has been sudden change in the trend.

• **Urban areas** have registered much higher food inflation when compared to rural areas.

• The slide in rural inflation could be because of fall in the growth of real rural wages.

• The divergence in rural-urban inflation is not just observed in the food component but in other components also.

• In clothing and footwear, inflation in urban areas is higher than that observed in rural areas.
• For Pan, tobacco and intoxicants, Fuel and light and miscellaneous groups, inflation observed in rural areas was higher than that in the urban areas.

73. Consider the following statements regarding Indian Air quality Interactive Repository (IndAIR)
1. It is being prepared by Ministry of Environment, Forest and Climate Change.
2. It aims to make air quality research and studies in an easily accessible web format for the public, media, researchers and academics.

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

Solution: B

Indian Air quality Interactive Repository (IndAIR)
• It is being prepared by National Environmental Engineering Research Institute (NEERI) along with the Council of Scientific and Industrial Research (CSIR).
• It is the first comprehensive effort to enlist existing Indian research and analysis on air pollution, its causes and effects.
• IndAIR has archived scanned documents from pre-Internet times (1950-1999), research articles, reports and case studies, and over 2,000 statutes to provide the history of air pollution research and legislation in the country.
• The aim of the project is to make air quality research available to everyone. It presents these studies in an easily accessible web format for the media, researchers, and academics.

74. Consider the following statements regarding Mega Diversity in India
1. Tropical Evergreen forest is high in Karnataka followed by Kerala.
2. Tropical dry deciduous forest is high in Andhra Pradesh.
3. Tropical Littoral and swamp forests are high in UP.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
Mega Diversity – India is one of the 17 mega diverse countries in the world as per the Shannon-Weiner Index used in India State of the Forest Report 2019. The index is used for measuring species richness and abundance among various habitats. The Index shows that:

- **Tropical Evergreen forest** is high in **Karnataka** followed by **Kerala**.
- **Semi-evergreen forest** are high in **Karnataka**.
- **Tropical moist deciduous forests** cover is high in **Arunachal Pradesh, Karnataka** and **Maharashtra**.
- **Tropical dry deciduous forest** is high in **Arunachal Pradesh**.
- **Tropical Littoral and swamp forests** are high in **UP** and
- **Tropical thorn forests** are high in **Andhra Pradesh**.

75. Consider the following statements regarding Consumer Expenditure Survey

1. It has been conducted by Central Statistics Office
2. Survey is conducted once in five years
3. It is designed to collect information on the consumption spending patterns of only urban households across the country.

Which of the statements given above is/are correct?

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

Solution: C

- The all-India **Household Consumer Expenditure Survey (CES)** is traditionally a quinquennial (recurring every five years) survey **conducted by** the government’s **National Sample Survey Office (NSSO)**.
- It is designed to collect information on the consumption spending patterns of **households** across the country, both urban and rural.
The data gathered in this exercise reveals the average expenditure on goods and services and helps generate estimates of household Monthly Per Capita Consumer Expenditure (MPCE) as well as the distribution of households and persons over the MPCE classes.

**DAY – 48 (InstaTest-48)**

76. Consider the following statements regarding Kolam Art
1. It is a form of drawing using rice flour, chalk and chalk powder.
2. It is a geometrical line drawing composed of curved loops, drawn around a grid pattern of dots.
3. It is largely restricted to southern part of India.

Which of the statements given above is/are correct?

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

**Solution: D**

**Kolam Art**

- It is a form of **drawing** that is drawn by using **rice flour, chalk, chalk powder or rock powder**, often using **naturally or synthetically colored powders**, in **Sri Lanka**, the Indian states of **Tamil Nadu, Karnataka, Telangana, Andhra Pradesh, Kerala** and some parts of **Goa, Maharashtra** as well as **Indonesia, Malaysia, Thailand** and a few other Asian countries.
- A **Kolam** is a geometrical line drawing composed of **curved loops**, drawn around a grid **pattern of dots**. In South India and Sri Lanka, it is widely practised by **female Hindu family members in front of their houses**.
- Kolams are regionally known by different names in India, **Raangolee** in **Maharashtra**, **Aripan** in **Mithila**, **Hase** and **Raongoli** in **Kannada** in **Karnataka**, **Muggulu** in **Andhra Pradesh** and Telangana.

[Link to article](https://www.thehindu.com/society/chennais-anuradha-spends-5-hours-daily-on-her-kolams/article22421429.ece)
77. Consider the following statements regarding Nimbus clouds
1. Nimbus clouds are shapeless masses of thick vapor.
2. They form at middle levels or very near to the surface of the earth.
3. These are extremely dense and opaque to the rays of the sun.

Which of the statements given above is/are correct?

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

Solution: D

- According to their height, expanse, density and transparency or opaqueness clouds are grouped under four types: (i) cirrus; (ii) cumulus; (iii) stratus; (iv) nimbus.

Cirrus
- Cirrus clouds are formed at high altitudes (8,000 – 12,000 m). They are thin and detached clouds having a feathery appearance. They are always white in color.

Cumulus
- Cumulus clouds look like cotton wool. They are generally formed at a height of 4,000 – 7,000 m. They exist in patches and can be seen scattered here and there. They have a flat base.

Stratus
- As their name implies, these are layered clouds covering large portions of the sky. These clouds are generally formed either due to loss of heat or the mixing of air masses with different temperatures.

Nimbus
- Nimbus clouds are black or dark gray. They form at middle levels or very near to the surface of the earth. These are extremely dense and opaque to the rays of the sun. Sometimes, the clouds are so low that they seem to touch the ground. Nimbus clouds are shapeless masses of thick vapor.
78. Arrange the following places/locations from West to East direction
   1. Taiwan
   2. Hong Kong
   3. Kuril Islands
   4. Sakhalin Islands

Select the correct answer using the code given below:

(a) 2 1 4 3
(b) 2 1 3 4
(c) 1 2 4 3
(d) 1 2 3 4

Solution: A

79. Nameri Tiger reserve, sometime seen in the news, is located in which of the following state?

(a) West Bengal
(b) Odisha
(c) Assam
(d) None of the above
**Solution: C**

**Nameri National Park** is a national park in the foothills of the eastern Himalayas in the Sonitpur District of Assam, India.

- Nameri shares its northern boundary with the Pakhui Wildlife Sanctuary of Arunachal Pradesh. Together they constitute an area of over 1000 km² of which Nameri has a total area of 200 km².
- Nameri is also declared as Tiger Reserve in the year 1999-2000, which is the 2nd Tiger reserve of Assam after Manas Tiger Reserve. It has 2 core areas: Nameri National Park & Sonai- Rupai Wildlife Sanctuary (Satellite Core of the Nameri Tiger Reserve).
- The river Jia- Bhoroli is the lifeline of Nameri, which flows along the Southern boundary of the park from North- West to South- East. In the eastern side, the river Bor- Dikorai flows along the southern boundary from North- East to South- West which is the tributary of river Jia- Bhoroli.


80. Consider the following statements regarding S-waves
1. S-waves can travel only through solid materials.
2. The entire zone beyond 105° of the epicentre is the shadow zone for S-waves.
3. The direction of vibrations of S-waves is parallel to the wave direction in the vertical plane.

Which of the statements given above is/are correct?

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

**Solution: A**

- **S-waves** arrive at the surface with some time lag. These are called secondary waves. An important fact about S-waves is that they can travel only through solid materials. This characteristic of the S-waves is quite important. It has helped scientists to understand the structure of the interior of the earth. Reflection causes waves to rebound whereas refraction makes waves move in different directions. The variations in the direction of waves are inferred with the help of their record on seismograph.
The surface waves are the last to report on seismograph. These waves are more destructive. They cause displacement of rocks, and hence, the collapse of structures occurs.

- The direction of vibrations of S-waves is perpendicular to the wave direction in the vertical plane. Hence, they create troughs and crests in the material through which they pass. Surface waves are considered to be the most damaging waves.

- It was observed that seismographs located at any distance within 105° from the epicentre, recorded the arrival of both P and S-waves. However, the seismographs located beyond 145° from epicentre, record the arrival of P-waves, but not that of S-waves. Thus, a zone between 105° and 145° from epicentre was identified as the shadow zone for both the types of waves. The entire zone beyond 105° does not receive S-waves. The shadow zone of S-wave is much larger than that of the P-waves.

81. Consider the following statements regarding Acidic lava
1. These lavas are highly viscous with a high melting point.
2. They are dark coloured basalt, rich in iron and magnesium but poor in silica.
3. Acidic lava flow occurs mostly along the destructive boundaries (convergent boundaries).

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: C

Andesitic or Acidic or lava

- These lavas are highly viscous with a high melting point.
- They are light-coloured, of low density, and have a high percentage of silica.
- They flow slowly and seldom travel far before solidifying.
- The resultant volcanic cone is therefore stratified (hence the name stratovolcano) and steep-sided.
- The rapid solidifying of lava in the vent obstructs the flow of the out-pouring lava, resulting in loud explosions, throwing out many volcanic bombs or pyroclasts.
- Sometimes the lavas are so viscous that they form a lava plug at the crater like that of Mt. Pelée in Martinique (an island in the Lesser Antilles, Caribbean Islands).
• Andesitic lava flow occurs mostly along the destructive boundaries (convergent boundaries).

**Basic or Basaltic or Shield lava**

• These are the **hottest lavas**, about 1,000 °C and are **highly fluid**.
• They are **dark coloured basalt, rich in iron and magnesium** but **poor in silica**.
• They flow out of volcanic vent quietly and are not very explosive.
• Due to their high fluidity, they flow readily with a speed of 10 to 30 miles per hour.
• They affect extensive areas, spreading out as thin sheets over great distances before they solidify.
• The resultant volcano is gently sloping with a wide diameter and forms a flattened shield or dome.
• **Shield type lava flow** is common along the **constructive boundaries** (divergent boundary).

82. Critically Vulnerable Coastal Area is declared using the provisions of which of the following acts/rules?

(a) Wildlife Protection Act, 1972  
(b) Costal Regulation Zone Rules, 2019  
(c) Forest Conservation Act, 1980  
(d) None of the above

**Solution: B**

• **2019 CRZ notification** listed **Vembanad** as a **Critically Vulnerable Coastal Area** and clubbed it along with the **Sundarbans of West Bengal** and the **Gulf of Kambhat** and the **Gulf of Kutch of Gujarat**.

• CRZ rules states that critically vulnerable coastal areas should be managed with the involvement of coastal communities, including fisherfolk who depend on coastal resources for their sustainable livelihood.


83. Consider the following statements regarding Sea floor spreading

1. The deep trenches have deep-seated earthquake occurrences while in the mid-oceanic ridge areas, the quake foci have shallow depths.
2. The age of the rocks increases as one moves away from the crest.
3. The ocean crust rocks are much older than the continental rocks.

Which of the statements given above is/are correct?

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

Solution: A

Concept of sea floor spreading:

As mentioned above, the post-drift studies provided considerable information that was not available at the time Wegener put forth his concept of continental drift. Particularly, the mapping of the ocean floor and palaeomagnetic studies of rocks from oceanic regions revealed the following facts:

1. It was realised that all along the midoceanic ridges, volcanic eruptions are common and they bring huge amounts of lava to the surface in this area.
2. The rocks equidistant on either sides of the crest of mid-oceanic ridges show remarkable similarities in terms of period of formation, chemical compositions and magnetic properties. Rocks closer to the mid-oceanic ridges have normal polarity and are the youngest. The age of the rocks increases as one moves away from the crest.
3. The ocean crust rocks are much younger than the continental rocks. The age of rocks in the oceanic crust is nowhere more than 200 million years old. Some of the continental rock formations are as old as 3,200 million years.
4. The sediments on the ocean floor are unexpectedly very thin. Scientists were expecting, if the ocean floors were as old as the continent, to have a complete sequence of sediments for a period of much longer duration. However, nowhere was the sediment column found to be older than 200 million years.
5. The deep trenches have deep-seated earthquake occurrences while in the midoceanic ridge areas, the quake foci have shallow depths.

These facts and a detailed analysis of magnetic properties of the rocks on either side of the mid-oceanic ridge led Hess (1961) to propose his hypothesis, known as the “sea floor spreading”. Hess argued that constant eruptions at the crest of oceanic ridges cause the rupture of the oceanic crust and the new lava wedges into it, pushing the oceanic crust on either side.
84. Consider the following statements regarding Sedimentary Rocks

1. The word ‘sedimentary’ is derived from the Latin word sedimentum, which means settling.
2. Lithification is a process in which the fragments/sediment deposits through compaction turn into rocks.

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

Solution: C

Sedimentary Rocks

- The word ‘sedimentary’ is derived from the Latin word sedimentum, which means settling. Rocks (igneous, sedimentary and metamorphic) of the earth’s surface are exposed to denudational agents, and are broken up into various sizes of fragments. Such fragments are transported by different exogenous agencies and deposited. These deposits through compaction turn into rocks. This process is called lithification.
- In many sedimentary rocks, the layers of deposits retain their characteristics even after lithification. Hence, we see a number of layers of varying thickness in sedimentary rocks like sandstone, shale etc.

85. Consider the following statements regarding Central Vigilance Commission

1. It is a statutory body
2. It consists of central vigilance commissioner along with two vigilance commissioners.
3. Central Vigilance Commissioner or any Vigilance Commissioner can be removed from his office only by Cabinet.

Which of the statements given above is/are correct?
(a) 1 and 3 only
(b) 2 only
(c) 1 and 2 only
(d) 3 only
Solution: C

About Central Vigilance Commission

When and Why did the Government set up a body like CVC?

- The Central Vigilance Commission was set up by the Government in February, 1964 on the recommendations of the Committee on Prevention of Corruption, headed by Shri K. Santhanam, to advise and guide Central Government agencies in the field of vigilance.

What is the background of Central Vigilance Commission?

- CVC are conceived to be the apex vigilance institution, free of control from any executive authority, monitoring all vigilance activity under the Central Government and advising various authorities in Central Government organizations in planning, executing, reviewing and reforming their vigilant work. Consequent upon promulgation of an Ordinance by the President, the Central Vigilance Commission has been made a multi member Commission with “statutory status” with effect from 25th August, 1998.

What is the present status of the Central Vigilance Commission?

- The CVC Bill was passed by both the houses of Parliament in 2003 and the President gave its assent on September 11, 2003. Thus the Central Vigilance Commission Act 2003 (No45 of 2003) came into effect from that date.

The Commission shall consist of:

- A Central Vigilance Commissioner – Chairperson;
- Not more than two Vigilance Commissioners – Members;
- Central Vigilance Commissioner or any Vigilance Commissioner can be removed from his office only by order of the President on the ground of proved misbehavior or incapacity after the Supreme Court, on a reference made to it by the President.

86. Which of the following is/are considered as processes of Diastrophism

1. Orogenic processes involving mountain building
2. Epeirogenic processes involving uplift or warping of large parts of the earth’s crust
3. Plate tectonics involving horizontal movements of crustal plates
4. Earthquakes involving local relatively minor movements

Select the correct answer using the code given below:

(a) 1, 2 and 3 only
Diastrophism

All processes that move, elevate or build up portions of the earth’s crust come under diastrophism. They include:

1. orogenic processes involving mountain building through severe folding and affecting long and narrow belts of the earth’s crust;
2. epeirogenic processes involving uplift or warping of large parts of the earth’s crust;
3. earthquakes involving local relatively minor movements;
4. plate tectonics involving horizontal movements of crustal plates.

In the process of orogeny, the crust is severely deformed into folds. Due to epeirogeny, there may be simple deformation.

Orogeny is a mountain building process whereas epeirogeny is continental building process. Through the processes of orogeny, epeirogeny, earthquakes and plate tectonics, there can be faulting and fracturing of the crust. All these processes cause pressure, volume and temperature (PVT) changes which in turn induce metamorphism of rocks.

87. Arrange the following European cities from north to south
1. Zurich
2. Berlin
3. Brussels
4. Copenhagen

Select the correct answer using the code given below:

(a) 4 1 3 2
(b) 4 2 3 1
(c) 1 4 2 3
(d) 1 3 2 4

Solution: B
88. Consider the following statements

1. FPO mark got a mandatory status only after the Food Safety and Standards Act of 2006.
2. India organic is the certification mark issued by Ministry of Agriculture and Farmers welfare.

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
Solution: A

- The FPO mark is a certification mark mandatory on all processed fruit products sold in India such as packaged fruit beverages, fruit-jams, crushes and squashes, pickles, dehydrated fruit products, and fruit extracts, following the Food Safety and Standards Act of 2006.
- The standards have been in force since 1955 by the law of Fruit Products Order, after which the mark is named, but the mark itself got a mandatory status only after the Food Safety and Standards Act of 2006.
- India Organic is a certification mark for organically farmed food products manufactured in India. The certification mark certifies that an organic food product conforms to the National Standards for Organic Products established in 2000.
- Those standards ensures that the product or the raw materials used in the product were grown through organic farming, without the use of chemical fertilizers, pesticides, or induced hormones. The certification is issued by testing centres accredited by the Agricultural and Processed Food Products Export Development Authority (APEDA) under the National Program for Organic Production of the Government of India.

89. Consider the following statements regarding causes of Meanders

1. Propensity of water flowing over very gentle gradients to work laterally on the banks.
2. Unconsolidated nature of alluvial deposits making up the banks with many irregularities which can be used by water exerting pressure laterally.
3. Coriolis force acting on the fluid water deflecting it like it deflects the wind.

Which of the statements given above is/are correct?

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

Solution: D

Meanders

- In large flood and delta plains, rivers rarely flow in straight courses. Loop-like channel patterns called meanders develop over flood and delta plains.
Meander is not a landform but is only a type of channel pattern. This is because of

1. propensity of water flowing over very gentle gradients to work laterally on the banks;
2. unconsolidated nature of alluvial deposits making up the banks with many irregularities which can be used by water exerting pressure laterally; (iii) coriolis force acting on the fluid water deflecting it like it deflects the wind.

When the gradient of the channel becomes extremely low, water flows leisurely and starts working laterally. Slight irregularities along the banks slowly get transformed into a small curvature in the banks; the curvature deepens due to deposition on the inside of the curve and erosion along the bank on the outside. If there is no deposition and no erosion or undercutting, the tendency to meander is reduced. Normally, in meanders of large rivers, there is active deposition along the concave bank and undercutting along the convex bank. The concave bank is known as cut-off bank which shows up as a steep scarp and the convex bank presents a long, gentle profile. As meanders grow into deep loops, the same may get cut-off due to erosion at the inflection points and are left as ox-bow lakes.

90. Consider the following statements regarding Heating and cooling of atmosphere
   1. The process through which the air in contact with the land gets heated slowly is called convection.
   2. The transfer of heat through horizontal movement of air is called advection.

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

Solution: B

Heating and cooling of atmosphere

There are different ways of heating and cooling of the atmosphere.

- The earth after being heated by insolation transmits the heat to the atmospheric layers near to the earth in long wave form. The air in contact with the land gets heated slowly and the upper layers in contact with the lower layers also get heated. This process is called conduction.
- Conduction takes place when two bodies of unequal temperature are in contact with one another, there is a flow of energy from the warmer to cooler body. The transfer
of heat continues until both the bodies attain the same temperature or the contact is broken. Conduction is important in heating the lower layers of the atmosphere.

- The air in contact with the earth rises vertically on heating in the form of currents and further transmits the heat of the atmosphere. This process of vertical heating of the atmosphere is known as convection. The convective transfer of energy is confined only to the troposphere.
- The transfer of heat through horizontal movement of air is called advection. Horizontal movement of the air is relatively more important than the vertical movement. In middle latitudes, most of diurnal (day and night) variation in daily weather are caused by advection alone. In tropical regions particularly in northern India during summer season local winds called ‘loot’ is the outcome of advection process.

91. Consider the following statements regarding National Payments Corporation of India (NPCI)

1. It is an umbrella organization for operating retail payments and settlement systems in India.
2. It was jointly established by Reserve Bank of India & Indian Banks’ Association (IBA).
3. It has been incorporated as a “Not for Profit Company under section 8 of the Companies Act 1956.

Which of the statements given above is/are correct?

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

Solution: D

NPCI is an umbrella organization for operating retail payments and settlement systems in India.

- It is an initiative of Reserve Bank of India (RBI) and Indian Banks’ Association (IBA).
- It has been incorporated as a “Not for Profit Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to entire banking system in India for physical as well as electronic payment and settlement systems.
• It focused on bringing innovations in the retail payment systems through the use of technology for achieving greater efficiency in operations and widening the reach of payment systems.

92. In which of the following ways the extra tropical cyclone differs from the tropical cyclone?
1. The extra tropical cyclones have a clear frontal system which is not present in the tropical cyclones.
2. The extra tropical cyclones cover a larger area and can originate only over sea.
3. The extra tropical cyclones move from west to east but tropical cyclones, move from east to west.

Select the correct answer using the code given below:
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Solution: C

• The extra tropical cyclone differs from the tropical cyclone in number of ways. The extra tropical cyclones have a clear frontal system which is not present in the tropical cyclones.
• They cover a larger area and can originate over the land and sea. Whereas the tropical cyclones originate only over the seas and on reaching the land they dissipate. The extra tropical cyclone affects a much larger area as compared to the tropical cyclone. The wind velocity in a tropical cyclone is much higher and it is more destructive. The extra tropical cyclones move from west to east but tropical cyclones, move from east to west.

93. Consider the following statements regarding Mediterranean Climate
1. It is entirely confined to the western portion of continental masses.
2. The basic cause of this type of climate is the shifting of the wind belts.
3. The Mediterranean lands receive most of their precipitation in winter.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
Mediterranean Climate

- Entirely confined to the western portion of continental masses, between 30° and 45° north and south of the equator.
- The basic cause of this type of climate is the shifting of the wind belts.
- Mediterranean Sea has the greatest extent of this type of ‘winter rain climate’, and gives rise to the name Mediterranean Climate.

Rainfall in winter with on-shore Westerlies

- The Mediterranean lands receive most of their precipitation in winter when the Westerlies shift equator wards.
- In the northern hemisphere, the prevailing on-shore Westerlies bring much cyclonic rain from the Atlantic (Typical to Mediterranean Climate).
- The rain comes in heavy showers and only on a few days with bright sunny periods between them. This is another characteristic feature of the Mediterranean winter rain.

94. Consider the following statements regarding Sardar Vallabhbhai Patel

1. He was elected as the President of Indian National Congress in Karachi session
2. On the outbreak of World War II, Patel supported Nehru’s decision to withdraw the Congress from central and provincial legislatures.

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

Solution: C

- Rashtriya Ekta Diwas was observed on 31st October across the nation. It marks the occasion of the birth anniversary of Sardar Vallabhbhai Patel.
Background:

- The government, in 2014, decided to observe Sardar Patel Jayanti Day as Ekta Diwas. This occasion provides an opportunity to re-affirm the inherent strength and resilience of the nation to withstand the threats to its unity, integrity and security.

Sardar Vallabhai Patel:

- Sardar Patel is credited with uniting all 562 princely states in pre-independent India to build the Republic of India.

Role in the Indian National Movement:

- **1917** – Elected as the Secretary of the Gujarat Sabha, the Gujarat wing of the Indian National Congress.
- **1918** – Led a massive “No Tax Campaign” that urged the farmers not to pay taxes after the British insisted on tax after the floods in Kaira. His effort to bring together the farmers of his area brought him the title of ‘Sardar’.
- **Supported the non-cooperation Movement** launched by Gandhi and Patel toured the nation with him.
- **1928** – When the lands of farmers were seized after they refused to pay the extra tax to the government, Patel helped the farmers by striking a deal between the government and farmers’ representatives.
- **1930** – Imprisoned for participating in the famous Salt Satyagraha movement initiated by Mahatma Gandhi.
- **1931** – Elected as the President of Indian National Congress in its Karachi session where the party deliberated its future path.
- On the outbreak of World War II, Patel supported Nehru’s decision to withdraw the Congress from central and provincial legislatures, contrary to Gandhi’s advice, as well as an initiative by senior leader Chakravarthi Rajagopalachari to offer Congress’s full
support to Britain if it promised Indian independence at the end of the war and installed a democratic government right away.

- Patel was also compelled to use coercion by launching ‘Operation Polo’ to liberate and integrate Hyderabad after the Nizam of Hyderabad entertained false hopes of either joining Pakistan or remaining independent.

95. Consider the following statements regarding temperature of water of the oceans

1. The rate of decrease of temperature with increasing latitude is generally 0.5°C per latitude.
2. The highest temperature is recorded at the equator.
3. The oceans in the northern hemisphere record relatively higher temperature than in the southern hemisphere.

Which of the statements given above is/are correct?

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

Solution: C

The average temperature of surface water of the oceans is about 27°C and it gradually decreases from the equator towards the poles. The rate of decrease of temperature with increasing latitude is generally 0.5°C per latitude. The average temperature is around 22°C at 20° latitudes, 14° C at 40° latitudes and 0° C near poles. The oceans in the northern hemisphere record relatively higher temperature than in the southern hemisphere. The highest temperature is not recorded at the equator but slightly towards north of it. The average annual temperatures for the northern and southern hemisphere are around 19° C and 16° C respectively. This variation is due to the unequal distribution of land and water in the northern and southern hemispheres.

Figure 13.4 shows the spatial pattern of surface temperature of the oceans.

It is a well-known fact that the maximum temperature of the oceans is always at their surfaces because they directly receive the heat from the sun and the heat is transmitted to the lower sections of the oceans through the process of convection. It results into decrease of temperature with the increasing depth, but the rate of decrease is not uniform throughout. The temperature falls very rapidly up to the depth of 200 m and thereafter, the rate of decrease of temperature is slowed down.
96. **Consider the following statements regarding Cooperative banks**

1. These are financial entities established on a co-operative basis and belonging to their members.
3. Cooperative banks are currently under the dual control of the Registrar of Cooperative Societies and RBI.

Which of the statements given above is/are correct?

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

**Solution: C**

The government will, in the upcoming Winter Session of Parliament, seek to make amendments in certain laws so as to bring the banking activities carried out by cooperative societies under the purview of the **Banking Regulation Act**.

The government is also planning to increase the amount of deposits in banks that are insured, from the current ₹1 lakh.
What are co-operative banks?

- **Co-operative banks** are financial entities established on a co-operative basis and belonging to their members. This means that the customers of a co-operative bank are also its owners.
- These banks provide a wide range of regular banking and financial services. However, there are some points where they differ from other banks.

**Structure of co-operative banks in India:**

- Broadly, co-operative banks in India are divided into **two categories – urban and rural**.
- Rural cooperative credit institutions could either be short-term or long-term in nature.
- Short-term cooperative credit institutions are further sub-divided into State Cooperative Banks, District Central Co-operative Banks, and Primary Agricultural Credit Societies.
- Long-term institutions are either State Cooperative Agriculture or Rural Development Banks (**SCARDBs**) or Primary Cooperative Agriculture and Rural Development Banks (**PCARDBs**).
- Urban Co-operative Banks (**UBBs**) are either scheduled or non-scheduled. Scheduled and non-scheduled UCBs are again of two kinds- multi-state and those operating in single state.
- Cooperative banks are currently under the dual control of the Registrar of Cooperative Societies and RBI. While the role of registrar of cooperative societies includes incorporation, registration, management, audit, supersession of board and liquidation, RBI is responsible for regulatory functions such maintaining cash reserve and capital adequacy, among others.

Who oversees these banks?

- In India, co-operative banks are registered under the **States Cooperative Societies Act**. They also come under the regulatory ambit of the Reserve Bank of India (**RBI**) under two laws, namely, the **Banking Regulations Act, 1949**, and the **Banking Laws (Co-operative Societies) Act, 1955**.
- They were brought under the RBI’s watch in 1966, a move which brought the problem of dual regulation along with it.

97. Consider the following statements regarding Tides

1. Movement of water caused by meteorological effects are called Tides.
2. The moon’s gravitational pull to a great extent and to a lesser extent the sun’s gravitational pull, are the major causes for the occurrence of tides.
3. The tidal bulges on wide continental shelves, have greater height.

Which of the statements given above is/are correct?

(a) 2 only
98. Consider the following statements regarding Globally Important Agricultural Heritage Systems (GIAHS)
1. It is an initiative started by Consultative Group on International Agricultural Research.
2. It aims to identify and dynamically conserve globally important agriculture heritage systems.

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

Solution: B
• **Globally Important Agricultural Heritage Systems (GIAHS) initiative** started by Food and Agriculture Organization (FAO) in 2002. The idea behind identifying GIAHS is to increase understanding and awareness among the public regarding sustainable agricultural practices and to conserve the economic, environmental, and socio-cultural goods and services these systems provide to communities dependent on them, particularly the small and marginal farmers, indigenous populations etc.

• The purpose of the initiative is to identify and dynamically conserve globally important agriculture heritage systems. A GIAHS is a living, evolving system of human communities in an intricate relationship with their territory, cultural or agricultural landscape or biophysical and wider social environment.

• There are **52 GIAHS sites in 21 countries** Six GIAHS sites located in China, Philippines, Tanzania, United Arab Emirates, Iran and Republic of Korea are also UNESCO World Heritage sites

99. Which of the following countries does/do border Djibouti?
1. Eritrea
2. Ethiopia
3. Somalia
4. Kenya

Select the correct answer using the code given below:

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

**Solution: D**
100. Willingdon Island is the largest artificial island in India, is located in

(a) Andhra Pradesh
(b) Daman and Diu
(c) Kerala
(d) Lakshadweep

Solution: C

- **Willingdon Island** is the largest artificial island in India, which forms part of the city of Kochi, in the state of Kerala. Much of the present Willingdon Island was claimed from the Lake of Kochi, filling in dredged soil around a previously existing, but tiny, Natural Island. Willingdon Island is significant as the home for the Port of Kochi, as well as the Kochi Naval Base (the Southern Naval Command) of the Indian Navy, Plant Quarantine station, Custom House Cochin and Central Institute of Fisheries Technology, a constituent unit of Indian Council of Agricultural Research.
Neha Singh

thnx insight nd team for all ur motivation,

Nd m a person with very weak immune system nd multiple organ dysfunctioning, prone to minor weather nd circumstances changes, facing all these tantrums since 2009, so m habitual to breaks in routine nd planning again nd again, nd dont knw whether this spiral hve END or not,,,, so i always do my best with my circumstances without any complaint, bcoz this hs became a reality of my lyf nd i cnt escape from it whether being in my hometown or in Lbasna or at any other place with any other work than study, i'll be back to slightly normal routine of study perhaps from 14 or at max 15 april,,bcoz these dayz having some neuro nd eye issues so cant read more thn 10 to 15 minute in one shot,,,,nd yes i really want to end this journey as happy as well story,, BE WITH ME TILL THE END, I REALLY NEED YOUR SUPPORT ND GUIDANCE, THNKU TEAM

Sonali Palkar

Thank you so much Sir. Your review is most important part of my preparation.

In fact, whatever positive improvements seems in me till today is only because of you team Insights. Whole team Insights are really doing great work, not only designing best test everyday to us but also pushing us towards our goal. And telling about perseverance is only because of your teaching how to stay with our goal at any situation. Proud to be an Insightian.

Thanks again. 😊

http://disq.us/p/28l4yv

Rurmita

@ insights

Thank you so much for your appreciating words .. I'm thinking to continue my dance after mains I really love to dance ...and all your suggestions is added to my list ...from Day 1 getting 46.67% to Day 30 getting 70% accuracy I really tried hard learning from my mistakes and others too..and insights your suggestions really helped me to keep me moving...😊 thank you and loads of respect to the Team and all of your selfless efforts..

RamadeviChelliah

Thank you Insights...I will recover soon...and I never want to give up my commitment and passion of my dream...I'll work with perseverance...more harder...thank you Insights for such a beautiful message today... I too saw the strong and commitment of that lady bureaucrat who wanted to do good to people in situations...It is really great right...I will never give up on my passion... insights Thank you again... I'll be good soon
Poonam yadav

I'm happy that today I got soo many questions correct. Just through logic and intuition ....n I need to put more focus on important committee s and env. Bodies ...thanks insights ....biggest advantage of Insta is that I m learning new tactics to apply in a question n get the right answer ....it's been ,,31 days of Insta n I feel so confident in attempting questions ...although I got only 8marks yesterday ....I thought that art n culture is daunting for 99% aspirants n I should not beworried about that...your advice of culture topics maps is very nice n I've downloaded some of them n would revise them daily ...also maps of national parks sanctuaries ..... thanks insights sooooooo much🙏

Runjhun

I am! Thank you for these tests. :) I get uneasy if I don’t solve them within 24 hours of being posted and making notes.

It’s reassuring that @Insights is the only constant thing in a time like this. Thank you!

http://disq.us/p/28mtksp