

1. The Fundamental Rights are enshrined in Part III of the Indian Constitution from Articles 12 to 35. With reference to the Fundamental Rights, consider the following statements:

- (1) Only the Parliament can make law for giving effect to the Fundamental Rights.
- (2) When the Fundamental rights, available against the State's action only, are violated by the private individuals, there are no constitutional remedies available.
- (3) The scope of operation of Fundamental Rights is limited by Article 31A, Article 31B and Article 31C.

Which of the statements given above are correct?

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

Answer: (d)

Explanation:

Most of the fundamental rights are directly enforceable (self-executory) while a few of them can be enforced on the basis of a law made for giving effect to them. Such a law can be made only by the Parliament and not by State Legislatures so that uniformity throughout the country is maintained (Article 35).

Hence, statement (1) is correct.

Most of the Fundamental Rights are available against the arbitrary action of the State, with a few exceptions like those against the State's action and against the action of private individuals. When the rights which are available against the State's action only are violated by the private individuals, there are no constitutional remedies **but only**

ordinary legal remedies. Hence, statement (2) is correct.

The scope of operation of Fundamental Rights is limited by Article 31A (saving of laws, providing for acquisition of estates, etc.), Article 31B (validation of certain acts and regulations included in the 9th Schedule) and Article 31C (saving of laws giving effect to certain directive principles).

Hence, statement (3) is correct.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-7; Fundamental Rights; page-7.2

2. With respect to the change in name of any State in India, consider the following statements:

- (1) A Bill contemplating the change can be introduced in the Parliament only with the prior recommendation of the President.
- (2) Before recommending the Bill, the President has to refer the same to the State Legislature concerned for expressing its views within 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

Answer: (c)

Explanation:

Article 3 of the Constitution of India authorises the Parliament to:

- (a) form a new State by separation of territory from any State or by uniting two or more States or parts of States or by uniting any territory to a part of any State,
- (b) increase the area of any State,
- (c) diminish the area of any State,
- (d) alter the boundaries of any State, and

(e) alter the name of any State.

However, Article 3 lays down **two conditions** in this regard:

- (1) A Bill contemplating the above changes can be introduced in the Parliament only with the prior recommendation of the President;
- (2) Before recommending the Bill, the President has to refer the same to the State Legislature concerned for expressing its views within a specified period.

The President (or the Parliament) is not bound by the views of the State Legislature and may either accept or reject them, even if the views are received in time. Further, it is not necessary to make a fresh reference to the State Legislature every time an amendment to the Bill is moved and accepted in the Parliament.

Hence both the statements are correct.

Source: Indian Polity- M Laxmikanth, 4th Edition Ch-5; Union and Its Territory; page- 5.2

3. Consider the following statements with reference to the Intergovernmental Panel on Climate Change (IPCC):

- (1) The IPCC was set up in 1988 by the World Meteorological Organization (WMO) and United Nations Environment Programme (UNEP).
- (2) IPCC conducts its own scientific research to find scientific basis of climate change, its impacts and future risks.

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

Answer: (a)

Explanation:

The Intergovernmental Panel on Climate Change (IPCC) has recently released a special report on the **impacts of global warming of 1.5 °C** above pre-industrial levels and related global greenhouse gas emission pathways.

IPCC is the international body for assessing the science related to climate change. The IPCC was set up in 1988 by the World Meteorological Organization (WMO) and United Nations Environment Programme (UNEP) to provide policymakers with regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation. **Hence, statement (1) is correct.**

The IPCC works by assessing published literature and it does not conduct its own scientific research. **Hence, statement (2) is incorrect.**

Ref:https://www.ipcc.ch/site/assets/uploads/2018/02/FS_what_ipcc.pdf

News:

<https://indianexpress.com/article/explained/global-warming-how-to-reach-a-1-5-degree-world-5390972/>

4. The term “White Helmets”, often seen in the news, is related to:

- (a) The United Nations' campaign for ensuring road safety across the world.
- (b) An international NGO providing humanitarian assistance to people living in war-torn areas.
- (c) A Government of India initiative to produce low cost, affordable helmets to ensure road safety.
- (d) A volunteer corps of Syrians who act as first responders in the Syrian civil war.

Answer: (d)

Explanation:

The Syrian Civil Defence, known commonly as the White Helmets, is a volunteer corps of Syrians who act as first responders in the Syrian civil war. Established in 2013, the group's charter is to carry out search-and-rescue operations to save the maximum number of lives. Inspired by a Quranic verse that says "to save a life is to save all of humanity," the group has rescued more than 60,000 people - a feat that earned them the Right to Livelihood Award, commonly known as the "Alternative Nobel Prize," in recognition for their "outstanding bravery, compassion and humanitarian engagement in rescuing civilians.

Ref:

<https://www.thehindu.com/news/international/syrian-white-helmet-members-flee-to-jordan/article24488994.ece>

<https://www.theatlantic.com/news/archive/2016/09/syria-white-helmets/502073/>

5. Which of the following are the characteristic features of Himalayan Rivers?

- (1) Super imposed, rejuvenated drainage resulting in trellis, radial and rectangular patterns.
- (2) Old rivers with graded profile, and have almost reached their base levels.
- (3) Very large basins.

Select the correct answer using the code given below:

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

Answer: (c)

Explanation:

Sl. No	Aspects	Himalayan River	Peninsular River
1.	Place of Origin	Himalayan mountain covered with glaciers	Peninsular plateau and central highland
2.	Nature of Flow	Perennial; receive water from glacier and rainfall	Seasonal; dependent on monsoon rainfall
3.	Type of Drainage	Antecedent and consequent leading to dendritic pattern in plains	Super imposed, rejuvenated resulting in trellis, radial and rectangular patterns
4.	Nature of River	Long course, flowing through the rugged mountains experiencing headward erosion and river capturing; In plains meandering and shifting of course.	Smaller, fixed course with well-adjusted valleys
5.	Catchment Area	Very large basins	Relatively smaller basin
6.	Age of the River	Young and youthful, active and	Old rivers with graded

		deepening in the valleys	profile, and have almost reached their base levels
--	--	--------------------------------	---

Hence (c) is the correct answer.

Source: INDIA: PHYSICAL ENVIRONMENT Page 29

6. Consider the following statements with reference to Volcanoes:

- (1) Composite Volcanoes are the largest of all the volcanoes on the Earth.
- (2) Shield volcanoes are mostly made up of basalt and are not steep.
- (3) Caldera is the most explosive of the Earth's volcanoes.

Which of the statements given above are correct?

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

Answer: (c)

Explanation:

Barring the basalt flows, the shield volcanoes are the largest of all the volcanoes on the Earth. Shield volcanoes are mostly made up of basalt, a type of lava that is very fluid when erupted. For this reason, these volcanoes are not steep (you can't pile up a fluid that easily runs downhill). They become explosive if somehow water gets into the vent; otherwise, they are characterised by low-explosivity. **Hence, statement (1) is incorrect and statement (2) is correct.**

Caldera is the most explosive of the Earth's volcanoes. They are usually so explosive that when they erupt they tend to collapse on themselves rather than building any tall structure. **Hence, statement (3) is correct.**

Source: Fundamentals of Physical Geography, page: 26

7. In March 1942, a Mission headed by Stafford Cripps was sent to India with constitutional proposals to seek Indian support for the war. Which of the following were the main proposals of Cripps Mission?

- (1) After the end of the war, a Constituent Assembly would be convened to frame a new Constitution and the making of the Constitution was to be solely in Indian hands.
- (2) Option was to be made available to any province to have a separate Constitution.
- (3) Free India could withdraw from the Commonwealth.

Select the correct answer using the code given below:

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

Answer: (d)

Explanation:

The Cripps proposals differed from those offered in the past in many respects—

- The making of the constitution was to be **solely in Indian hands now** (and **not "mainly"** in Indian hands - as contained in the August Offer). A concrete plan was provided for the Constituent Assembly. **Hence, statement (1) is correct.**
- Option was to be made available to any province to have a separate Constitution - a blueprint for India's partition. **Hence, statement (2) is correct.**
- Free India could withdraw from the Commonwealth. **Hence, statement (3) is correct.**

- Indians were allowed a large share in the administration in the interim period.

Source: Spectrum - A Brief History of Modern India Page 207.

8. Charles Wood prepared a despatch on an educational system for India and it is considered as the 'Magna Carta' of English Education in India. With regard to Woods Despatch, consider the following statements:

- (1) It recommended English as the medium of instruction for higher studies and vernaculars at school level.
- (2) It recommended a system of grants-in-aid to encourage private enterprise.
- (3) It recommended transfer of control of primary education to newly set up district and municipal boards.

Which of the statements given above are correct?

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

Answer: (a)

Explanation:

Woods Despatch:

- (1) It asked the Government of India to assume responsibility for education of the masses, thus repudiating the 'downward filtration theory', at least on paper.
- (2) It systematised the hierarchy from vernacular primary schools in villages at bottom, followed by Anglo-Vernacular High Schools and an affiliated college at the district level, and affiliating universities in the presidency towns of Calcutta, Bombay and Madras.

- (3) It recommended English as the medium of instruction for higher studies and vernaculars at school level.

- (4) It laid stress on female and vocational, education, and on teachers' training.

- (5) It laid down that the education imparted in government institutions should be secular.

- (6) It recommended a system of grants-in-aid to encourage private enterprise.

Hence statements (1) and (2) are correct.

Transfer of control of primary education to newly set up district and municipal boards is the recommendation of HUNTER EDUCATION COMMISSION (1882-83). **Hence, statement (3) is incorrect.**

9. Which among the following could be the reasons for the sluggish tax-to-GDP ratio in India?

- (1) Lower per capita income
- (2) Tax litigations
- (3) Tax exemptions for agricultural income
- (4) Reduction in the corporate income tax from 30% to 25%

Select the correct answer using the code given below:

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

Answer: (b)

Explanation:

Tax to gross domestic product (GDP) ratio is the ratio of taxes collected by a government and the GDP of the nation. Taxes constitute an important component of revenue and the aforesaid ratio is a key barometer that indicates the ability of the government to invest in various

development initiatives. India has had a comparatively low tax-to-GDP ratio. Some of the reasons for this sluggish tax-to-GDP ratio could be attributed to factors such as the so-called parallel economy, lower per capita income, tax litigations, tax exemptions for agricultural income and lower compliances. **Hence, statements (1), (2) and (3) are correct.** High corporate income tax rates and a narrow base distort the allocation of resources, discourage foreign investment and make tax evasion and avoidance more attractive. Therefore, Budget 2018 reduced corporate tax rate from 30% to 25% for companies with turnover of up to Rs 250 crore with an aim of broadening the tax base and improving the tax to GDP ratio. **Hence, (b) is the correct answer.**

Sources:

<https://www.livemint.com/Money/GlvXIK7F1cpYwvj57MBD5H/Impact-of-better-taxtoGDP-ratio.html>

<https://www.oecd.org/eco/surveys/INDIA-2017-OECD-economic-survey-overview.pdf>

<https://economictimes.indiatimes.com/small-biz/policy-trends/budget-2018-corporate-tax-rate-reduced-to-25-for-companies-with-turnover-of-up-to-rs-250-crore/articleshow/62738932.cms>

10. Which among the following can be the implications of increasing reverse repo rate by the Reserve Bank of India?

- (1) Appreciation of rupee
- (2) Depreciation of rupee
- (3) Reduced money supply in the market

Select the correct answer using the code given below:

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

(d) 1, 2 and 3

Answer: (b)

Explanation:

The term 'Repo' stands for 'Repurchase agreement'. Repo is form of short-term, interest-bearing and collateral-backed borrowing. Repo is basically a short-term money market instrument which is used to raise capital for the shorter-term. In Indian Banking terms, repo rate is the rate at which the Reserve Bank of India lends money to all the Commercial Banks in the country in the event of scarcity of funds. The reverse repo is the rate at which the central bank borrows money from the Commercial Banks within the country. It is a monetary policy instrument which can be used to control the money supply in the country. An increase in reverse repo rate means that the Commercial Banks will get more incentives to park their funds with the RBI, thereby **decreasing the supply of money** in the market. This may cause the **rupee to appreciate**. **Hence, statements (1) and (2) are correct.** Due to reduced money supply in the market, inflation will also come down. Increased reverse repo rate helps common man by curbing the rate of inflation. **Hence (b) is the correct answer.**

Sources: Class XII: NCERT: Introductory Macroeconomics: Chapter 3: Page No 51

<https://www.paisabazaar.com/rbi/repo-rate-and-reverse-repo-rate/>

11. 'Directive Principles of State Policy' under Part IV of the Indian Constitution, are the ideals that the State should keep in mind while formulating policies and enacting laws. With reference to Directive Principles of State Policy, consider the following statements:

- (1) Directive Principles of State Policy aim at establishing political democracy in the country.
- (2) The courts can declare a law violative of any of the Directive Principles as unconstitutional and invalid.

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

Answer: (d)

Explanation:

Directive Principles of State Policy aim at establishing social and economic democracy in the country. It is the Fundamental rights which aim at establishing political democracy in the country. **Hence, statement (1) is incorrect.**

The courts cannot declare a law violative of any of the Directive Principles as unconstitutional and invalid. However, they can uphold the validity of a law on the ground that it was enacted to give effect to a directive. **Hence, statement (2) is incorrect.**

Source: Indian Polity- M Laxmikanth, 5th Edition ch-8; DPSP; page- 8.6

12. Consider the following statements with reference to citizenship in the Indian context:

- (1) The Constitution of India contains permanent and elaborate provisions about citizenship in India.
- (2) The Constitution of India does not deal with the problem of acquisition or loss of citizenship subsequent to its commencement.

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

Answer: (b)

Explanation:

The Constitution deals with citizenship in Articles 5 to 11 under Part II. However, it contains neither any permanent nor any elaborate provisions in this regard. It only identifies the persons who became citizens of India at its commencement (i.e., on January 26, 1950). **Hence, statement 1 is incorrect.**

It does not deal with the problem of acquisition or loss of citizenship subsequent to its commencement. It empowers the Parliament to enact a law to provide for such matters and any other matter relating to citizenship. **Hence, statement 2 is correct.**

Source: Indian Polity- M Laxmikanth, 5th Edition chapter 6; Citizenship; page- 6.1

13. Consider the following statements with regard to the National Pharmaceutical Pricing Authority (NPPA):

- (1) Under the Drugs and Cosmetics Act, 1940, NPPA is responsible for the approval of new drugs, conduct of clinical trials, laying down the standards for drugs in the country.
- (2) NPPA is also entrusted with the task of recovering amounts overcharged by manufacturers for controlled drugs from the consumers.

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

Answer: (b)

Explanation:

Under the Drugs and Cosmetics Act, 1940, the **Central Drugs Standard Control Organisation (CDSCO) (and not NPPA)** is responsible for approval of new drugs, conduct of clinical trials, laying down the standards for drugs, control over the quality of imported drugs in the country. **Hence, statement (1) is incorrect.**

NPPA is an organization of the Government of India which was established, inter alia, **to fix/revise the prices of controlled bulk drugs and formulations** and to enforce prices and availability of the medicines in the country, under the Drugs (Prices Control) Order, 1995. The organization is also entrusted with the task of recovering amounts overcharged by manufacturers for the controlled drugs from the consumers. **Hence, statement (2) is correct.**

Sources:

<https://www.thehindubusinessline.com/economy/govt-to-regulate-four-more-medical-devices/article25712030.ece>
<http://www.nppaindia.nic.in/>
<https://cdscoonline.gov.in/CDSCO/homepage>

- 14.** Recently Global Nutrition Report 2018 has been released. In the context of malnutrition, the term 'Wasting' often seen in the news, can be described as
- (a) Low height for age among children.
 - (b) Low mental growth among children due to malnutrition.

- (c) Low weight for height among children.
- (d) Wastage of the demographic dividend due to malnutrition.

Answer: (c)

Explanation:

According to Global Nutrition Report 2018 published recently, India accounted for 25.5 million children who are wasted, followed by Nigeria (3.4 million) and Indonesia (3.3 million). Also, India is facing a major malnutrition crisis as it holds almost a third of the world's burden for stunting.

• **Wasting** refers to low weight-for-height where a child is thin for his/her height but not necessarily short. Also known as acute malnutrition, this carries an immediate increased risk of morbidity and mortality. Wasted children have a 5-20 times higher risk of dying from common diseases like diarrhoea or pneumonia than normally nourished children.

• **Stunting:** Stunted growth refers to low height-for-age, when a child is short for his/her age but not necessarily thin. Also known as chronic malnutrition, this carries long-term developmental risks.

Source:

<https://economictimes.indiatimes.com/news/politics-and-nation/india-has-one-third-of-worlds-stunted-children-global-nutrition-report/articleshow/66865016.cms>

- 15.** Which of the following comes under the organically formed sedimentary rocks?
- (1) Sandstone
 - (2) Coal
 - (3) Shale
 - (4) Geyserite
- Select the correct answer using the code given below:
- (a) 1, 2 and 3 only

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

Answer: (d)

Explanation:

Depending upon the mode of formation, sedimentary rocks are classified into three major groups:

- (i) **Mechanically formed** - sandstone, conglomerate, limestone, shale, loess etc.
- (ii) **Organically formed** - geysers, chalk, limestone, coal etc.
- (iii) **Chemically formed** - chert, limestone, halite, potash etc.

Hence (d) is the correct answer.

Source: Fundamentals of Physical Geography, page: 42

16. Consider the following statements with regard to Advection:

- (1) The transfer of heat through horizontal movement of air is called advection.
- (2) In middle latitudes, most of diurnal (day and night) variation in daily weather are caused by advection alone.
- (3) In Northern India during the summer season local winds called 'loo' are the outcome of advection process.

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

Answer: (d)

Explanation:

The process of vertical heating of the atmosphere is known as convection and the transfer of heat through horizontal movement of air is called advection.

Hence, statement (1) is correct.

In middle latitudes, most of diurnal (day and night) variation in daily weather are caused by advection alone. **Hence, statement (2) is correct.**

In tropical regions, particularly in Northern India, during summer season local winds called 'loo' are the outcome of advection process. **Hence, statement (3) is correct.**

Source: Fundamentals of Physical Geography, page: 80-81

17. Which of the following were the issues behind Eka Movement?

- (1) High rents - 50 per cent higher than the recorded rates.
- (2) Oppression by thikadars who were in charge of revenue collection.
- (3) Practice of share-rents.

Select the correct answer using the codes given below:

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

Answer: (d)

Explanation:

Eka Movement: Towards the end of 1921, peasant discontent resurfaced in some northern districts of the United Provinces - Hardoi, Bahraich, Sitapur. The issues involved were:

- (i) high rents - 50 per cent higher than the recorded rates;
- (ii) oppression by thikadars who were in charge of revenue collection; and
- (iii) practice of share-rents.

The meetings of the Eka or the Unity Movement involved a symbolic religious ritual in which the assembled peasants vowed that they would

- pay only the recorded rent but would pay it on time;
- not leave when evicted;

- refuse to do forced labour;
- give no help to criminals;
- abide by panchayat decisions.

The grassroots leadership of the Eka Movement came from Madari Pasi and other low-caste leaders, and many small zamindars. By March 1922, severe repression by authorities brought the movement to an end. **Hence, option (d) is the correct answer.**

Source: Spectrum - A brief History of Modern India Page 337

18. Consider the following events during pre-independence India:

- (1) Endorsement of the Delhi Pact (Gandhi-Irwin Pact)
- (2) Resolution on Fundamental Rights
- (3) Spelling out the meaning of swaraj

The events given above are features of which of the following sessions of the Indian National Congress?

- (a) Gaya session
- (b) Karachi session
- (c) Lahore session
- (d) Haripura session

Answer: (b)

Explanation:

In March 1931, a special session of the Congress was held at Karachi to endorse the Gandhi-Irwin or Delhi Pact.

Congress Resolutions at Karachi

- While disapproving of and dissociating itself from political violence, the Congress admired the "bravery" and "sacrifice" of the three martyrs i.e. Bhagat Singh, Rajguru and Sukhdev.
- The Delhi Pact was endorsed.
- The goal of Purna Swaraj was reiterated.
- Two resolutions were adopted - one on Fundamental Rights and the other

on National Economic Programme—which made the session particularly memorable.

This was the first time the Congress spelt out what swaraj would mean for the masses - "in order to end exploitation of masses, political freedom must include economic freedom of starving millions."

Hence (b) is the correct answer

Source: Spectrum - A brief History of Modern India Page 176

19. 'Inclusive Wealth Report, 2018' is prepared by the

- (a) UN Environment Programme
- (b) International Monetary Fund
- (c) International Bank for Reconstruction and Development
- (d) Organization for Economic Cooperation and Development

Answer: (a)

Explanation:

The UN Environment Programme (UNEP, or UN Environment) and partners released preliminary findings from the 'Inclusive Wealth Report 2018' that aims to evaluate and report on a country's wealth and well-being. The Inclusive Wealth Report is a biennial report that ranks 140 countries using the Inclusive Wealth Index, a tool that assesses a country's ability to look after its wealth in a way that is sustainable and safeguards its future generations. The top ten performers on the basis of per capita inclusive wealth for 1992-2014 are the Republic of Korea, Singapore, Malta, Latvia, Ireland, Moldova, Estonia, Mauritius, Lithuania and Portugal

Source: Vajiram and Ravi: Current Affairs for November 2018: Page No 67

20. Consider the following statements with reference to the Ombudsman scheme for NBFCs:

- (1) The scheme will provide cost-free and expeditious complaint redressal mechanism relating to deficiency in services by non-banking financial companies covered under the scheme.
- (2) The Central government will appoint joint secretary level officers to be known as Ombudsman to carry out the functions and the appointment will be for a period of not exceeding three years at a time.
- (3) The offices of the NBFC ombudsmen will function at four metro centres; Chennai, Kolkata, Mumbai and New Delhi.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

The ombudsmen scheme for NBFCs will provide cost-free and expeditious complaint redressal mechanism relating to deficiency in services by non-banking financial companies covered under the scheme. **Hence, statement (1) is correct.**

The Reserve Bank may appoint one or more of its officers in the rank of not less than General Manager to be known as Ombudsman to carry out the functions. The appointment of Ombudsman may be made for a period not exceeding three years at a time. **Hence, statement (2) is incorrect.**

The Scheme provides for an Appellate mechanism under which the complainant NBFC has the option to appeal against the decision of the Ombudsman before the Appellate Authority. The offices of the NBFC ombudsmen will function at four metro centres; Chennai, Kolkata, Mumbai and New Delhi. **Hence, statement (3) is correct.**

Value Addition:

The NBFC Ombudsman does not charge any fee for filing and resolving customer's complaints. It will be the obligation of NBFC concerned to implement settlement arrived with complainant or Award passed by Ombudsman when it becomes final and send report in this regard to the RBI within 15 days of award becoming final.

Source: Vajiram Indian Economy 2019: Chapter 4 Money and Banking: Page No 31-32

<https://economictimes.indiatimes.com/industry/banking/finance/rbi-launches-ombudsman-scheme-for-nbfc/articleshow/63049092.cms>

21. Consider the following statements with reference to the Pitt's India Act of 1784:

- (1) It prohibited the servants of the Company from engaging in any private trade or accepting presents or bribes from the 'natives'.
- (2) It distinguished between the commercial and political functions of the Company.
- (3) The British Government was given the supreme control over Company's affairs and its administration in India

Which of the statements given above are correct?

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

(d) 1, 2 and 3

Answer: (c)

Explanation:

The main **features of Pitt's India Act of 1784 includes**

1. It distinguished between the commercial and political functions of the Company.
2. It allowed the Court of Directors to manage the commercial affairs but created a new body called Board of Control to manage the political affairs. Thus, it established a system of double government.
3. It empowered the Board of Control to supervise and direct all operations of the civil and military government or revenues of the British possessions in India.

Thus, the act was significant for two reasons: first, the Company's territories in India were for the first time called the 'British possessions in India'; and second, the British Government was given the supreme control over Company's affairs and its administration in India. **Hence, statements (2) and (3) are correct.**

Statement (1) is incorrect as it was the feature of Regulating Act of 1773.

Source: Indian Polity- M Laxmikanth, 5th Edition ch-1; Historical Background; page- 1.3

22. Consider the following statements with reference to "writs":

- (1) The Supreme Court can issue writs for the enforcement of fundamental rights as well as for any other purpose.
- (2) The High Court can issue writs against a person residing or against a government or authority

located within its territorial jurisdiction only.

- (3) The writ of habeas corpus can be issued against both public authorities as well as private individuals.

Which of the statements given above are correct?

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

Answer: (c)

Explanation:

The Supreme Court can issue writs only for the enforcement of fundamental rights whereas a High Court can issue writs not only for the enforcement of Fundamental Rights but also for any other purpose. The expression 'for any other purpose' refers to the enforcement of an ordinary legal right. Thus, the writ jurisdiction of the Supreme Court, in this respect, is narrower than that of a High Court.

Hence, statement (1) is incorrect.

The Supreme Court can issue writs against a person or government throughout the territory of India whereas a high court can issue writs against a person residing or against a government or authority located within its territorial jurisdiction only **or outside its territorial jurisdiction only if the cause of action arises within its territorial jurisdiction.**

Hence, statement (2) is correct.

The writ of habeas corpus can be issued against both public authorities as well as private individuals. The writ, on the other hand, is not issued where the (a) detention is lawful, (b) the proceeding is for contempt of a legislature or a court, (c) detention is by a competent court, and (d) detention is outside the jurisdiction of the court. **Hence, statement (3) is correct.**

Source - Indian Polity- M Laxmikanth, 4th Edition ch-7; Fundamental Rights; page- 7.18

23. Consider the following statements with reference to the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC):

- (1) BIMSTEC was established in 1997 on the basis of the Bangkok Declaration.
- (2) The fourth BIMSTEC summit was recently held in Goa.
- (3) It has a permanent Secretariat at Dhaka.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation:

BIMSTEC was established on 6th June 1997 through the Bangkok Declaration. Recently the fourth summit of BIMSTEC was held in Kathmandu, Nepal and decision has been taken on drafting a new charter for BIMSTEC. **Hence, statement (1) is correct and statement (2) is incorrect.**

BIMSTEC Permanent Secretariat is at Dhaka which was opened in 2014 and India provides 33% (65% of region's population) of its expenditure. **Hence, statement (3) is correct.**

Ref:

<https://www.thehindu.com/opinion/op-ed/green-shoots-of-revival/article24857894.ece>

24. Consider the following statements with reference to Brow-antlered deer which was in news recently:

- (1) It is the state animal of Manipur.
- (2) It enjoys the same level of protection as that of Clouded Leopard under the Wildlife (Protection) Act, 1972.

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

Answer: (c)

Explanation:

Brow-antlered deer is the state animal of Manipur. **Hence, statement (1) is correct.** Both Brow-antlered deer and Clouded Leopard are given protection under Schedule-1 of the Wildlife (Protection) Act, 1972. Schedule 1 provides absolute protection and offences under these are prescribed the highest penalties. Also Brow-antlered deer has Endangered status under the IUCN Red list. **Hence, statement (2) is correct.**

Recently, there was a tug of war between the State government, activists and local residents for finding a second home for the deer.

Source

<https://www.thehindu.com/sci-tech/energy-and-environment/in-search-of-a-second-home-for-manipurs-brow-antlered-deer/article24843987.ece>

25. Consider the following statements with reference to the tributaries of Indus River System:

- (1) Tributaries such as Shyok, Gilgit join the left bank of the Indus.
- (2) The Jhelum, an important tributary of the Indus, rises from west of the Rohtang

pass in the Kullu hills of Himachal Pradesh.

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

Answer: (d)

Explanation:

Indus originates from a glacier near Bokhar Chu in the Tibetan region at an altitude of 4,164 m in the Kailash Mountain range. After flowing in the northwest direction between the Ladakh and Zaskar ranges, it passes through Ladakh and Baltistan. The Indus receives a number of Himalayan tributaries such as the Shyok, the Gilgit, the Zaskar, the Hunza, the Nubra, the Shigar, the Gasting and the Dras which joins the right bank of Indus. **Hence, statement (1) is incorrect.**

The Jhelum, an important tributary of the Indus, rises from a spring at Verinag situated at the foot of the Pir Panjal in the south-eastern part of the valley of Kashmir. It flows through Srinagar and the Wular lake before entering Pakistan through a deep narrow gorge. **Hence, statement (2) is incorrect.**

It is the 'Ravi', another important tributary of the Indus, which rises west of the Rohtang pass in the Kullu hills of Himachal Pradesh and flows through the Chamba valley of the state.

Source: INDIA: PHYSICAL ENVIRONMENT Page 25

26. Match the following passes with the mountain range they are situated in:

	Passes		Mountain Range
A.	Zoji La	1.	Ladakh Range

B.	Banihal	2.	Zaskar
C.	Photu La	3.	Pir Panjal
D.	Khardung La	4.	Great Himalaya

Codes

	A	B	C	D
(a)	4	3	2	1
(b)	1	2	3	4
(c)	1	4	2	3
(d)	2	3	1	4

Answer: (a)

Explanation:

Passes Mountain Range

Zoji La - Great Himalayas

Banihal - Pir Panjal

Photu La - Zaskar

Khardung La - Ladakh range.

Source - INDIA : PHYSICAL ENVIRONMENT Page 11

27. Match the following pairs:

	Newspaper		Journalist
A.	Maharatta	1.	G. Subramaniya Iyer
B.	Swadesamitran	2.	Bal Gangadhar Tilak
C.	Voice of India	3.	Gopal Krishna Gokhale
D.	Sudhakar	4.	Dadabhai Naoroji

Codes

	A	B	C	D
(a)	1	2	3	4
(b)	2	1	4	3
(c)	2	3	4	1
(d)	2	1	3	4

Answer: (b)

Explanation:

Newspaper Journalist

1. Maharatta A. Balagangadhar Tilak

2. Swadesamitran B. G. Subramaniya Aiyer

3. Voice of India C. Dadabhai Naoroji
4. Sudharak D. Gopal Krishna Gokhale

Additional information:

Many newspapers emerged under distinguished and fearless journalists. These included - The Hindu and Swadesamitran under G. Subramaniya Aiyar, The Bengalee under Surendranath Banerjee, Voice of India under Dadabhai Naoroji, Amrita Bazar Patrika under Sisir Kumar Ghosh and Motilal Ghosh, Indian Mirror under N.N. Sen, Kesari (in Marathi) and Maharatta (in English) under Balgangadhar Tilak, Sudharak under Gopal Krishna Gokhale, and Hindustan and Advocate under G.P. Verma

Source: Spectrum - A brief History of Modern India Page 285

28. M. K. Gandhi issued a manifesto in March 1920, announcing his doctrine of non-violent Non-Cooperation Movement. With reference to the Non-Cooperation Movement consider the following statements:

- (1) C.R. Das moved the main resolution on non-cooperation at the annual session of the Congress in Nagpur.
- (2) Lokmanya Tilak organised Ganapati and Shivaji festivals to arouse patriotic feelings.
- (3) Subhash Chandra Bose supported the movement and resigned from the civil service.

Which of the statements given above are correct?

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

Answer: (b)

Explanation:

C.R. Das moved the main resolution on non-cooperation in the annual session of the Congress in Nagpur in 1920 and played a major role in promoting the movement. **Hence, statement (1) is correct.**

Lokmanya Tilak spread the message of Swadeshi to Poona and Bombay and organised Ganapati and Shivaji festivals to arouse patriotic feelings. He stressed that the aim of swadeshi, boycott and national education was attainment of swaraj. The statement given was related to Swadeshi movement not Non-Cooperation Movement. **Hence, statement (2) is incorrect.**

Subhash Chandra Bose supported the movement and resigned from the civil service. **Hence, statement (3) is correct.**

Source: Spectrum - A brief History of Modern India Page 359.

29. Consider the following statements with reference to inflation:

- (1) Reflation is a deliberate policy adopted by the government and monetary authorities to counter deflationary situation.
- (2) Stagflation is a phenomenon which is characterized by the rise in price for a prolonged period of time and relatively low unemployment.

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

Answer: (a)

Explanation:

Inflation means rising prices of goods and services. While this happens, prices of some goods may be rising while those of other goods may not be rising. Inflation manifests itself in various forms from time to time depending upon causal factors, intensity and the kind of sectors it is related to.

When prices are gently rising, it is referred as Creeping Inflation.

Reflation is a deliberate policy adopted by the government and monetary authorities to counter deflationary situation. This is done by higher public expenditure, tax cuts, interest rate reduction, etc. **Hence, statement (1) is correct.**

Stagflation is a typical situation in which inflation coexists with slowdown and unemployment. It is essentially a combination of high inflation and low growth. Chronic Inflation is a phenomenon which is characterized by the rise in price for a prolonged period of time. **Hence, statement (2) is incorrect.**

Source: Vajiram Indian Economy 2019: Chapter 5: Inflation: Page No 48-49.

30. Consider the following statements with reference to the Exchange Traded Funds (ETFs):

- (1) They are mutual funds listed and traded on stock exchanges like shares.
- (2) They can be bought and sold at any time but cannot be traded in the secondary market.

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

Answer: (a)

Explanation:

The Exchange Traded Funds (ETFs) are mutual funds listed and traded on stock exchanges like shares. These mutual funds primarily track the price of an asset like stock, gold etc. **Hence, statement (1) is correct.**

They can be bought and sold at any time and can be traded in secondary market. In an ETF, one can buy and sell units at prevailing market price on a real time basis during market hours. The price of an ETF's shares will change throughout the day as they are bought and sold. The largest ETFs typically have higher average daily volume and lower fees than mutual fund shares which makes them an attractive alternative for individual investors. **Hence, statement (2) is incorrect.**

Source - Vajiram: Indian Economy 2019: Chapter 10: Page No 117.

<https://www.thehindubusinessline.com/opinion/columns/all-you-wanted-to-know-about-exchange-traded-funds/article9957174.ece>

31. With reference to Preamble, consider the following statements:

- (1) The Indian Constitution was the first to begin with a Preamble.
- (2) The Preamble to the Indian Constitution is based on the 'Objectives Resolution', drafted and moved by Motilal Nehru.
- (3) The Preamble reveals the source of authority of the Constitution.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation:

The American Constitution was the first to begin with a Preamble. **Hence, statement (1) is incorrect.**

The Preamble to the Indian Constitution is based on the 'Objectives Resolution', drafted and moved by Pandit Jawaharlal Nehru, and adopted by the Constituent Assembly. **Hence, statement (2) is incorrect.**

The Preamble reveals four ingredients or components:

1. Source of authority of the Constitution: The Preamble states that the Constitution derives its authority from the people of India.
2. Nature of Indian State: It declares India to be a sovereign, socialist, secular democratic and republican polity.
3. Objectives of the Constitution: It specifies justice, liberty, equality and fraternity as the objectives.
4. Date of adoption of the Constitution: It stipulates November 26, 1949 as the date.

Hence, statement (3) is correct.

Source: Indian Polity - M Laxmikanth, 4th Edition ch-4; Preamble of the Constitution; page- 4.1

32. With reference to the Speaker of Lok Sabha, consider the following statements:

- (1) The Speaker of Lok Sabha is provided with a security of tenure.
- (2) Whenever the Speaker is appointed as the member of a parliamentary committee, he automatically becomes its Chairman.
- (3) The Speaker of the Lok Sabha derives his powers and duties from Constitution of India only.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

The Speaker of the Lok Sabha is provided with a security of tenure. He can be removed only by a resolution passed by the Lok Sabha by an absolute majority (ie, a majority of the total members of the House) and not by an ordinary majority (ie, a majority of the members present and voting in the House). **Hence, statement (1) is correct.**

The Deputy Speaker has one special privilege, that is, whenever he is appointed as a member of a parliamentary committee, he automatically becomes its Chairman. The Speaker appoints the Chairman of all the parliamentary committees of the Lok Sabha and supervises their functioning. He himself of the Chairman of the Business Advisory Committee, the Rules Committee and the General Purpose Committee. **Hence, statement (2) is incorrect.**

The Speaker of the Lok Sabha derives his powers and duties from three sources, that is, the Constitution of India, the Rules of Procedure and Conduct of Business of Lok Sabha, and Parliamentary Conventions (residuary powers that are unwritten or unspecified in the Rules). **Hence, statement (3) is incorrect.**

Source - Indian Polity- M Laxmikanth, 4th Edition ch-22; Parliament; page- 22.7

33. Consider the following statements with reference to S-400 Triumf Air Defence System:

- (1) It is an air defence missile system developed by Russia.
- (2) India will be the first foreign country to seal a government - to - government deal to procure this lethal missile system.

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

Answer: (a)

Explanation:

The S-400 Triumph is an air defence missile system developed by Almaz Central Design Bureau of Russia. The new system replaced the S-300P and S-200 air defence systems of the Russian Army. The Russian-built S-400 Triumf - identified by NATO as the SA-21 Growler - is the world's most dangerous operationally deployed modern long-range surface-to-air missile system.

Hence, statement (1) is correct.

China was the first foreign country to seal a government-to-government deal with Russia to procure this lethal missile system in 2014. India is yet to procure S-400 Triumf missile system from Russia.

Hence statement (2) is incorrect.

Source: Vajiram and Ravi current affairs magazine October

<https://www.thehindu.com/opinion/editorial/22-on-india-us-defence-relationship/article24896848.ece>

34. Which among the following pairs are correctly matched?

	Island	:	State/UT
1.	Ghoramara	:	West Bengal
2.	Minicoy	:	Lakshadweep

3.	Sagar	:	Odisha
4.	Smith	:	Andaman

Select the correct answer using the code given below:

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

Answer: (c)

Explanation:

Ghoramara - West Bengal

Minicoy - Lakshadweep

Sagar - West Bengal

Smith - Andaman

Recently, a report released by the National Centre for Coastal Research (NCCR), under the Ministry of Earth Sciences, said West Bengal recorded the maximum erosion of 63%, followed by Puducherry 57%, Kerala 45%, and Tamil Nadu 41%. Sagar, the biggest island of the Sunderbans archipelago is facing severe erosion on its western and south eastern parts. Islands like Ghoramara and Mousuni are also facing erosion. The same trend has been observed at Jambudweep Island and Henry Island in the Sunderbans.

NITI Aayog has begun the preparatory process for a Concept Development Plan and detailed Master Plan for the holistic development of four islands (Ross & Smith Island, Long Island, Avis Island and Little Andaman) in Andaman & Nicobar Islands

Source:

<https://www.thehindu.com/sci-tech/energy-and-environment/west-bengal-where-erosion-leads-to-land-loss/article24842375.ece>

35. Consider the following statements with reference to Plate Boundaries:

- (1) New crust is generated in Divergent Boundaries.

- (2) In Convergent Boundaries, the crust is destroyed as one plate dived under another.
- (3) Mid-Atlantic Ridge is an example of Convergent Boundaries.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

In Divergent Boundaries, new crust is generated as the plates pull away from each other. The sites where the plates move away from each other are called spreading sites. **Hence, statement (1) is correct.**

In Convergent Boundaries, the crust is destroyed as one plate dives under another. The location where sinking of a plate occurs is called a subduction zone.

Hence statement (2) is correct.

The Mid-Atlantic Ridge is the best-known example of divergent boundaries. At this, the American Plate(s) is/are separated from the Eurasian and African Plates.

Hence, statement (3) is incorrect.

Source: Fundamentals of Physical Geography, page: 36

36. Consider the following statements with reference to Coastal Plains:

- (1) The western coastal plains are an example of submerged coastal plain.
- (2) The rivers flowing through western coastal plains do not form any delta.
- (3) The Eastern coastal plain is a narrow belt and provides natural conditions for the development of ports and harbours.

- (4) 'Kayals' are a distinguishing feature of the Eastern coastal plain.

Which of the statements given above are correct?

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

Answer: (a)

Explanation:

The western coastal plains are an example of submerged coastal plain. Because of this submergence it is a narrow belt and provides natural conditions for the development of ports and harbours. Kandla, Mazagaon, JLN port Navha Sheva, Marmagao, Mangalore, Cochin, etc. are some of the important natural ports located along the west coast. Eastern coastal plain is broader and is an example of an emergent coast. Because of its emergent nature, it has less number of ports and harbours. The continental shelf extends up to 500 km into the sea, which makes it difficult for the development of good ports and harbours. **Hence, statement (1) is correct and statement (3) is incorrect.**

The western coastal plains are narrow in the middle and get broader towards north and south. The rivers flowing through this coastal plain do not form any delta.

Hence, statement (2) is correct.

The Malabar coast which is in the western coastal plain has got certain distinguishing features in the form of 'Kayals' (backwaters), which are used for fishing, inland navigation and also due to its special attraction for tourists. **Hence, statement (4) is incorrect.**

Source - India: Physical Environment, Page 18

37. With reference to Neolithic culture, consider the following statements:

- (1) Practice of agriculture started during this period.
- (2) This is the period when copper and bronze came to be used.
- (3) The Harappan culture is considered as a part of Neolithic culture.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

A remarkable progress is noticed in human civilization in the Neolithic Age. It is approximately dated from 6000 B.C to 4000 B.C. Neolithic remains are found in various parts of India. The chief characteristic features of the Neolithic culture are - the practice of agriculture, domestication of animals, polishing of stone tools and the manufacture of pottery. In fact, the cultivation of plants and domestication of animals led to the emergence of village communities based on sedentary life. **Hence, statement (1) is correct.**

The Neolithic period is followed by Chalcolithic (copper-stone) period when copper and bronze came to be used. Generally, Chalcolithic cultures had grown in river valleys. Most importantly, the Harappan culture is considered as a part of Chalcolithic culture. **Hence 2nd and 3rd statements are incorrect.**

Source - Tamil Nadu Standard XI – History (Lesson 2 Pre-Historic India And The Harappan Culture page: 15)

- 38.** Consider the following statements about the religious beliefs of the Harappan culture:

- (1) The Harappans did not believe in ghosts and evil forces.
- (2) Linga worship was prevalent in Harappan culture.
- (3) Trees and animals were worshipped by the Harappans.

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

Answer: (c)

Explanation:

Religious beliefs of Harappan culture

From the seals, terracotta figurines and copper tablets we get an idea of the religious life of the Harappans. The main features are:

- The chief male deity was Pasupati, (proto-Siva)
- The chief female deity was the Mother Goddess represented in terracotta figurines.
- In latter times, Linga worship was prevalent.
- Trees and animals were also worshipped by Harappans. **Hence, statements (2) and (3) are correct.**
- They believed in ghosts and evil forces and used amulets as protection against them. **Hence, statement (1) is incorrect.**

Source: Tamil Nadu Standard XI – History (Lesson 2 Pre-Historic India and the Harappan Culture page: 23)

- 39.** Consider the following statements with reference to the Market Stabilization scheme (MSS):
- (1) It is a monetary policy intervention by the RBI to withdraw excess liquidity by

selling government securities in the economy.

- (2) The amount raised under the MSS gets credited to the Government Account and is utilised to fund its expenditures.

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

Answer: (a)

Explanation:

Market Stabilization scheme (MSS) is a monetary policy intervention by the RBI to withdraw excess liquidity (or money supply) by selling government securities in the economy. **Hence, statement (1) is correct.** The amount raised under the MSS does not get credited to the Government Account but is maintained in a separate cash account with the RBI and are used only for the purpose of redemption/buy back of Treasury-Bills/Dated Securities issued under the scheme. **Hence, statement (2) is incorrect.** The Reserve Bank of India initiated the MSS scheme in 2004. To control the surge of US dollars in the Indian market, the RBI started buying US dollars while pumping in rupee. This eventually led to over-supply of the domestic currency raising inflationary expectations. MSS was introduced to mop up this excess liquidity. MSS bonds have a fixed tenure and earn returns.

Ref:

[http://www.arthapedia.in/index.php?title=Market Stabilization Scheme \(MS S\)](http://www.arthapedia.in/index.php?title=Market%20Stabilization%20Scheme%20(MSS))

40. The term angel investor means?
- (a) An investor providing short-term capital to industries.

- (b) An investor who provides funds to replacement and renovation of industries.
- (c) Individual investors who are willing to buy government securities in the money market.
- (d) An investor providing start-up capital, usually for the long-term, to new entrepreneurs.

Answer: (d)

Explanation:

Angel investors invest in **small startups or entrepreneurs**. Often, angel investors are among an entrepreneur's family and friends. The capital angel investors provide may be a one-time investment to help the business propel or an ongoing injection of money to support and carry the company through its difficult early stages. Angel investors are also called informal investors, angel funders, private investors, seed investors or business angels. These are affluent individuals who inject capital for startups in exchange for ownership equity or convertible debt. Some angel investors invest through crowd funding platforms online or build angel investor networks to pool in capital.

Source

<https://www.investopedia.com/terms/a/angelinvestor.asp>

41. Consider the following statements with reference to the Financial Bills in India:
- (1) It can be introduced only in the Lok Sabha and not in the Rajya Sabha.
 - (2) It cannot be rejected or amended by the Rajya Sabha.
 - (3) In case of a disagreement between the two Houses

over such a Bill, the President can summon a joint sitting of the two Houses to resolve the deadlock.

Which of the statements given above are correct?

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

Answer: (b)

Explanation:

Under Article 117(1), a Financial Bill is a Bill that contains not only any or all the matters mentioned in Article 110, but also other matters of general legislation. It can be introduced only in the Lok Sabha and not in the Rajya Sabha, and it can be introduced only on the recommendation of the President.

Hence, statement (1) is correct.

Financial Bills can be either rejected or amended by the Rajya Sabha (except that an amendment other than for reduction or abolition of a tax cannot be moved in either House without the recommendation of the President).

Hence, statement (2) is incorrect.

In case of a disagreement between the two Houses over such a bill, the President can summon a joint sitting of the two Houses to resolve the deadlock. When the Bill is presented to the President, he can either give his assent to the Bill or withhold his assent to the Bill or return the Bill for reconsideration of both the Houses. **Hence, statement (3) is correct.**

Source - Indian Polity- M Laxmikanth, 4th Edition ch-22; Parliament; page-22.20

42. With reference to Appeal by Special Leave, consider the following statements:

(1) The Supreme Court of India is authorised to grant, at its discretion, special leave to appeal from any judgement passed by any court or tribunal in the country.

(2) Special Leave may be related to any matter - constitutional, civil, criminal, income tax, labour, revenue, advocates, etc.

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

Answer: (b)

Explanation:

The Supreme Court is authorised to grant in its discretion special leave to appeal from any judgement in any matter passed by any court or tribunal in the country except military tribunal and court martial. **Hence, statement (1) is incorrect.**

Appeal by Special Leave contains the four aspects as under:

(i) It is a discretionary power and hence, cannot be claimed as a matter of right.

(ii) It can be granted in any judgement whether final or interlocutory.

(iii) It may be related to any matter - constitutional, civil, criminal, income tax, labour, revenue, advocates, etc.

(iv) It can be granted against any court or tribunal and not necessarily against a high court (except a military court).

Hence, statement (2) is correct.

Source - Indian Polity- M Laxmikanth, 4th Edition ch-25; Supreme Court; page- 25.6

43. 'Druzhiba-III' exercise, recently in news, was held between which of the following countries?

- (a) US and UAE
- (b) India and Sri Lanka
- (c) Pakistan and Russia
- (d) Indian, Brazil and South Africa

Answer: (c)

Explanation:

Druzhba is a military exercise between Russia and Pakistan which was started in 2016. The 3rd edition of the Pakistan-Russia Joint Training Exercise 'Druzhba-III' was held at the National Counter-Terrorism Centre in Pabbi, a Tehsil of Khyber Pakhtunkhwa's Nowshera District in 2018. Druzhba is a Russian word which means Friendship. **Hence (c) is the correct answer.**

Source - Vajiram and Ravi current affairs magazine November

44. Consider the following statements with reference to Geographical Indication (GI):

- (1) It is used for products that have a specific geographical origin and possess qualities or a reputation that are due to that origin.
- (2) At the international level, it is governed by WTO's Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS).
- (3) Geographical Indications are typically used for agricultural products, foodstuffs and handicrafts only.

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

Answer: (b)

Explanation:

Recently Bihar's Shahi Litchi and Alphonso Mango of Maharashtra have been registered as Geographical Indications (GI). A Geographical Indication or a GI is an indication used on products that have a specific geographical origin and possess qualities or a reputation that is/are due to that origin. It conveys an assurance of quality and distinctiveness which is essentially attributable to its origin in that defined geographical locality. The recently launched tagline for GI in India is Invaluable Treasures of Incredible India.

Hence, statement (1) is correct.

At the international level, it is governed by WTO's Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS). **Hence, statement (2) is correct.**

Geographical Indications are typically used for agricultural products, foodstuffs, wine and spirit drinks, handicrafts, and industrial products. **Hence, statement (3) is incorrect.**

Source - Vajiram and Ravi current affairs magazine October +

https://www.wipo.int/geo_indications/en/faq_geographicalindications.html

45. Consider the following statements with reference to the natural vegetation in India:

- (1) The Himalayan ranges show a succession of vegetation from the tropical to the tundra.
- (2) Deciduous forests are found in the foothills of the Himalayas.
- (3) Lakshadweep has zero per cent forest area.

Which of the statements given above are correct?

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

(d) 1, 2 and 3

Answer: (d)

Explanation:

The Himalayan ranges show a succession of vegetation from the tropical to the tundra, which changes with the altitude. **Hence, statement (1) is correct.**

Deciduous forests are found in the foothills of the Himalayas. It is succeeded by the wet temperate type of forests between an altitude of 1,000-2,000 m. **Hence, statement (2) is correct.**

The forest area is the area notified and recorded as the forest land irrespective of the existence of trees, while the actual forest cover is the area occupied by forests with canopy. The former is based on the records of the State Revenue Department, while the latter is based on aerial photographs and satellite imageries. And Lakshadweep has zero per cent forest area. **Hence, statement (3) is correct.**

Source - India : Physical Environment, Page 60

46. Consider the following pairs:

	Classification of Himalayas		Special Feature
1.	Sikkim Himalayas	:	Duar formations
2.	Arunachal Himalayas	:	Dun formations
3.	Himachal Himalayas	:	Fast flowing rivers
4.	Kashmir Himalayas	:	Karewa formation

Which of the pairs given above are correctly matched?

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

Answer: (d)

Explanation:

Classification of Himalayas Special Feature

1. Himachal Himalayas: Dun formations
2. Kashmir Himalayas: Karewa formations
3. Sikkim Himalayas: Duar formations
4. Arunachal Himalayas: Fast flowing rivers

The Himachal Himalayas: The two distinguishing features of this region from the point of view of physiography are the 'Shiwalik' and 'Dun formations'. Some important duns located in this region are the Chandigarh-Kalka dun, Nalagarh dun, Dehra Dun, Harike dun and the Kota dun, etc. Dehra Dun is the largest of all the duns with an approximate length of 35-45 km and a width of 22-25 km.

Kashmir Himalayas: The Kashmir Himalayas are famous for Karewa formations, which are useful for the cultivation of Zafran, a local variety of saffron. Karewas are the thick deposits of glacial clay and other materials embedded with moraines.

Sikkim Himalayas: As compared to the other sections of the Himalayas, these along with the Arunachal Himalayas are conspicuous by the absence of the Shiwalik formations. In place of the Shiwaliks here, the 'duar formations' are important, which have also been used for the development of tea gardens.

The Arunachal Himalayas: These extend from the east of the Bhutan Himalayas up to the Diphu pass in the east. The general direction of the mountain range is from southwest to northeast. Some of the important mountain peaks of the region are Kangtu and Namcha Barwa. These ranges are dissected by fast-flowing rivers from the north to the south, forming deep gorges. Bhramaputra flows through a deep gorge after crossing Namcha Barwa.

Source - India: Physical Environment, Page 11

47. Consider the following pairs:

	Architectural terms	:	Special Features
1.	Harmika	:	Rectangular or square hall in front of sanctuary or main temple
2.	Chaitya	:	Place of congregation and worship
3.	Panchayatan	:	Main temple surrounded by four sub-shrines in each corner
4.	Jagmohan	:	Small square fencing about the <i>anda</i> or semi-circular dome of Stupa

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

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

Answer: (b)

Explanation:

Term Description

- 1. Harmika: Small square fencing about the *anda* or semi-circular dome of Stupa
- 2. Chaitya: Place of congregation and worship
- 3. Panchayatan: Main temple surrounded by four sub-shrines in each corner
- 4. Jagmohan: Rectangular or square hall in front of sanctuary or main temple

Source: An introduction to Indian Art, Class XI Page: 127

48. With reference to Paintings in Upper Palaeolithic period, consider the following statements:

- (1) In India, the earliest paintings have been reported from the Upper Palaeolithic period.
- (2) The paintings of the Upper Palaeolithic period are linear representations.

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

Answer: (c)

Explanation:

Prehistoric paintings have been found in many parts of the world. We do not really know if Lower Palaeolithic people ever produced any art objects. But by the Upper Palaeolithic times we see a proliferation of artistic activities. In India the earliest paintings have been reported from the Upper Palaeolithic times.

Hence, statement (1) is correct.

The paintings of the Upper Palaeolithic phase are linear representations, in green and dark red, of huge animal figures, such as bisons, elephants, tigers, rhinos and boars besides stick-like human figures. **Hence, statement (2) is correct.**

Source - An introduction to Indian Art, Class XI Page: 1 and 3

49. Consider the following statements with reference to the Unified Payment Interface (UPI):

- (1) It is a single-window mobile payment system developed by the National Payments Corporation of India (NPCI).

- (2) It is built over the IMPS infrastructure and allows a customer to pay directly from a bank account to different merchants, both online and offline
- (3) Per transaction limit is Rs. 1 lakh and maximum number of transactions is 20 in 24 hours.

Which of the statements given above is/are incorrect?

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

Answer: (c)

Explanation:

The Unified Payment Interface is a real-time payment system, developed by National Payments Corporation of India facilitating inter-bank transactions. It is designed to enable peer-to-peer inter-bank transfers through a single two-click factor authentication process. The interface is regulated by the Reserve Bank of India (RBI), India's central bank. UPI allows a customer to pay directly from a bank account to different merchants, both online and offline, without the hassle of typing credit card details, IFSC code, or net banking/wallet passwords. The system is said to be a safe and secure method of transferring money between two parties, and cuts out the need to transact with physical cash or through a bank. **Hence statement (2) is correct.** The per transaction limit is Rs. 1 lakh and maximum number of transactions is 10 in 24 hours. Earlier, the limit was 20 transactions per day, but after the revision, it has now been capped at 10. **Hence, statement (3) is incorrect.**

Source:

<https://www.thehindu.com/business/E>

[economy/What-is-Unified-Payment-Interface/article14593189.ece](https://www.investopedia.com/terms/u/unified-payment-interface-upi.asp)

<https://www.investopedia.com/terms/u/unified-payment-interface-upi.asp>

50. Which of the following categories will be entertained as Public Interest Litigation?

- (1) Petitions for early hearing of cases pending in High Courts and Subordinate Courts.
 (2) Admission to medical and other educational institutions.
 (3) Petitions pertaining to environmental pollution, disturbance of ecological balance.

Select the correct answer using the code given below:

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

Answer: (c)

Explanation:

The cases falling under the following categories **will not be entertained as PIL:**

1. Landlord-tenant matters
2. Service matter and those pertaining to pension and gratuity
3. Complaints against Central/ State Government departments and Local Bodies except those 10 specific cases allowed under PIL.
4. Admission to medical and other educational institutions
5. Petitions for early hearing of cases pending in High Courts and Subordinate Courts

Hence statements (1) and (2) are incorrect.

Petitions pertaining to environmental pollution, disturbance of ecological balance, drugs, food adulteration, maintenance of heritage and culture,

antiques, forest and wildlife and other matters of public importance. **Hence, statement (3) is correct.**

Source - Ref: Indian Polity- M Laxmikanth, 5th Edition ch-29, Public Interest Litigation

51. Consider the following statements with regard to rivers in India:

- (1) Narmada flows between Satpura and Vindhya ranges.
- (2) Luni is the largest river system of Gujarat.
- (3) Mahi river flows cutting the Tropic of Cancer twice.

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

Answer: (c)

Explanation:

The Narmada originates on the western flank of the Amarkantak plateau at a height of about 1,057 m. Flowing in a rift valley between the Satpura in the south and the Vindhyan range in the north, it forms a picturesque gorge in marble rocks and Dhuandhar waterfall near Jabalpur. **Hence, statement (1) is correct.**

Luni is the largest river system of Rajasthan, west of Aravali. It originates near Pushkar in two branches, i.e. the Saraswati and the Sabarmati, which join with each other at Govindgarh. From here, the river comes out of Aravali and is known as Luni. It flows towards the west till Telwara and then takes a southwest direction to join the Rann of Kuchchh. **Hence, statement (2) is incorrect.**

Mahi River originates from Vindhyachal Hills, Madhya Pradesh and meets in Bay of Khambhat. It flows cutting twice

through the Tropic of Cancer and drains into Arabian sea in Gujarat. **Hence, statement (3) is correct.**

Source - INDIA: PHYSICAL ENVIRONMENT Page 28

<https://guj-nwrws.gujarat.gov.in/showpage.aspx?contentid=1486&lang=english>

52. In the context of minor relief features of Ocean floor, "Atoll" refers to

- (a) It is a mountain with pointed summits, rising from the seafloor that does not reach the surface of the ocean.
- (b) These are deep valleys, sometimes found cutting across the continental shelves and slopes, often extending from the mouths of large rivers.
- (c) It is a flat-topped seamount.
- (d) These are low islands found in the tropical oceans consisting of coral reefs surrounding a central depression.

Answer: (d)

Explanation:

Atoll: These are low islands found in the tropical oceans consisting of coral reefs surrounding a central depression. It may be a part of the sea (lagoon), or sometimes form enclosing a body of fresh, brackish, or highly saline water.

Hence (d) is the correct option.

Additional Information:

Minor relief features of Ocean floor

Mid-Oceanic Ridges: A mid-oceanic ridge is composed of two chains of mountains separated by a large depression.

Seamount: It is a mountain with pointed summits, rising from the seafloor that does not reach the surface of the ocean.

Seamounts are volcanic in origin. The Emperor seamount, an extension of the Hawaiian Islands in the Pacific Ocean, is a good example.

Submarine Canyons: These are deep valleys, some comparable to the Grand Canyon of the Colorado river. They are sometimes found cutting across the continental shelves and slopes, often extending from the mouths of large rivers. The Hudson Canyon is the best known submarine canyon in the world.

Guyots: It is a flat topped seamount. They show evidences of gradual subsidence through stages to become flat topped submerged mountains.

Source: Fundamentals of Physical Geography, page: 115

53. Consider the following statements with reference to the Pattachitra paintings:

- (1) Pattachitra style of painting is one of the oldest and most popular art forms of Andhra Pradesh.
- (2) These paintings do not depict mythological characters or images of deities, but depict social life.

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

Answer: (d)

Explanation:

The Pattachitra style of painting is one of the oldest and most popular art forms of **Odisha**. Hence, **statement (1) is incorrect**.

The name Pattachitra has evolved from the Sanskrit words patta, meaning canvas, and chitra, meaning picture. Pattachitra is thus a painting done on

canvas, and is manifested by rich colourful application, creative motifs and designs, and portrayal of simple themes, **mostly mythological in depiction**.

Some of the popular themes represented through this art form are

Thia Badhia - depiction of the temple of Jagannath;

Krishna Lila - enactment of Jagannath as Lord Krishna displaying his powers as a child;

Dasabatara Patti - the ten incarnations of Lord Vishnu;

Panchamukhi - depiction of Lord Ganesh as a five-headed deity.

Hence, statement (2) is incorrect.

Source

https://archive.india.gov.in/knowindia/culture_heritage.php?id=106

54. Which of the following pairs is/are correctly matched?

	Term		Meaning
1.	Chauth	:	9-10 per cent of the land revenue paid to the head collector in the Deccan.
2.	Sardeshmukhi	:	25 Percent of the land revenue claimed by zamindars.
3.	Khanqahs	:	House of rest for travellers, especially one kept by a religious order.

Select the correct answer using the code given below:

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

Answer: (b)

Explanation:

Chauth was a regular tax or tribute imposed, from early 18th century, by the Maratha Empire in India. It was an annual tax nominally levied at 25% on revenue or produce, hence the name. It was levied on the lands which were under nominal Mughal rule.

The **sardeshmukhi** was an additional 9-10 per cent of the land revenue paid to the head revenue collector in the Deccan.

Khanqahs or Hospice was a house of rest for travellers, especially one kept by a religious order. The Sufi masters held their assemblies in their khanqahs or hospices. Devotees of all descriptions including members of the royalty and nobility, and ordinary people flocked to these khanqahs. They discussed spiritual matters, sought the blessings of the saints in solving their worldly problems, or simply attended the music and dance sessions. **Hence, (b) is the correct answer**

Source - NCERT: Class VII: Our Past-II: Page No: 150

- 55.** Which of the following statements regarding Cess is **incorrect**?
- (a) It is a tax on tax.
 - (b) It is levied for specific purposes.
 - (c) It is levied only by the Union government.
 - (d) Article 270 of the Constitution describes a cess.

Answer: (c)

Explanation:

A cess is imposed by the government as a tax on tax. A cess may be in the nature of a tax or a fee but it is imposed for a specific purpose, as identified in the charging legislation. Article 270 of the Constitution describes a cess. A tax is a

compulsory contribution collected by the government from the public at large and is to be used for a public purpose. On the other hand, a fee is imposed by the government for a specific facility or service being provided or rendered. Cesses may be levied by the union or state governments. Cesses are named after the identified purpose; the purpose itself must be certain and for public good. **Hence, only statement (c) is incorrect.**

Source:

<https://www.epw.in/engage/article/cess-s-surcharge-distinction-significant-taxpayer>

- 56.** Consider the following statements with regard to Child Adoption Regulatory Authority (CARA):
- (1) It functions as the nodal body for adoption of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.
 - (2) Central Adoption Resource Authority (CARA) is a statutory body of the Ministry of Women & Child Development.
- Which of the statements given above is/are **incorrect**?
- (a) 1 only
 - (b) 2 only
 - (c) Both 1 and 2
 - (d) Neither 1 nor 2

Answer: (d)

Explanation:

Statement (1) is correct.

Central Adoption Resource Authority (CARA) functions as the nodal body for adoption of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions. CARA is designated as the Central

Authority to deal with inter-country adoptions in accordance with the provisions of the Hague Convention on Inter-country Adoption, 1993, ratified by the Government of India in 2003.

Statement (2) is correct.

It is a statutory body of the Ministry of Women & Child Development, Government of India.

Source: Vajiram and Ravi current affairs magazine September

http://cara.nic.in/about/about_cara.html

57. The Intergovernmental Negotiations framework (IGN) was in news recently. It is related to which of the following?

- (a) It is a framework created under the Paris climate deal to facilitate negotiations between developed and developing countries regarding emission reduction.
- (b) It is a group of nation-states working within the United Nations to further reform of the United Nations Security Council (UNSC).
- (c) It is a tool available under the World Trade Organisation (WTO) to resolve trade disputes among nations.
- (d) None of the above

Answer: (b)

Explanation:

Option (b) is correct.

The Intergovernmental Negotiations framework or IGN is a group of nation-states working within the United Nations to further the reform of the United Nations Security Council (UNSC). It is composed of several different international organizations, including the African Union; the G4 nations; the Uniting for Consensus Group (UfC), also

known as the "Coffee Club"; the L.69 Group of Developing Countries; the Arab League and the Caribbean Community (CARICOM).

Source: Vajiram and Ravi current affairs magazine September

58. Consider the following statements with reference to Doppler radar which was recently in news:

- (1) A Doppler radar is a specialized radar that uses the Doppler Effect to produce velocity data about objects at a distance.
- (2) No Doppler radar has been installed in India yet.
- (3) It is used for weather forecasting only.

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

Answer: (a)

Explanation:

Statement (1) is correct.

A Doppler radar is a specialized radar that uses the Doppler Effect to produce velocity data about objects at a distance. It does this by bouncing a microwave signal off a desired target and analysing how the object's motion has altered the frequency of the returned signal.

Statement (2) is incorrect.

The first Doppler radar was installed in Chennai in 2002 and currently there are 27 Doppler radars in the country.

Statement (3) is incorrect.

Doppler radars are used in weather forecasting, aviation, sounding satellites, meteorology etc.

Source:

<https://www.livemint.com/Science/VIIUXxq4fhF9JaYceFsbYI/IMD-to-add-30-Doppler-radars-in-country.html>
https://www.sciencedaily.com/terms/doppler_radar.htm

59. Consider the following statements with respect to the Great Indian Bustard:

- (1) It is listed as Critically Endangered in the IUCN Red List.
- (2) Currently, its population is found only in Rajasthan and Gujarat.
- (3) It has been identified as one of the species for the recovery programme under the Integrated Development of Wildlife Habitats of the Ministry of Environment and Forests.

Which of the statements given above are correct?

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

Answer: (b)

Explanation:

Statement (1) is correct.

The Great Indian Bustard is listed in Schedule I of the Indian Wildlife (Protection) Act, 1972, in the CMS Convention and in Appendix I of CITES, as Critically Endangered on the IUCN Red List and the National Wildlife Action Plan (2002-2016).

Statement (2) is incorrect.

Historically, the Great Indian Bustard was distributed throughout Western India, spanning 11 states, as well as parts of Pakistan. Today, its population is confined mostly to Rajasthan and Gujarat but small population also occur in

Maharashtra, Karnataka and Andhra Pradesh.

Statement (3) is correct.

It has also been identified as one of the species for the recovery programme under the Integrated Development of Wildlife Habitats of the Ministry of Environment and Forests.

Source:

<https://www.thehindu.com/sci-tech/energy-and-environment/the-indian-bustard-on-its-last-legs/article25758411.ece>
https://www.wwfindia.org/about_wwf/priority_species/threatened_species/great_indian_bustard/

60. The seals of the Harappan period are made up of

- (1) Steatite
- (2) Copper
- (3) Gold
- (4) Ivory

Select the correct answer using the code given below:

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

Answer: (d)

Explanation:

Archaeologists have discovered thousands of seals belonging to Harappan civilization, usually made of **steatite, and occasionally of agate, chert, copper, faience and terracotta**, with beautiful figures of animals, such as unicorn bull, rhinoceros, tiger, elephant, bison, goat, buffalo, etc. The purpose of producing seals was mainly commercial. It appears that the seals were also used as amulets, carried on the persons of their owners, perhaps as modern-day identity cards. The standard Harappan seal was a square plaque 2×2 square inches, usually made from the soft river

stone, steatite. Some seals have also been found in **gold and ivory**. Hence **option (d) is the correct answer**.

Source: An introduction to Indian ART Class XI Page: 11

61. Consider the following statements with reference to the Hoysaleswara temple at Halebid in Karnataka:

- (1) The temple was constructed during Hoysala rule and is dedicated to Lord Murugan.
- (2) It is one of the best example of Dravida style of architecture.

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

Answer: (d)

Explanation:

Statement (1) is incorrect.

Hoysaleswara temple, is a 12th-century Hindu temple dedicated to Lord Shiva. It is the largest monument in Halebid, Karnataka. The temple was built on the banks of a large man-made lake, and sponsored by King Vishnuvardhana of the Hoysala Empire. Its construction started around 1121 CE and was complete in 1160 CE. The temple was built in dark schist stone. Hoysala temples are easily distinguishable from other medieval temples by their highly original star-like ground-plans and a profusion of decorative carvings

Statement (2) is incorrect.

The style of Hoysala temples is called hybrid or **Vesara style** as their unique style seems neither completely dravida nor nagara, but somewhere in between.

Source: An introduction to Indian ART Class XI Page: 89

62. Consider the following statements:

- (1) The philosophy of Shuddh Advaita was propounded by Shankaracharya.
- (2) Vishishtadvaita is a non-dualistic school of Vedanta philosophy propounded by Ramanuja.

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

Answer: (b)

Explanation:

Statement (1) is incorrect.

Shankara, one of the most influential philosophers of India, was born in Kerala in the eighth century. He was an advocate of Advaita or the doctrine of the oneness of the individual soul and the Supreme God which is the Ultimate Reality. He taught that Brahman, the only or Ultimate Reality, was formless and without any attributes. He considered the world around us to be an illusion or maya, and preached renunciation of the world and adoption of the path of knowledge to understand the true nature of Brahman and attain salvation. Vallabhacharya promoted the philosophy of Pushtimarga. He was the founder of Shuddhadvaita (purely non-dual).

Statement (2) is correct.

Vishishtadvaita is a non-dualistic school of Vedanta philosophy propounded by Ramanuja. He was born in Tamil Nadu in the eleventh century, was deeply influenced by the Alvars. According to him the best means of attaining salvation was through intense devotion to Vishnu. Vishnu in His grace helps the devotee to attain the bliss of union with Him. He propounded the doctrine of

Vishishtadvaita or qualified oneness in that the soul even when united with the Supreme God remained distinct. Ramanuja's doctrine greatly inspired the new strand of bhakti which developed in north India subsequently.

Source: NCERT: Class VII: Our Past-II: Page No: 107

- 63.** Consider the following statements:
- (1) The fifth Sikh Guru Arjun Dev introduced Gurumukhi Script and also compiled Guru Nanak's biography Janam Sakis.
 - (2) The Sixth Guru Hargovind founded a palace opposite to Harmandir Sahib known as 'Akal takht'.
 - (3) The tenth Guru, Govind Singh introduced 'Panch Kakar' and also formed the Khalsa.

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

Answer: (b)

Explanation:

Guru Angad introduced Gurumukhi Script. He also compiled Guru Nanak's biography Janam Sakis. The three successors of Guru Angad also wrote under the name of "Nanak" and all of their compositions were compiled by Guru Arjan in 1604. To this compilation were added the writings of other figures like Shaikh Farid, Sant Kabir, Bhagat Namdev and Guru Tegh Bahadur. In 1706 this compilation was authenticated by his son and successor. Guru Gobind Singh. It is now known as Guru Granth Sahib, the holy scripture of the Sikhs.

Hence, statement (1) is incorrect.

The Sixth Guru Hargovind founded a palace opposite to Harmandir Sahib known as 'Akal takht'. The Tenth Guru, Govind Singh introduced 'Panchkakar' of Sikhism - Kesh (long hair) Kanga (comb) Kripan (Sword), Kachha (Underwear) and Kara (Iron bangk). He also formed the Khalsa for the Sikh brotherhood in 1699. **Hence statements (2) and (3) are correct.**

Source: NCERT: Class VII: Our Past-II: Page No: 117-118

- 64.** Consider the following statements with reference to mass movements in the geographical context:

- (1) These movements transfer the mass of rock debris down the slopes under the direct influence of gravity.
- (2) Weathering is a pre-requisite for mass movement.
- (3) Mass movements are aided by geomorphic agent like running water, glaciers, wind, waves etc.

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

Answer: (a)

Explanation:

Statement (1) is correct.

Mass movements transfer the mass of rock debris down the slopes under the direct influence of gravity.

Statement (2) is incorrect.

Gravity exerts its force on all matter, both bedrock and the products of weathering. So, weathering is not a pre-requisite for mass movement though it aids mass movements. Mass movements are very active over weathered slopes rather than over unweathered materials.

Statement (3) is incorrect.

Mass movements are aided by gravity and no geomorphic agent like running water, glaciers, wind, waves and currents participate in the process of mass movements. That means mass movements do not come under erosion though there is a shift (aided by gravity) of materials from one place to another.

Source: Fundamentals Of Physical Geography, page: 52

65. Consider the following statements with reference to the structure of atmosphere:

- (1) Troposphere is the lowermost layer of the atmosphere and contains ozone layer.
- (2) Stratosphere is the most important layer for all biological activity.
- (3) In Mesosphere, temperature starts decreasing with increase in altitude.

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

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

Answer: (b)

Explanation:

Statement (1) is incorrect.

The Stratosphere is found above the Tropopause and extends up to a height of 50 km. One important feature of the stratosphere is that it contains the ozone layer. This layer absorbs ultra-violet radiation and shields life on the Earth from intense, harmful form of energy.

Statement (2) is incorrect.

The Troposphere is the lowermost layer of the atmosphere. All changes in climate and weather take place in this layer. This

is the most important layer for all biological activity.

Statement (3) is correct.

The Mesosphere lies above the Stratosphere, which extends up to a height of 80 km. In this layer, temperature starts decreasing with the increase in altitude and reaches up to minus 100°C at the height of 80 km.

Source: Fundamentals of Physical Geography, page: 77

66. With reference to the **natural vegetation of India**, consider the following statements:

- (1) Deodar, a highly valued endemic species grows mainly in the western part of the Himalayan range.
- (2) Shola forests are found mainly in the north eastern states along the foothills of Himalayas.
- (3) Wild Date Palm and Neem are found in the moist deciduous forest.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

Statement (1) is correct.

Deodar, a highly valued endemic species grows mainly in the western part of the Himalayan range. Deodar is a durable wood mainly used in construction activity. The **Moist deciduous forests** are more pronounced in the regions which record rainfall between 100-200 cm. These forests are found in the north eastern states along the foothills of Himalayas, eastern slopes of the Western Ghats and Odisha. **Teak**, sal, shisham, hurra,

mahua, amla, semul, kusum, and sandalwood etc. are the main species of these forests.

Statement (2) is incorrect.

Shola forests are the patches of stunted tropical montane forest found in valleys within rolling grassland in the montane regions of **South India**. The temperate forests are called Sholas in the Nilgiris, Anaimalai and Palami Hills.

Statement (3) is incorrect.

Tropical thorn forests occur in the areas which receive rainfall less than 50 cm. These consist of a variety of grasses and shrubs. In these forests, plants remain leafless for most part of the year and give an expression of scrub vegetation. Important species found are babool, ber, and **wild date palm**, khair, **neem**, khejri, palas, etc.

Source: INDIA: PHYSICAL ENVIRONMENT Page 59-60.

67. Match the Landforms with the Geomorphic agent due to which they are formed –

	Landforms		Geomorphic Agent
A.	Mushroom rocks	1.	River
B.	Cirque	2.	Ground water
C.	Stalagmites	3.	Glacier
D.	Monadnocks	4.	Wind

Codes

	A	B	C	D
(a)	4	3	2	1
(b)	1	2	3	4
(c)	1	4	2	3
(d)	2	3	1	4

Answer: (a)

Explanation:

Landforms Geomorphic agent

1. Mushroom rocks A) Wind
2. Cirque: B) Glacier
3. Stalagmites C) Ground water
4. Monadnocks: D) River

Source: Fundamentals of Physical Geography, page: 59-67

68. Consider the following statements regarding the effects of national emergency under Article 352 of the Indian Constitution:

- (1) During a national emergency, the state governments are brought under the complete control of the Centre.
- (2) The Parliament becomes empowered to make laws on any subject in the State List and the legislative power of a State Legislature is suspended, until the time national emergency is in force.

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

Answer: (a)

Explanation:

Statement (1) is correct.

During a national emergency, the executive power of the Centre extends to directing any State regarding the manner in which its executive power is to be exercised. In normal times, the Centre can give executive directions to a State only on certain specified matters. However, during a national emergency, the Centre becomes entitled to give executive directions to a State on 'any' matter. Thus, the State governments are brought under the complete control of the Centre, though they are not suspended.

Statement (2) is incorrect.

During a national emergency, the Parliament becomes empowered to make laws on any subject mentioned in the State List. However, the legislative

power of a State Legislature is not suspended, but it becomes subject to the overriding power of the Parliament.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-16; Emergency provisions; page- 16.3

69. Which of the following come under the legislative powers of the President of India?

- (1) He can make rules for more convenient transaction of business of the Union government, and for allocation of the said business among the ministers.
- (2) He can summon or prorogue the Parliament and dissolve the Lok Sabha.
- (3) He can declare any area as scheduled area and has powers with respect to the administration of scheduled areas and tribal areas.

Select the correct answer using the code given below:

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

Answer: (b)

Explanation:

Statement (1) and Statement (3) are incorrect as these come under the **Executive powers of president.**

Statement (2) is correct.

Summoning or proroguing the Parliament and dissolving the Lok Sabha comes under the legislative power of the President.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-17; President; page- 17.7

70. Consider the following statements with respect to the Reserve Bank of India's Monetary Policy Committee (MPC):

- (1) It is a six-member panel having four members from the RBI, and two independent members selected by the Union Government.
- (2) The MPC will meet four times a year and take its monetary policy decisions based on the multiple indicator approach.

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

Answer: (d)

Explanation:

Statement (1) is incorrect.

The Monetary Policy Committee (MPC) is a Committee of the Central Bank in India (Reserve Bank of India), headed by its Governor, which is entrusted with the task of fixing the benchmark policy interest rate (repo rate) to contain inflation within the specified target level. The new MPC is a six-member panel that is expected to bring "value and transparency" to rate-setting decisions. It features three members from the RBI — the Governor, a Deputy Governor and another official — and three independent members to be selected by the Union Government. A search committee recommends three external members, experts in the field of economics, banking or finance, for the Government appointees.

Statement (2) is incorrect.

The MPC meets four times a year to decide on monetary policy by a majority vote. And if there's a tie, the RBI

Governor gets the deciding vote. Until recently, India's central bank used to take its monetary policy decisions based on the multiple indicator approach. Its rate decisions were expected to take into account inflation, growth, employment, banking stability and the need for a stable exchange rate. Thus, the RBI (with the Governor as the focal point) would be subject to hectic lobbying ahead of each policy review and trenchant criticism after it. To resolve this, the RBI set up an Expert Committee under Urijit Patel to revise the monetary policy framework. It suggested that the RBI **abandon the 'multiple indicator' approach and make inflation targeting the primary objective of its monetary policy.** It also mooted having an MPC so that these **decisions could be made through majority vote.** Having both Government and the RBI members on the MPC for accountability, the Government would have to keep its deficit under check and the RBI would owe an explanation for runaway inflation.

Source:

<https://www.thehindubusinessline.com/opinion/columns/slate/all-you-wanted-to-know-about-monetary-policy-committee/article8807786.ece>
[http://www.arthapedia.in/index.php?title=Monetary_Policy_Committee_\(MPC\)](http://www.arthapedia.in/index.php?title=Monetary_Policy_Committee_(MPC))
<http://pib.nic.in/newsite/PrintRelease.aspx?relid=151264>

71. In the Parliament of India, the purpose of an adjournment motion is to allow a discussion on a definite matter of urgent public importance. With reference to the Adjournment Motion, consider the following statements:
- (1) It needs the support of 50 members to be admitted in

both the Lok Sabha and the Rajya Sabha.

- (2) It should cover more than one matter of urgent public importance and the discussion on the motion should last for not less than two hours and thirty minutes.
- (3) It involves an element of censure against the government.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation:

Adjournment Motion is introduced in the Parliament to draw attention of the House to a definite matter of urgent public importance, and needs the support of 50 members to be admitted. As it interrupts the normal business of the House, it is regarded as an extraordinary device. It involves an element of censure against the government and hence Rajya Sabha is not permitted to make use of this device. **Hence, statement (1) is incorrect and statement (3) is correct.**

The discussion on an adjournment motion should last for not less than two hours and thirty minutes. However, the right to move a motion for an adjournment of the business of the House is subject to the following restrictions:

1. It should raise a matter which is definite, factual, urgent and of public importance;
2. It should not cover more than one matter; **(Hence, Statement 2 is incorrect)**
3. It should be restricted to a specific matter of recent occurrence and

should not be framed in general terms;

4. It should not raise a question of privilege;
5. It should not revive discussion on a matter that has been discussed in the same session
6. It should not deal with any matter that is under adjudication by court; and
7. It should not raise any question that can be raised on a distinct motion.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-22; Parliament; page-22.15

72. Consider the following statements with reference to the Public Accounts Committee:

- (1) This Committee was set up under the provisions of the Government of India Act of 1935.
- (2) It examines the money spent on any service during a financial year in excess of the amount granted by the Lok Sabha for that purpose.
- (3) It is not vested with the power of disallowance of expenditures by the departments.

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

Answer: (c)

Explanation:

Statement (1) is incorrect.

The Public Accounts Committee was set up first in 1921 under the provisions of the **Government of India Act of 1919** and has since been in existence. At present, it consists of 22 members (15

from the Lok Sabha and 7 from the Rajya Sabha).

Statement (2) is correct.

The Public Accounts Committee examines the money spent on any service during a financial year in excess of the amount granted by the Lok Sabha for that purpose.

Statement (3) is correct.

The effectiveness of the role of Public Accounts Committee is limited by the following:

- (a) It is not concerned with the questions of policy in a broader sense.
- (b) It conducts a post-mortem examination of accounts (showing the expenditure already incurred).
- (c) It cannot intervene in the matters of day-to-day administration.
- (d) Its recommendations are advisory and not binding on the ministries.
- (e) It is not vested with the power of disallowance of expenditures by the departments.
- (f) It is not an executive body and hence, cannot issue an order. Only the Parliament can take a final decision on its findings.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-22; Parliament; page-22.30

73. Which of the following comes under the voluntary provisions of the 73rd Constitutional Amendment Act, 1992?

- (1) The organisation of Gram Sabha in a village or group of villages.
- (2) Indirect elections to the post of chairperson of Panchayats at the intermediate and district levels.
- (3) Reservation of one-third seats (both members and chairpersons) for women in

panchayats at all the three levels.

Select the correct answer using the code given below:

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

Answer: (d)

Explanation:

All of the given options come under the **compulsory** (obligatory or mandatory) **provisions** of the 73rd Constitutional Amendment Act (1992).

Voluntary Provisions of the 73rd Constitutional Amendment Act (1992) includes:

1. Giving representation to members of the Parliament (both the Houses) and the State Legislature (both the Houses) in the Panchayats at different levels falling within their constituencies.
2. Providing reservation of seats (both members and chairpersons) for backward classes in Panchayats at any level.
3. Granting powers and authority to the Panchayats to enable them to function as institutions of self-government.
4. Devolution of powers and responsibilities upon Panchayats to prepare plans for economic development and social justice; and to perform some or all of the functions listed in the Eleventh Schedule of the Constitution.
5. Granting financial powers to the Panchayats, that is, authorizing them to levy, collect and appropriate taxes, duties, tolls and fees.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-34; Panchayati Raj; page- 34.10

74. With reference to the Quit India Movement, consider the following statements:

- (1) Usha Mehta organized the Secret Congress Radio.
- (2) Chittu Pande formed parallel government in Ballia.
- (3) Khan Abdul Gaffar Khan formed a clan of non-violent revolutionaries, the Khudai Khidmatgars.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Statement (1) is correct.

Usha Mehta actively supported the Quit India Movement, and was an important member of a small group which ran the Congress Radio.

Statement (2) is correct.

Chittu Pande, who called himself a Gandhian, formed a parallel government and captured all the ten police stations in Ballia, in east UP in August 1942.

Statement (3) is incorrect.

Khan Abdul Gaffar Khan formed a clan of non-violent revolutionaries, the Khudai Khidmatgars (known as Red Shirts), who played an active role in **Civil disobedience movement**.

Source: A brief History of Modern India Page 363&367

75. The reforms of Lord William Bentinck included which of the following?

- (1) Introduction of English language as an official language.
- (2) Abolition of Provincial Courts.
- (3) Abolition of Sati.

(4) Suppression of thuggee.
Select the correct answer using the code given below:

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

Answer: (d)

Explanation:

Reforms of Lord William Bentinck (1828-1835) included

- (i) Abolition of sati and other cruel rites (1829).
- (ii) Suppression of thugi (1830).
- (iii) Charter Act of 1833.
- (iv) Resolution of 1835, and educational reforms and introduction of English as the official language.
- (iv) Annexation of Mysore (1831), Coorg (1834) and Central Cachar (1834).
- (v) Treaty of 'perpetual friendship with Ranjeet Singh.
- (vi) Abolition of the provincial courts of appeal and circuit set up by Cornwallis, appointment of commissioners of revenue and circuit.

Hence (d) is the correct answer.

Source: A brief History of Modern India Page 370.

76. With reference to International Energy Agency (IEA) recently in news, consider the following statements:

- (1) It is a Paris-based autonomous intergovernmental organization established in the framework of the Organisation for Economic Co-operation and Development (OECD).
- (2) Only an OECD member country can become the member of IEA.

(3) India became a member of IEA in 2017.

Which of the statements given above are correct?

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

Answer: (a)

Explanation:

Statement (1) is correct.

The International Energy Agency is a Paris-based autonomous intergovernmental organization established in the framework of the Organisation for Economic Co-operation and Development in 1974 in the wake of the 1973 oil crisis.

Statement (2) is correct.

A candidate country must be a member country of the OECD. However, membership in the OECD does not automatically result in membership in the IEA.

Statement (3) is incorrect.

India is not a member of IEA but in March 2017, after a series of intensive consultations with all the relevant ministries, India joined the IEA as an Association country.

Source:

<https://www.iea.org/about/history/>
<https://www.iea.org/countries/India/>
<https://www.financialexpress.com/market/commodities/uae-wants-to-store-crude-oil-in-india-keen-to-invest-in-refining-petrochemical-projects/1484108/>

77. The term 'anthanar' in Sangam age was used to denote

- (a) Priest
- (b) Military head
- (c) Ministers
- (d) Envoy

Answer: (a)

Explanation: The Sangam Age constitutes an important chapter in the history of South India. According to Tamil legends, there existed three Sangams (Academy of Tamil poets) in ancient Tamil Nadu popularly called Muchchangam. These Sangams flourished under the Royal patronage of the Pandyas.

Sangam Polity

Terms Used for

- Amaichar - Ministers
- Anthandar- Priests
- Military commanders - Senapathi
- Thuthar- Envoys
- Orrar- spies

Source: Lesson 8 Sangam Age, Standard XI - History Tamil Nadu (page no. 89)

78. Consider the following statements about Gupta empire:

- (1) The founder of the Gupta dynasty was Sri Gupta.
- (2) The Chinese traveller Fahien, visited India during the reign of Chandragupta II
- (3) Hiuen Tsang gives a detailed picture about the administration of Kumaragupta.

Which of statements given above is/are correct?

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

Answer: (a)

Explanation:

Statement (1) is correct.

The founder of the Gupta dynasty was Sri Gupta. He was succeeded by Ghatotkacha. These two were called Maharajas. Not much information is available about their rule. The next ruler

was Chandragupta I (320 – 330 A.D.) and he was the first to be called Maharajadhiraja (the great king of kings).

Statement (2) is correct.

The Chinese traveller Fahien, who visited India during the reign of Chandragupta II, has left a valuable account of the social, economic and religious conditions of the Gupta Empire.

Statement (3) is incorrect.

The decline of the Gupta empire was followed by a period of political disorder and disunity in North India. It was only in the beginning of the seventh century A.D. that Harshvardhana succeeded in establishing a larger kingdom in north India. Hiuen Tsang gives a detailed picture about administration of Harsha.

Source: Tamil Nadu Standard XI Lesson 9, Gupta Empire (page no. 96, 113, 116)

79. Consider the following statements with reference to the Start Up India Scheme:

- (1) According to the scheme, a startup is an entity that is headquartered in India which was opened less than five years ago and has an annual turnover less than 25 crore.
- (2) Rural India's version of Start-up India was named the Deen Dayal Upadhyay Swaniyojan Yojana.

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

Answer: (c)

Explanation:

The Start Up India Scheme aims at fostering entrepreneurship and promoting innovation by creating an ecosystem that

is conducive for growth of Start-ups. According to the scheme, a startup is an entity that is headquartered in India which was opened less than five years ago and has an annual turnover less than 25 crore. It provides Simple Compliance Regime for startups based on Self-certification. Single window clearance based on mobile App. Startup India Hub to handhold startups during various phases of their development. Legal support and fast-track patent examination by reducing 80% of the patent cost. Faster exit for startups through modified new bankruptcy code ensuring 90 days exit window. Credit Guarantee Fund for startups through Small Industries Development Bank of India (SIDBI). Rural India's version of Startup India was named the Deen Dayal Upadhyay Swaniyojan Yojana. **Hence, both statements are correct.**

Source:

<https://www.startupindia.gov.in/content/sih/en/startup-scheme.html>
<https://economictimes.indiatimes.com/small-biz/startups/startup-india-initiative-to-get-a-rural-avatar-as-deen-dayal-upadhyay-swaniyojan-yojana/articleshow/51576609.cms>

80. Consider the following statements with reference to the Pradhan Mantri Swasthya Suraksha Yojana (PMSSY):

- (1) The main objective of the PMSSY is to reduce maternal and infant mortality by promoting institutional delivery among pregnant women by providing conditional cash assistance of Rs. 1400.
- (2) The two main components of PMSSY are setting up of AIIMS like Institutions and

Upgradation of Government Medical College Institutions.

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

Answer: (b)

Explanation:

Statement (1) is incorrect and is related to Janani Suraksha Yojana. The main objective of the JSY is to reduce maternal and infant mortality by promoting institutional delivery among pregnant women by providing conditional cash assistance of Rs. 1400.

Statement (2) is correct.

The Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) was announced in 2003 with objectives of correcting regional imbalances in the availability of affordable/ reliable tertiary healthcare services and also to augment facilities for quality medical education in the country. The main two components of PMSSY is setting up of AIIMS like Institutions and Upgradation of Government Medical College Institutions.

Source: <http://pmssy-mohfw.nic.in/listofcolleges.aspx>

81. Consider the following Modes of Trade in Services under General Agreement on Trade in Services (GATS):

	Modes	Services
1.	Mode 1	Cross-border supply
2.	Mode 2	Consumption abroad
3.	Mode 3	Presence of a natural person

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

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

Answer: (b)

Explanation:

General Agreement on Trade in Services (GATS) is the first agreement on multilateral trade in services. It divides tradable services into four modes on the basis of requirement of commercial or physical presence of service provider from the exporting country

(i) **Mode 1** or Cross-Border Supply - These are services which can be exported without need of commercial or physical presence of service provider in the other country, e.g. IT, BPO Services, Air Services etc.

(ii) **Mode 2** or Consumption Abroad - It is similar to Mode 1 as no presence of service provider needed in other country, but here the service consumer of the importing country has to consume it in the exporting country, e.g. Tourism

(iii) **Mode 3** or Commercial Presence - To export these services, at least commercial presence of service provider is needed through offices etc. eg Banking, Telecommunications.

(iv) **Mode 4** or Presence of Natural Persons - These services cannot be exported unless the service providers physically cross the border to provide services, e.g. Skilled professionals like engineers, doctors etc providing services to other countries. **Hence, (b) is the correct answer.**

Source: Vajiram: Indian Economy 2019: Chapter 9: International Institutions: Page No 99.

82. 'Unicorn club' sometimes seen in the news is related to

- (a) Start-ups valued at \$1 billion and above

- (b) Movement in opposition to the possible expansion of permanent seats in the UNSC.
- (c) The United Kingdom European Union membership referendum
- (d) World's largest global airline alliance

Answer: (a)

Explanation:

A unicorn, in the world of business, is a company, usually a start-up that does not have an established performance record, with a stock market valuation or estimated valuation of more than \$1 billion. The term was coined in 2013 by venture capitalist Aileen Lee choosing the mythical animal to represent the statistical rarity of such successful ventures. Recently, India saw eight start-ups enter the unicorn club. **Hence, (a) is the correct answer**

Source: https://www.business-standard.com/article/companies/8-start-up-firms-turn-into-unicorns-in-2018-more-likely-in-2019-118122900668_1.html
<https://www.businessinsider.in/online-tutoring-startup-byjus-is-the-latest-indian-unicorn-going-global/articleshow/67569325.cms>

83. With reference to 'Capital Gains Tax', consider the following statements:

- (1) It refers to the tax on profits earned by investors on the sale of capital assets.
- (2) Capital gains are not applicable when an asset is inherited.
- (3) In India, the long-term capital gains on sale of listed securities exceeding Rs. 1 lakh are taxed at 10% and

short-term gains will be taxed at 15 percent as per the Union Budget 2018.

Which of the statements given above are correct?

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

Answer: (d)

Explanation:

Capital gains refer to the profits earned by investors on the sale of capital assets. Such a profit is taxed under the head 'Income from Capital Gains. The transfer of capital asset must be made in the previous year.

Short-Term Capital Asset: When the shares and securities are held by the taxpayer for a period not more than 36 months preceding the date of its transfer, it will be treated as a short-term capital asset.

Long-Term Capital Asset: If the taxpayer holds the shares and securities for a period exceeding 36 months before the transfer, it will be treated as a long-term capital asset.

Capital gains are not applicable when an asset is inherited because there is no sale, only a transfer. In India, the long-term capital gains on sale of listed securities exceeding Rs. 1 lakh are taxed at 10% and short-term gains will be taxed at 15 percent as per the Union Budget 2018. **Hence, all the statements are correct.**

Source:

<https://www.bankbazaar.com/tax/capital-gains-tax.html>

84. Consider the following pairs:

	Strait		Connects
1.	Strait of Malacca	:	Andaman Sea & South China Sea

2.	Strait of Hormuz	:	Red Sea & Gulf of Aden
3.	Strait of Sunda	:	Java Sea & Indian Ocean
4.	Strait of Bab-el-Mandab	:	Gulf of Persia & Gulf of Oman

Which of the pairs given above are correctly matched?

- (a) 1 and 3 only
- (b) 1 and 2 only
- (c) 3 and 4 only
- (d) None of the above

Answer: (a)

Explanation:

A strait is a naturally formed, narrow, typically navigable waterway that connects two larger bodies of water.

Indian Ocean to Pacific Ocean maritime chokepoints



Economist.com

Strait Connects

1. Strait of Malacca: Andaman Sea & South China Sea
2. Strait of Hormuz: Gulf of Persia & Gulf of Oman
3. Strait of Sunda: Java Sea & Indian Ocean
4. Strait of Bab-el-Mandab: Red Sea & Gulf of Aden

Source:

<https://www.britannica.com/place/Strait-of-Malacca>

<https://www.britannica.com/place/Strait-of-Hormuz>

<https://www.britannica.com/place/Sunda-Strait>

<https://www.britannica.com/place/Bab-el-Mandeb-Strait>

85. Consider the following statements with reference to the International Criminal Court (ICC):

- (1) It is an independent judicial body with jurisdiction over persons charged with genocide, crimes against humanity and war crimes.
- (2) The Court was established by the Rome Statute and came into force in 2002.
- (3) India is a founding member of the International Criminal Court.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Statement (1) is correct.

The International Criminal Court (ICC) is an independent judicial body with jurisdiction over persons charged with

genocide, crimes against humanity and war crimes.

Statement (2) is correct.

The Court was established by the Rome Statute. ICC came into force on 1 July 2002 and is located in the Hague, The Netherlands.

Statement (3) is incorrect.

India is not a member of the International Criminal Court.

Source: Vajiram and Ravi current affairs magazine September

86. Consider the following statements with respect to the Ordinance making power of the President:

- (1) The power of the President to legislate by Ordinance is a parallel power of legislation.
- (2) Ordinance-making is a discretionary power of the President.
- (3) An Ordinance can be retrospective, that is, it may come into force from a back date.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation:

Statement (1) is incorrect.

President can promulgate an ordinance only when both the Houses of Parliament are not in session or when either of the two Houses of Parliament is not in session. An ordinance can also be issued when only one House is in session because a law can be passed by both the Houses and not by one House alone. An ordinance made when both the Houses are in session is void. Thus, the power of the President to legislate by

ordinance is not a parallel power of legislation.

Statement (2) is incorrect.

President's power of ordinance-making is **not a discretionary power**, and he can promulgate or withdraw an ordinance only on the advice of the council of ministers headed by the prime minister.

Statement (3) is correct.

An ordinance like any other legislation, can be retrospective, that is, it may come into force from a back date. It may modify or repeal any act of Parliament or another ordinance. It can alter or amend a tax law also.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-17; President; page-17.11

87. With reference to the amendment process of the Indian Constitution, consider the following statements:

- (1) An amendment to the Constitution can be initiated by the introduction of a Bill for the purpose in either Houses of the Parliament or the State Legislatures.
- (2) A Constitutional Amendment Bill can be introduced by a private member.
- (3) If the Bill seeks to amend the federal provisions of the Constitution, it must also be ratified by the Legislatures of half of the States by a special majority.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Statement (1) is incorrect and Statement (2) is correct.

The procedure for the amendment of the Constitution is laid down in Article 368. An amendment of the Constitution can be initiated only by the introduction of a Bill for the purpose in either Houses of the Parliament and **not in the State Legislatures**. The Bill can be introduced either by a minister or by a private member and does not require prior permission of the President.

Statement (3) is incorrect.

If the Bill seeks to amend the federal provisions of the Constitution, it must also be ratified by the Legislatures of half of the States by a **simple majority**, that is, a majority of the members of the House present and voting.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-10; Amendment of the constitution; page- 10.1, 10.2

88. Which among the following is the best description of 'shalabhoga' according to Chola inscriptions?

- (a) Land of non-Brahmana peasant proprietors
- (b) Land for the maintenance of a school
- (c) Land donated to Jaina institutions
- (d) Land gifted to temples

Answer: (b)

Explanation:

Chola inscriptions mention several categories of land:

Vellanvagai: land of non-Brahmana peasant proprietors

Brahmadeya: land gifted to Brahmanas

Shalabhoga: land for the maintenance of a school

Devadana, tirunamattukkani: land gifted to temples

Pallichchandam: land donated to Jaina institutions

Hence (b) is the correct answer.

Source: NCERT: Class VII: Our Past-II: Page No: 26

89. Consider the following statements with reference to borrowing by the Indian States:

- (1) A State government can borrow within India and abroad upon the security of the Consolidated Fund of the State.
- (2) A State cannot raise any loan without the consent of the Centre, if any part of the loan is still outstanding which was made to the State by the Centre.

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

Answer: (b)

Explanation:

The Constitution makes the following provisions with regard to the borrowing powers of the Centre and the states:

- The Central government can borrow either within India or outside upon the security of the Consolidated Fund of India or can give guarantees, but both within the limits fixed by the Parliament. However, a state government can borrow within India and **not abroad** upon the security of the Consolidated Fund of the State or can give guarantees, but both within the limits fixed by the legislature of that state.
- A State cannot raise any loan without the consent of the Centre, if there is still outstanding any part of a loan made to the State by the Centre or in

respect of which a guarantee has been given by the Centre.

Hence 1st statement is incorrect and 2nd statement is correct.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-14; Centre-state relations; page- 14.11

90. Consider the following statements with reference to alluvial soils:

- (1) The alluvial soils vary in nature from sandy loam to clay.
- (2) They are generally rich in potash and phosphorous.
- (3) Khadar represents a system of older alluvium, deposited away from the flood plains.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

Statement (1) is correct.

Alluvial soils cover about 40 per cent of the total area of the country. They are depositional soils, transported and deposited by rivers and streams. The alluvial soils vary in nature from sandy loam to clay.

Statement (2) is incorrect.

Alluvial soils are generally rich in potash but poor in phosphorous.

Statement (3) is incorrect.

In the Upper and Middle Ganga plain, two different types of alluvial soils have developed, viz. Khadar and Bhangar. Khadar is the new alluvium and is deposited by floods annually, which enriches the soil by depositing fine silts. Bhangar represents a system of older alluvium, deposited away from the flood plains.

Source: India: Physical Environment, Page 70

91. Consider the following statements with regard to Swadesh Darshan Scheme:

- (1) It is one of the flagship schemes of the Ministry of Culture for development of thematic circuits in the country in a planned and prioritised manner.
- (2) It intends to promote cultural and heritage value of the country by developing world-class infrastructure in the circuit destinations identified under the scheme.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Statement (1) is incorrect.

Swadesh Darshan Scheme is one of the flagship schemes of the Ministry of Tourism for development of thematic circuits in the country in a planned and prioritised manner.

Statement (2) is correct.

It intends to promote cultural and heritage value of the country by developing world-class infrastructure in the circuit destination. Fifteen thematic circuits have been identified under this scheme, for development namely: North-East Circuit, Buddhist Circuit, Tirthankar Circuit, Himalayan Circuit, Coastal Circuit, Krishna Circuit, Desert Circuit, Tribal Circuit, Eco Circuit, Wildlife Circuit, Rural Circuit, Sufi Circuit, Spiritual Circuit, Ramayana Circuit and Heritage Circuit. (Till 31 Dec, 2018).

Source: Vajiram and Ravi current affairs magazine November.

92. Consider the following statements with reference to the International Telecommunications Union (ITU):

- (1) ITU is the United Nations' specialized agency for Information and Communication Technologies – ICTs.
- (2) It is headquartered at Geneva, Switzerland.
- (3) ITU (South Asia) Area Office and Technology Innovation Centre will be set up in New Delhi.

Which of the statements given above are correct?

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

Answer: (d)

Explanation:

ITU is the United Nations' specialized agency for information and communication technologies – ICTs. It is headquartered at Geneva, Switzerland. It has 12 regional and area offices in the world. It allocates global radio spectrum and satellite orbits, develop the technical standards that ensure networks and technologies seamlessly interconnect, and strive to improve access to ICTs to underserved communities worldwide. Recently, ITU has decided to set up the ITU South Asia Area Office and Technology Innovation Centre in New Delhi. **Hence all of the statements given above are correct.**

Source: Vajiram and Ravi current affairs magazine November.

93. Which of the following correctly defines Badland topography?

- (a) A fairly large area of arable land in the irrigated zones of India which became saline due to over irrigation.
- (b) A region where cultivation is impossible because of the poor fertility of soil.
- (c) A region which remained uncultivated for more than 5 years.
- (d) A region with a large number of deep gullies or ravines.

Answer: (d)

Explanation:

Water erosion which is very serious and occurs extensively in different parts of India, takes place mainly in the form of sheet and gully erosion. Sheet erosion takes place on level lands after a heavy shower and the soil removal is not easily noticeable. But it is harmful since it removes the finer and more fertile top soil. Gullies deepen with rainfall, cut the agricultural lands into small fragments and make them unfit for cultivation. A region with a large number of deep gullies or ravines is called a badland topography. **Hence option (d) is the correct answer.**

Source: INDIA: PHYSICAL ENVIRONMENT Page 73

- 94.** Consider the following statements with regard to World Customs Organization (WCO):
- (1) It is a specialized agency of the United Nations (UN) whose mission is to enhance the effectiveness and efficiency of Customs administrations.
 - (2) It is headquartered in Brussels, Belgium.
 - (3) India is not a member of World Customs Organization (WCO).

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Statement (1) is incorrect.

The World Customs Organization (WCO), established in 1952 as the Customs Co-operation Council (CCC) is an independent intergovernmental body whose mission is to enhance the effectiveness and efficiency of Customs administrations. It is not one of United Nations' specialized agency.

Statement (2) is correct.

World Customs Organization (WCO) is headquartered in Brussels, Belgium.

Statement (3) is incorrect.

India is a member of WCO and recently a four-day regional meeting of the World Customs Organisation (WCO) was held at Jaipur with representatives of 33-member countries of Asia attending it.

Source: Vajiram and Ravi current affairs magazine November.

- 95.** With reference to the Indian Prime Minister, consider the following statements:

- (1) The Constitution does not contain any specific procedure for the selection and appointment of the Prime Minister.
- (2) The term of the Prime Minister is not fixed and he holds office during the pleasure of the President.
- (3) He is the Chairman of the National Water Resources Council.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1, 2 and 3
- (d) None of the above

Answer: (c)

Explanation:

Statement (1) is correct.

The Constitution does not contain any specific procedure for the selection and appointment of the Prime Minister. Article 75 says only that the Prime Minister shall be appointed by the president.

Statement (2) is correct.

The term of the Prime Minister is not fixed and he holds office during the pleasure of the president. However, this does not mean that the president can dismiss the Prime Minister at any time. So long as the Prime Minister enjoys the majority support in the Lok Sabha, he cannot be dismissed by the President.

Statement (3) is correct.

Prime Minister is the chairman of the NITI Aayog, National Development Council, National Integration Council, Inter-State Council and National Water Resources Council.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-19; PM; page- 19.1

96. 'Bandagan' during the medieval period of Indian history were generally:

- (a) Special slaves purchased for military service
- (b) Type of a nomadic group who predominantly engaged in hunting.
- (c) Peasant serving the kings during Delhi Sultanate period
- (d) Minister in charge of religious and charitable patronage during Akbar's period.

Answer: (a)

Explanation:

The consolidation of a kingdom as vast as the Delhi Sultanate needed reliable governors and administrators. Rather than appointing aristocrats and landed chieftains as governors, the early Delhi Sultans, especially Iltutmish, favoured their special slaves purchased for military service, called bandagan in Persian. They were carefully trained to man some of the most important political offices in the kingdom. Since they were totally dependent upon their master, the Sultan could trust and rely upon them. The Khaljis and Tughluqs continued to use bandagan and also raised people of humble birth, who were often their clients, to high political positions. They were appointed as generals and governors. However, this also introduced an element of political instability. **Hence (a) is the correct answer.**

Source: NCERT: Class VII: Our Past-II: Page No: 37-38.

97. Which of the following are the remedial measures to reduce soil erosion?

- (1) Mixed farming
- (2) Controlled grazing
- (3) Regulated forestry
- (4) Cover cropping

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

Answer: (d)

Explanation:

Over-grazing and shifting cultivation in many parts of India have affected the natural cover of land and given rise to extensive erosion. Contour terracing, regulated forestry, controlled grazing, cover cropping, mixed farming and crop rotation are some of the remedial

measures which are often adopted to reduce soil erosion. Hence (d) is the correct answer.

Source: India: Physical Environment, Page 74

98. Consider the following statements with regard to Global Hunger Index 2018:

- (1) It is published by the International Food Policy Research Institute (IFPRI).
- (2) India's ranking has improved in 2018 compared to 2017.

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

Answer: (d)

Explanation:

Statement (1) is incorrect.

The Global Hunger Index (GHI) is a tool designed to comprehensively measure and track hunger globally, regionally, and by country. It is released annually by Welthungerhilfe and Concern Worldwide. The International Food Policy Research Institute was also involved with the publication until this year. Four main indicators are used to calculate hunger levels undernourishment, child wasting (low weight for height), child stunting (low height for age) and child mortality.

Statement (2) is incorrect.

Overall, India has been ranked at 103 out of 119 countries in the Index, with hunger levels in the country categorised as "serious". Its ranking has dropped three places from last year.

Source: Vajiram and Ravi current affairs magazine October

<https://www.thehindu.com/news/national/21-of-indian-children-under-5->

[suffer-wasting-global-hunger-index/article25195277.ece](https://www.thehindu.com/news/national/21-of-indian-children-under-5-suffer-wasting-global-hunger-index/article25195277.ece)

99. Consider the following statements with reference to the Rajya Sabha:

- (1) The Constitution has fixed the term of office of a member of the Rajya Sabha as six years.
- (2) The Constitution lays down that one must be a member of a Scheduled Caste or Scheduled Tribe, if he/she wants to contest a seat reserved for them in the Rajya Sabha.

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

Answer: (d)

Explanation:

Statement (1) is incorrect.

The Constitution has not fixed the term of office of members of the Rajya Sabha and left it to the Parliament. Accordingly, the Parliament in the Representation of the People Act (1951) provided that the term of office of a member of the Rajya Sabha shall be six years.

Statement (2) is incorrect.

It is not the Constitution but the Parliament which has laid down the additional qualification in the **Representation of People Act (1951)** that one must be a member of a Scheduled Caste or Scheduled Tribe, if he wants to contest a seat reserved for them in the Rajya Sabha.

Source: Indian Polity- M Laxmikanth, 4th Edition ch-22; Parliament; page-22.4

100. Consider the following statements with respect to the Most Favoured Nation (MFN) principle:

- (1) It is governed by the World Trade Organisation's (WTO) General Agreement on Tariffs and Trade (GATT).
- (2) It entails special treatment for some nations, where the granting nation has a trade advantage.
- (3) The MFN status was accorded to Pakistan in 1996 as per India's commitments as a WTO member.

Which of the statements given above are correct?

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

Answer: (c)

Explanation:

Statement (1) is correct.

The Most Favoured Nation (MFN) status is governed by the World Trade Organisation's (WTO) General Agreement on Tariffs and Trade (GATT). Countries signatory to the agreement commit against discriminating each other and rest of the WTO member countries.

Statement (2) is incorrect.

Despite what its name suggests, bestowing MFN status on a trade partner doesn't imply that India gives them special treatment. The term, in World Trade Organisation (WTO) parlance, refers to the principle of non-discrimination and is a clause that is applicable to all members of the WTO. Under the MFN status, a WTO member country is obliged to treat other trading nations in a non-discriminatory manner, especially with regard to customs duty and other levies. The WTO says that if a country extends favour to another

country, the country must return the favour. Though MFN sounds like special treatment, it actually means non-discrimination - treating virtually everyone equally. Each member treats all the other members equally as 'most favoured' trading partners. If a country improves the benefits that it gives to one trading partner, it has to give the same 'best' treatment to all the other WTO members so that they all remain 'most favoured'.

Statement (3) is correct.

The MFN status was accorded to Pakistan in 1996 as per India's commitments as a WTO member. But Pakistan has not reciprocated, reportedly citing "non-tariff barriers" erected by India as well as huge trade imbalance. Recently India has decided to withdraw the 'Most Favoured Nation' status given to Pakistan, in the wake of the worst-ever terror attack in Jammu and Kashmir.