

Competition Care[®]

FULL LENGTH TEST-6

1. Which of the following statement is NOT correct?
- a) Albuquerque, the successor of Almeida, was the real founder of the Portuguese empire in India.
 - b) Albuquerque defeated Yusuf Adil Khan, the ruler of Bijapur in 1510 and captured Goa.
 - c) Albuquerque developed Goa into a centre of commerce by making all the ships sail on that route.
 - d) Albuquerque was not in favour of Europeans marrying Indian women and settling down in Portuguese controlled territories.

Answer - D

Albuquerque (1509-1515), the successor of Almeida, was the real founder of the Portuguese empire in India.

- He defeated Yusuf Adil Khan, the ruler of Bijapur in 1510 and captured Goa. He developed Goa into a centre of commerce by making all the ships sail on that route.
- He encouraged people of all faiths to settle in Goa. He was in favour of Europeans marrying Indian women and settling down in Portuguese controlled territories.
- His conquest of Malacca (in Malaysia) held by the Muslims, who commanded the trade route between India, China and Mecca and Cairo, extended the empire.

2. Which of the following is/are impact made by Portuguese Presence on Indian Sub-Continent?

- i. For the first time in the political history of India the Europeans conquered and seized territories from the Indian rulers.
- ii. Indian rulers remained divided and Europeans took advantage of it.
- iii. The Europeans adopted new methods in the warfare, gun powder and superior artillery played a significant role.

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer - D

The Impact of Portuguese Presence:

- For the first time in the political history of India the Europeans conquered and seized territories from the Indian rulers.
- Indian rulers remained divided and Europeans took advantage of it. „
- The Europeans adopted new methods in the warfare. Gun powder and superior artillery played a significant role.
- The Portuguese could contain the monopolistic trade of the Arabs. But it did not really help them. Instead, it benefited the British who removed pirates on the sea routes and made the sea voyage safe.

3. The famous Army officer “Robert Clive” was related to which of the following?

- a) The British
- b) The Dutch
- c) The French
- d) The Portuguese

Answer - A

Robert Clive was born in September 29, 1725. He had no interest in studies and was expelled from three schools for his indiscipline and lack of interest in studies. However, Clive had developed notoriety for fighting.

- Disgusted by his behaviour his father secured him a writer's post in the East India Company and sent him to Madras.
- Clive was later promoted as the governor of Fort St David and was involved in the Carnatic Wars and the siege of Trichinopoly.
- He won the Battle of Plassey in Bengal from where the British Empire came to evolve in India.
- Clive returned to India to take up his governorship and secured the Diwani rights from the defeated Mughal emperor in 1765.

4. The famous "Treaty of Allahabad" was related to which of the following?

- a) The third Carnatic war
- b) The Battle of Plassey
- c) The Battle of Buxar
- d) The Battle of San Thome

Answer - C

After fleeing from Bengal Mir Qasim aligned with the Mughal Emperor Shah Alam II and the Nawab of Oudh, Shuja-ud-daulah, who were equally aggrieved by the interference of the Company in their internal affairs. They declared war against the British.

- The battle was fought at Buxar (1764). By virtue of its superior armed the Company forces won the battle.
- The victory of the British led to the signing of the Treaty of Allahabad (1765) by Robert Clive with Shah Alam II.

- By this treaty the Company got the Diwani right to collect land revenue from the princely states of Bengal, Bihar and Orissa.
5. Which of the following provision/s is/are resulted after battle of Buxar?
- i. The emperor granted the revenue administration of Bengal, Bihar and Orissa to the Company.
 - ii. The emperor Shah Alam II was to get the districts of Allahabad and Kora, besides an annual allowance of 26 lakhs of rupees.
 - iii. The province of Oudh was restored to Shuja-ud-daula on the payment of war indemnity.

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer - D

- As a result of the Battle of Buxar, the Company ceased to be a company of merchants and became a formidable political force.
- Under the pretext of corruption in Bengal administration Clive was appointed Governor of Fort William.
- Clive did not like his predecessor Vansittart's decision restoring Oudh to Shah Alam. So, he called for fresh negotiation with Shuja-ud-daulah.
- As a result of this, two treaties of Allahabad were signed. The emperor granted the Diwani (revenue administration) of Bengal, Bihar and Orissa to the Company.
- The emperor Shah Alam II was to get the districts of Allahabad and Kora, besides an annual allowance of 26 lakhs of rupees from the revenues of Bengal, Bihar and Orissa.
- The province of Oudh was restored to Shuja-ud-daula on the payment of war indemnity.

- The treaties held the Nawab of Bengal responsible for the governance of Bengal, Bihar and Orissa.

6. Consider the following statements regarding Regulating Act, 1773:

- i. The Act imposed on the court of Directors the legal obligation of informing all revenue transactions of the Company servants to the British Treasury.
- ii. The Governor and Council consisting of the Commander-in-Chief and two counselors sat as a Board of Revenue which discussed revenue matters.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer- C

- The Regulating Act of 1773 imposed on the court of Directors the legal obligation of informing all revenue transactions of the Company servants to the British Treasury.
- The Governor and Council consisting of the Commander-in-Chief and two counsellors sat as a Board of Revenue which discussed revenue matters.
- The Pitt India Act of 1784 separated the civil and military establishments in India.

7. Consider the following statements regarding Permanent Settlement:

- i. Settlement refers to the assessment and fixing of the quantum of land revenue to be paid by each tenant directly to the government.
- ii. For Bengal, Bihar and Orissa, this was fixed permanently.

Which of the statements given above is/are correct?

- a) i only
- b) ii only

- c) Both i and ii
- d) Neither i nor ii

Answer - B

- Governor-General Cornwallis, himself a big landlord, wanted to create landlords after the British model in India.
- Cornwallis came to a settlement with the revenue farmers. This resulted in the creation of a new type of middlemen, called zamindars, reducing the cultivators to the position of mere tenants.
- This settlement that Cornwallis made with the zamindars of Bengal, Bihar and Orissa in 1793, in pursuance of the instruction from the Directors, is called the Permanent Settlement.
- 'Settlement' refers to the assessment and fixing of the quantum of land revenue to be paid by each zamindar to the government. For Bengal, Bihar and Orissa, this was fixed permanently.

8. Consider the following statements regarding "Mahalwari settlement system":
- i. It was introduced in 1833 during the period of William Hastings.
 - ii. Under the system the revenue settlement was made with the proprietor of the estate but the land revenue was collected from individual cultivators.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer - B

Mahalwari was introduced in 1833 during the period of William Bentinck. Under the system the revenue settlement was made with the proprietor of the estate but the land revenue was collected from individual cultivators.

9. Consider the following statements regarding "Ryotwari settlement system":
- i. It was formulated by Governor Thomas Munro.
 - ii. Under the system, the peasant was entitled to possession of land so long as he paid the land revenue.

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

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer - D

- By 1814 the Court of Directors had decided to introduce the ryotwari system. This was a system formulated by Governor Thomas Munro.
- Under this system the ryot was the proprietor and tax payer of the land.
- The government dealt with him directly without the intervention of any middlemen. The peasant was entitled to possession of land so long as he paid the land revenue.

10. Who among the following was introduced the "Subsidiary Alliance System"?

- a) Thomas Munro
- b) William Bentinck
- c) Governor General Wellesley
- d) Warren Hastings

Answer - C

- Before Wellesley, the Company concluded alliances with Indian princes. The Nizam and the Nawab of Oudh received subsidies for the maintenance of British contingents.
- Such forces were generally stationed outside the State concerned. Payment was made in cash. Difficulties arose when the payments were not promptly paid.
- Wellesley broadened the scope of this arrangement by his Subsidiary Alliance System, bringing under it Hyderabad, Mysore, Lucknow, the Maratha Peshwa, the Bhonsle (Kolhapur) and Sindhia (Gwalior).

11. Consider the following statements:

- i. Grey water is defined as wastewater that is produced from household processes.
- ii. Grey water can contain harmful bacteria and even fecal matter that contaminates soil and groundwater.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer:-c.

12. The “Lakhpati Didi initiative” is often seen in news related to?

- a) Ayushman Bharat scheme
- b) Self Help Groups

- c) Financial inclusion
- d) Zero budget farming

Answer:-b.

Explanation:-

The Lakhpati Didi Initiative is a significant effort launched by the Indian government to empower women in rural areas. The initiative was announced by the Prime Minister on Independence Day in 2023. The primary goal of the initiative is to encourage women to establish micro-enterprises and become economically self-sufficient.

13. Which of the following river(s) is/are left side tributaries of the Brahmaputra River?

- i. Dibang River
- ii. Subansiri River
- iii. Kopili River

Select the correct answer using the code given below:

- a) i only
- b) ii only
- c) i and iii
- d) i, ii and iii

Answer:- c

Explanation:-

The major left-bank tributaries of the Brahmaputra River include:

Siang River: Originates in Tibet and is also known as Tsangpo.

Lohit River: A significant tributary that joins the Brahmaputra in the northern part of the Assam Valley.

Dibang River: Another major left side tributary that merges with the Brahmaputra in the Dibru-Garh Valley Plains

Kopili River: A major left bank tributary in Northeast India, originating from the Saipong Reserve Forest.

The major right-bank tributaries of the Brahmaputra River include:

Subansiri River: Originates in Tibet and flows through the Himalayas in India and Bhutan

Manas River: A significant tributary that joins the Brahmaputra in Assam, India

Sankosh River: A right-bank tributary that flows into the Brahmaputra in Assam, India

Teesta River: One of the largest tributaries that joins the Brahmaputra in West Bengal, India.

14. Consider the following statements regarding the Majuli Island:

- i. Majuli Island is largest river island in world and first island district of the country.
- ii. It is formed by Brahmaputra River in south and KherkutiaXuti, another branch of Brahmaputra, joined by Dihang River in north.
- iii. The island is inhabited by Mising tribes, Deori and Sonowal Kachri tribes.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) i and iii
- d) i, ii and iii

Answer:-c.

Explanation:-

The island is bounded by three important rivers:

Kherkutia Suti: A branch of the Brahmaputra River

Subansiri River: A tributary of the Brahmaputra River

Brahmaputra River: The main river that forms the island's southern boundary

15. With reference to the sub-tropical high pressure belt, consider the following statements

- i. It is affected by Earth's rotation and descent of winds from higher altitudes
- ii. It dynamically induced and characterized with anti-cyclonic conditions.

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

- a) Both i and ii
- b) i only
- c) ii only
- d) Neither i nor ii

Answer:-a.

16. With reference to millets, which of the following statements is/are correct?

- i. India is the largest producer and exporter of millets in the world.
- ii. Ragi is the highest produced millet in India.

Select the correct answer using the code given below:

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer: (d)

Explanation: India produces all the nine commonly known millets, and is the largest producer and the fifth-largest exporter of millets in the world. Bajra (60%), followed by Jowar (27%) and Ragi (11%), are the major millets produced in India (as per the 4th Advance Estimate 2021- 22)

17. With respect to the Capital Adequacy Ratio (CAR), consider the following statements:

- i. The CAR is the ratio of a bank's regulatory capital to risk weighted assets.
- ii. The CAR excludes Additional Tier-1 Bonds with the banks.
- iii. The RBI has mandated a higher capital ratio than what is required by the Basel III norms.

Which of the statements given above is/are correct?

- a) iii only
- b) i and ii only
- c) i and iii only
- d) i, ii and iii

Answer: (c)

Explanation: The Capital Adequacy Ratio (CAR) is the ratio of a bank's capital to its risk. It is also known as the Capital to Risk (Weighted) Assets Ratio (CRAR). Banks' regulatory capital is divided into Tier 1 and Tier 2, while Tier 1 is sub-divided into Common Equity Tier-1 (CET-1) and Additional Tier-1 (AT-1) capital.

18. With reference to sugar production and trade in India, consider the following statements:

- i. Tamil Nadu has emerged as the highest sugar producing state in the recent years.
- ii. The yield levels of sugarcane are higher in the southern states than northern India.
- iii. The value of sugar exports from India has seen a continuous increase in the last five years.

Which of the statements given above are incorrect?

- a) i and ii only
- b) ii and iii only
- c) i and iii only
- d) i, ii and iii

Answer: (c)

Explanation: Sugar production in Maharashtra, the country's leading producing state of the sweetener, rose to 73.8 lakh tonnes during October-January of the ongoing marketing year, from 72.9 lakh tonnes in the year-ago.

19. With reference to fertilizers, which of the following statements is/are correct?

- i. Organic and bio-fertilizers are outside the purview of regulation of the state.
- ii. The Fertilizer (Control) Order of 1985 does not list some bio and organic fertilizers prepared from livestock waste.

Select the correct answer using the code given below:

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer: (b)

Explanation: Regulation of Organic and Bio-fertilizers: Organic and bio-fertilizers are regulated by the Fertilizer (Inorganic, Organic or Mixed) (Control) Order (FCO, 1985), under the Union Ministry of Agriculture and Farmers' Welfare. Currently, 11 bio-fertilizers and 10 organic fertilizers are approved under the FCO for use in India as of now.

20. With reference to the 'MSME Competitive (LEAN) Scheme', which of the following statements is/are correct?

- i. All MSMEs, registered with the UDYAM registration portal, are eligible to participate in the Scheme.
- ii. To support the MSMEs, the government will contribute 75% of the implementation cost for hand-holding and consultancy fees.
- iii. There are three levels in the MSME Competitive (LEAN) Scheme.

Select the correct answer using the code given below:

- a) ii only
- b) iii only
- c) i and iii only
- d) ii and iii only

Answer: (c)

Explanation: Coverage and Eligibility: All Micro, Small and Medium Enterprises (MSMEs), registered with the UDYAM registration portal (of the Ministry of Micro, Small and Medium Enterprises - MoMSME), will be eligible to participate in the MSME Competitive (LEAN) Scheme and avail related benefits/incentives. The Scheme is also open to the Common Facilities Centres (CFCs) under SFURTI (Scheme of Fund for Regeneration of Traditional Industries) and Micro and Small Enterprises - Cluster Development Programme Schemes.

21. Which national park in Assam is recognized as a UNESCO World Heritage Site and is home to the largest population of the wild water buffalo?

- a) Manas National Park
- b) Dibru-Saikhowa National Park
- c) Kaziranga National Park
- d) Rajiv Gandhi Orang National Park

Answer: C

Kaziranga National Park is a UNESCO World Heritage Site and home to the largest population of the wild water buffalo, among other species.

22. Which of the following national parks in Assam is well known for the conservation of Pygmy Hog?

- a) Orang National Park
- b) Kaziranga National Park
- c) Manas National Park
- d) Dibru-Saikhowa National Park

Answer: C

Manas National Park in Assam is known for the conservation of the endangered Pygmy Hog, a small wild pig species.

23. The Jeypore Rainforest in Assam is part of which larger biodiversity hotspot in India?

- a) Western Ghats
- b) Eastern Ghats
- c) Himalayas
- d) Sundarbans

Answer: A

The Jeypore Rainforest in Assam is part of the Eastern Himalayas biodiversity hotspot, not the Western Ghats.

24. Which of the following is a community-managed wildlife sanctuary in Assam, known for its successful conservation model involving local communities?

- a) Pobitora Wildlife Sanctuary
- b) Bura-Chapori Wildlife Sanctuary
- c) Chakrashila Wildlife Sanctuary
- d) Borail Wildlife Sanctuary

Answer: B

Bura-Chapori Wildlife Sanctuary in Assam is community-managed and known for its successful conservation model involving local communities in biodiversity conservation efforts.

25. Which of the following is a designated tiger reserve in Assam, known for its successful conservation efforts for Bengal tigers?

- a) Manas Tiger Reserve
- b) Dibru-Saikhowa Tiger Reserve
- c) Kaziranga Tiger Reserve
- d) Nameri Tiger Reserve

Answer: A

Manas Tiger Reserve in Assam is known for its successful conservation efforts for Bengal tigers. It is a UNESCO World Heritage Site and a Project Tiger reserve.

26. Which national park in Assam is recognized as both a UNESCO World Heritage Site and a tiger reserve, playing a crucial role in the conservation of the Indian one-horned rhinoceros as well?

- a) Dibru-Saikhowa National Park
- b) Orang National Park
- c) Kaziranga National Park
- d) Manas National Park

Answer: C

Explanation: Kaziranga National Park in Assam is recognized as both a UNESCO World Heritage Site and a tiger reserve. It is famous for its conservation of the Indian one-horned rhinoceros and Bengal tigers.

27. The Laokhowa Wildlife Sanctuary is located in which district of Assam?

- a) Dibrugarh
- b) Jorhat
- c) Nagaon
- d) Golaghat

Answer: C

The Laokhowa Wildlife Sanctuary is located in Nagaon district, Assam. It has significance as an elephant reserve.

28. Consider the following assertions regarding the Bhabar-Tarai region in Assam:

- i. This region is primarily found in Assam's northern districts.
- ii. The Manas National Park is located within this region.

Which of the above statements is/are correct?

- a) Only statement i
- b) Only statement ii
- c) Both statements
- d) Neither statement

Answer: C

Regarding the Bhabar-Tarai belt's spread, Assam encompasses a total of 6079.161 square kilometers, with 65.70% of this area situated in the state's lower districts. The Tarai region predominates near Kokrajhar, extending to Chirang, Dhuburi, and Baksa. In contrast, the Bhabar region is notably present in the districts of Baksa, Udalguri, and Bongaigaon. Noteworthy conservation areas such as the Manas National Park and the Chakrasila Wildlife Sanctuary are located within this belt.

29. Which tree is predominant in the forests of Assam?

- a) Teak
- b) Mango
- c) Sal
- d) Eucalyptus

Answer-a

30. Which northeastern state is known as the Jewel of India?

- a) Mizoram
- b) Nagaland
- c) Manipur
- d) Sikkim

Answer-c

31. What is the highest-tier of the Panchayat system in Assam, responsible for overseeing the functioning of all Gram Panchayats in a district?

- a) Gram Panchayat
- b) Anchalik Panchayat
- c) Zila Parishad
- d) Panchayat Samiti

Answer: C

Zila Parishad is the highest-tier Panchayat system in Assam, responsible for overseeing the functioning of all Gram Panchayats in a district.

32. What is the minimum age qualification for contesting the election for the position of a Panchayat member in Assam?

- a) 18 years
- b) 21 years
- c) 25 years
- d) 30 years

Answer: A

The minimum age qualification for contesting the election for the position of a Panchayat member in Assam is 18 years.

33. Under the Panchayati Raj system in Assam, which committee is responsible for preparing the development plan at the Gram Panchayat level?

- a) Finance Committee
- b) Planning Committee
- c) Development Committee
- d) Executive Committee

Answer: B

The Planning Committee is responsible for preparing the development plan at the Gram Panchayat level under the Panchayati Raj system in Assam.

34. What is the role of the Panchayat Samiti in Assam within the Panchayati Raj system?

- a) Implementing development schemes at the village level
- b) Coordinating activities of Gram Panchayats in a block
- c) Formulating policies for rural development
- d) Overseeing law and order in villages

Answer: B

The Panchayat Samiti in Assam plays a role in coordinating activities of Gram Panchayats in a block within the Panchayati Raj system.

35. What is the tenure of the elected members of the Zila Parishad in Assam?

- a) 2 years
- b) 3 years
- c) 4 years
- d) 5 years

Answer: D

The elected members of the Zila Parishad in Assam have a tenure of five years.

36. What is the population size of Assam according to the 2011 census?

- a) 31 million
- b) 30 million
- c) 35 million
- d) None of the above

Answer- a

37. Assam stands in which number among northeastern states (area wise)?

- a) First
- b) Second
- c) Third
- d) Fourth

Answer-b

38. How many districts are there in the Barak Valley?

- a) Three
- b) Five
- c) Four
- d) One

Answer-a

Three districts are there in the Barak Valley.

39. Which river in Assam is dammed by the Doyang Hydroelectric Plant?

- a) Brahmaputra River
- b) Barak River
- c) Subansiri River
- d) Kopili River

Answer: C

The Doyang Hydroelectric Plant dams the Subansiri River. Subansiri is the largest north bank tributary of the Brahmaputra in Assam.

40. The Karbi Langpi Dam is located on which river in Assam?

- a) Manas River
- b) Doyang River

- c) Dhansiri River
- d) Kopili River

Answer: D

41. The Pare Hydroelectric Plant, located in Arunachal Pradesh, is a joint project with Assam and is constructed on which river?

- a) Dibang River
- b) Lohit River
- c) Subansiri River
- d) Kameng River

Answer: A

The Pare Hydroelectric Plant is constructed on the Dibang River. Although located in Arunachal Pradesh, it is a joint project with Assam.

42. Evaluate these statements regarding the Asom Darshan scheme:

- i. The scheme focuses on the development of tourist spots and religious places of all faiths.
- ii. Rs.10 Lakh is allocated for infrastructure development to each religious institution.
- iii. Road connectivity improvement is an integral part of the scheme with a budget of Rs. 614 Crore.

What is the correct combination of statements?

- a) Only i and ii are correct
- b) Only i and iii are correct
- c) Only ii and iii are correct
- d) All statements are correct

Answer: b

Explanation: The Asom Darshan scheme focuses on the development of tourist spots and religious places of all faiths and includes road connectivity improvement with a budget of Rs. 614 Crore. However, Statement 2 is incorrect as Rs. 10 Lakh was transferred for infrastructure development to 915 religious' institutions, not to each institution.

43. The Bogibeel Bridge, one of the longest rail-cum-road bridges in India, spans which river in Assam?

- a) Barak River
- b) Subansiri River
- c) Lohit River
- d) Dibang River

Answer: C

The Bogibeel Bridge spans the Lohit River in Assam, connecting the Dibrugarh and Dhemaji districts.

44. Which is the largest district in Assam?

- a) Sonitpur
- b) Goalpara
- c) Karbi Anglong
- d) Dhubri

Answer-c

Karbi Anglong is the largest district of Assam with nearly 10,434 square kilometers of undivided area followed by Sonitpur with an area of 5324 square kilometers.

45. Which district is located in between the plateau region in Assam?

- a) Nagaon
- b) Dima Hasao
- c) Hojai
- d) Morigaon

Answer- c

Hojai has an average elevation of 59 metres.

46. What is the total area of the Brahmaputra Valley?

- a) 58,412 sq km
- b) 58,000 sq km
- c) 58,500 sq km
- d) 58,315 sq km

Answer-d

The Brahmaputra Valley has a total area of 58,315 sq km with containing 27 districts.

47. Which one of the following is known as the Amazon of the East?

- a) Dibru-Saikhowa NP
- b) Gibbon WLS
- c) Dehing-Patkai
- d) Nameri NP

Answer-c

The Dehing Patkai Wildlife Sanctuary is located in Dibrugarh and Tinsukia districts of Assam, and it covers 111.19 sq. km. This rare rainforest is situated in the foothills of the

Himalayan range. It is a part of the Assam valley tropical wet evergreen forest. Dehing is a river that flows through it, and Patkai is the hill on the foot of which the river flows. It was declared as a sanctuary on June 13, 2004.

48. Which districts in Assam have major limestone reserves?

- a) Goalpara & Bongaigaon
- b) Jorhat and Golaghat
- c) Dima Hasao and Karbi Anglong
- d) Cachar and Karimganj

Answer-c

Assam has rich limestone reserves. Dima Hasao and Karbi Anglong- A total reserve of 97 million tonnes of limestone has been found in these two districts and almost half of the reserve is of cement grade.

49. Which of the following river originates from the Naga Hills?

- a) Kameng
- b) Subansiri
- c) Bhogdoi
- d) None of these

Answer-c

The **Bhogdoi River** is a tributary of the Brahmaputra in India. From its origin in the Naga hills it flows through the city of Jorhat and then it merges with another river and its name becomes Gelabill. The previous name of the river was Desoi.

50. The governor of which state has been vested with special powers regarding ST areas

- a) Arunachal Pradesh
- b) Assam
- c) Maharashtra
- d) Both a and b

Answer (d) Correct option is d

51. With respect to Lok Adalats, consider the following statements:

- i. It has been given statutory status under the Legal Services Authorities Act, 1987.
- ii. The award by the Lok Adalat is not binding and it is appealable.
- iii. There is no strict application of procedural laws like the Civil Procedure Code and the Evidence Act while assessing the claim by Lok Adalat.

Which of the statements given above are correct?

- a) i and iii only
- b) ii and iii only
- c) i and ii only
- d) i, ii and iii

ANSWER-A

- Lok Adalat is a forum where the cases (or disputes) which are pending in a court or which are at pre litigation stage (not yet brought before a court) are compromised or settled in an amicable manner.
- Lok Adalat has been given statutory status under the Legal Services Authorities Act, 1987. **Hence statement 1 is correct.**
- According to the Supreme Court, the benefits under Lok Adalat are as follows:

- o There is no court fee and if court fee is already paid the amount will be refunded if the dispute is settled at Lok Adalat.
- o The basic features of Lok Adalat are the procedural flexibility and speedy trial of the disputes. There is no strict application of procedural laws like the Civil Procedure laws like the Civil Procedure Code and the Evidence Act while assessing the claim by Lok Adalat. **Hence statement 3 is correct.**
- o The Parties to the dispute can directly interact with the judge through their counsel which is not possible in regular courts of law.
- o The award by the Lok Adalat is binding on the parties and it has the status of a decree of a civil court and it is non appealable, which does not cause the delay in the settlement of disputes finally. **Hence statement 2 is not correct.**

52. With reference to Citizenship (Amendment), Act 2019, consider the following statements:

- i. It provides Indian citizenship to the illegal migrants who entered India on or before 31st December 2010.
- ii. The Act does not apply to tribal areas of North East states mentioned in the sixth schedule of the Constitution.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

ANSWER-B

• **The Citizenship (Amendment) Act, 2019 seeks to amend the Citizenship Act, of 1955.** The CAA provides citizenship on the basis of religion to six undocumented non-Muslim communities (Hindus, Sikhs, Buddhists, Jains, Parsis, and Christians) from

Pakistan, Afghanistan, and Bangladesh who entered India on or before 31st December 2014. **Hence, statement 1 is not correct.**

• The Act does not apply to tribal areas of Tripura, Mizoram, Assam, and Meghalaya because of being included in the 6th Schedule of the Constitution. Also, areas that fall under the Inner Limit notified under the Bengal Eastern Frontier Regulation, 1873, will also be outside the Act's purview. **Hence, statement 2 is correct**

• **It also says people holding Overseas Citizen of India (OCI) cards – an immigration status permitting a foreign citizen of Indian origin to live and work in India indefinitely – can lose their status if they violate local laws for major and minor offenses and violations.**

53. Which of the following steps can be taken to secure consumer Internet of Things (IoT)?

- i. All IoT device default passwords shall be unique per device.
- ii. Principle of least privilege needs to be avoided.
- iii. Installation and maintenance of IoT devices should employ minimal steps.

Select the correct answer using code given below.

- a) i and ii only
- b) ii and iii only
- c) i and iii only
- d) i, ii and iii

ANSWER-C

• Recently, Telecommunication Engineering Centre(TEC), under the Department of Telecommunications, Ministry of Communications, has released a report “Code of Practice for Securing Consumer Internet of Things(IoT)” as a baseline requirement aligned with global standards and best practices.

• **Internet of Things (IoT)** is a seamlessly connected network of embedded objects/ devices, with identifiers, in which Machine to Machine (M2M) communication without

any human intervention is possible using standard and interoperable communication protocols.

- Guidelines for securing consumer IoT

- o **All IoT device default passwords shall be unique per device** and/or require the user to choose a password that follows best practices, during device provisioning.

Hence option 1 is correct.

- o Disclosed vulnerabilities should be acted on in a timely manner

- o **Software components in IoT devices should be securely updateable.** Updates shall be timely and should not adversely impact the functioning of the device.

- o **Devices and services should operate on the 'principle of least privilege'.** Unused functionality should be disabled; hardware should not unnecessarily expose access (e.g. unrequired ports both network and logical should be closed). Unused functionality should be disabled; hardware should not unnecessarily expose access (e.g. unrequired ports both network and logical should be closed). **Hence**

option 2 is not correct.

- The principle of least privilege (POLP)** is a concept in computer security that limits users' access rights to only what are strictly required to do their jobs. Users are granted permission to read, write or execute only the files or resources necessary to do their jobs.

- o Security-sensitive data, including any remote management and control, should be encrypted in transit, appropriate to the properties of the technology and usage of the device. All keys should be managed securely.

- o In case the device collects or transmits personal data, such data should be securely stored.

- o Installation and **maintenance of IoT devices should employ minimal steps** and should follow security best practices on usability. **Hence option 3 is correct.**

54. In the context of the Indian Constitution, consider the following statements:

- i. The term "minority" is defined in Article 30 of the Indian Constitution.

- ii. Under Article 28, religious instruction is permitted in educational institutions established under any endowment or trust and administered by the state.
- iii. Article 29 grants protection only to linguistic minorities.

Which of the statements given above is/are correct?

- a) i only
- b) i and ii only
- c) ii only
- d) iii only

ANSWER-C

- **The term "Minority" is not defined in the Indian Constitution. However, the Constitution recognizes religious and linguistic minorities. Hence, statement 1 is not correct.**
- **Article 28 prohibits completely state-run educational institutions from giving any religious instructions. However, the restriction is not applicable if the educational institution is established under any endowment or trust and is administered by the state. Hence, statement 2 is correct.**
- Article 29 provides that every section of citizens residing in any part of the country has the right to protect and conserve its own distinct language, script or culture (it provides the right to a group/section/community of people).
- **Article 29 grants protection to both religious, linguistic as well as cultural minorities. However, the rights are not necessarily restricted to minorities only, as it is commonly assumed to be. It includes minorities as well as the majority. Hence, statement 3 is not correct.**

55. Which of the following terms were **not** a part of the original constitution?

- i. Secular

- ii. Democratic
- iii. Integrity
- iv. Fraternity

Select the correct answer using the code given below.

- a) ii and iv only
- b) i and iv only
- c) i and iii only
- d) i, ii, iii and iv

ANSWER-C

• The 42nd Constitutional Amendment Act, 1976 is also famous as the Mini Constitution. This amendment brought a big change to the Constitution's preamble by adding the words '**SOCIALIST**', '**SECULAR**', and '**INTEGRITY**' in the preamble. This amendment also added a vital Part IVA in the Constitution as Fundamental duties. **Hence options 1 and 3 are correct.**

• **The term Democratic was part of the original constitution.** As stated in the Preamble, a democratic polity is founded on the doctrine of popular sovereignty or the people's possession of supreme power. The Indian Constitution establishes a representative parliamentary democracy in which the executive is accountable to the legislature for all policies and actions. The universal adult franchise, periodic elections, the rule of law, the independence of the judiciary, and the absence of discrimination on certain grounds are manifestations of the Indian polity's democratic character. In the Preamble, the term "democratic" is used broadly, encompassing not only political democracy but also social and economic democracy. **Hence option 2 is not correct.**

• The term Fraternity was part of the original constitution. This refers to a sense of brothers and sisterhood among its citizens, as well as a sense of belonging to the country. Fraternity, according to the Preamble, must ensure two things: human dignity and national unity and integrity. The 42nd Constitutional Amendment added the word 'integrity' to the Preamble (1976). **Hence option 4 is not correct.**

56. Consider the following statements regarding citizenship in India:

- i. Citizenship is listed in the Union List under the Constitution.
- ii. The term "citizen" is not defined in the Constitution.
- iii. The concept of single citizenship is adopted from the Canadian Constitution.

Which of the statement given above is/are correct?

- a) i and ii only
- b) ii only
- c) iii only
- d) i and iii only

ANSWER-A

- Citizenship signifies the relationship between individual and state. **It is listed in the Union List under the Constitution and thus is under the exclusive jurisdiction of Parliament. Hence, statement 1 is correct.**
- **The Constitution does not define the term 'citizen' but details of various categories of persons who are entitled to citizenship are given in Part 2 (Articles 5 to 11). Hence, statement 2 is correct.**
- **In India, the concept of single citizenship is adopted from the British constitution that is from the United Kingdom.** In India, only single citizenship is available to citizens. One cannot be a citizen of the state as well. This helps in increasing the feeling of nationality and encourages patriotism as it forges unity amidst regional and cultural differences. It also encourages fundamental rights such as the freedom of movement and residence in any part of the nation. **Hence, statement 3 is not correct.**

57. Consider the following statements concerning the constituent assembly in India:

- i. The Constituent Assembly established seven committees to draft the constitution.

- ii. Congress party officially demanded a constituent assembly in the 1929 Lahore Session.
- iii. The British accepted in principle the demand of a constituent assembly in the Cabinet Mission Plan.

Which of the statements given above is/are correct?

- a) ii only
- b) iii only
- c) i and ii only
- d) None

ANSWER-D

Constituent Assembly of India – Historical Background

- In 1934, M N Roy proposed the idea of a constituent assembly.
- **The demand was taken up by the Congress Party in 1935 as an official demand. Hence statement 2 is not correct.**
- **The British accepted this in the August Offer of 1940. Hence statement 3 is not correct.**
- Elections were held for the formation of the constituent assembly under the Cabinet Mission plan of 1946.
- The members of this assembly were elected indirectly, i.e., by the members of the provincial assemblies using the method of a single transferable vote.
- **The Constituent Assembly established 13 committees to draft the constitution. A seven-member committee prepared a draft of the constitution based on the reports of these committees. Hence statement 1 is not correct.**

58. The 7th Constitutional Amendment Act, 1956, and the States Reorganisation Act, 1956 were enacted based on the recommendation of which of the following committees?

- a) Dhar Commission

- b) JVP Committee
- c) Fazl Ali Commission
- d) J.C. Shah Commission

ANSWER-C

- In the newly independent India, there was a demand from different regions, particularly South India, for the reorganization of states on linguistic basis. Accordingly, in **June 1948**, the Government of India appointed the **Linguistic Provinces Commission under the chairmanship of S K Dhar** to examine the feasibility of this.

- o The commission submitted its report in December 1948 and recommended the reorganization of states on the basis of administrative convenience rather than a linguistic factor. The above recommendations created much resentment and led to the appointment of another **Linguistic Provinces Committee** by the Congress in December 1948 itself to examine the whole question afresh.

- o It consisted of **Jawaharlal Nehru, Vallabhbhai Patel, and Pattabhi Sitaramayya** and hence, was popularly known as **JVP Committee**.

- o It submitted its report in April 1949 and formally rejected language as the basis for reorganization of states.

- o However, in October 1953, the Government of India was forced to create the first linguistic state, known as the Andhra state, by separating the Telugu-speaking areas from the Madras state. This followed a prolonged popular agitation and the death of Potti Sriramulu, a Congress person of standing, after a 56-day hunger strike for the cause.

- **Fazl Ali Commission:**

- o The creation of Andhra state intensified the demand from other regions for the creation of states on linguistic basis.

- o This forced the Government of India to appoint (in December 1953) a three-member **States Reorganisation Commission under the chairmanship of Fazl Ali** to re-examine the whole question.

o Its other two members were K M Panikkar and H N Kunzru. It submitted its report in September 1955 and broadly accepted language as the basis of reorganisation of states. But, it rejected the theory of 'one language– one state'. Its view was that the unity of India should be regarded as the primary consideration in any redrawing of the country's political units. It identified four major factors that can be taken into account in any scheme of reorganisation of states:

- Preservation and strengthening of the unity and security of the country.
- Linguistic and cultural homogeneity.
- Financial, economic and administrative considerations.
- Planning and promotion of the welfare of the people in each state as well as of the nation as a whole.

o The commission suggested the abolition of the four-fold classification of states under the original Constitution and creation of 16 states and 3 centrally administered territories.

o **The Government of India accepted these recommendations with certain minor modifications. By the States Reorganisation Act (1956) and the 7th Constitutional Amendment Act (1956)**, the distinction between Part-A and Part-B states was done away with and Part-C states were abolished. Some of them were merged with adjacent states and some other were designated as union territories.

As a result, 14 states and 6 union territories were created on November 1, 1956. **Hence option (c) is the correct answer.**

• In 1966, the State of Punjab was bifurcated to create Haryana, the 17th state of the Indian Union, and the union territory of Chandigarh. This followed the demand for a separate 'Sikh Homeland' (Punjabi Subha) raised by the Akali Dal under the leadership of Master Tara Singh.

o **On the recommendation of the Shah Commission (1966)**, the punjabi-speaking areas were constituted into the unilingual state of Punjab, the Hindi-speaking areas were constituted into the State of Haryana and the hill areas were merged with the adjoining union territory of Himachal Pradesh. In 1971, the union territory of Himachal Pradesh was elevated to the status of a state (18th state of the Indian Union).

59. The objective of the Government of India Act, 1915 was to:

- a) increase the number of non-official members in the Central Legislative Assembly.
- b) lay the foundation of a representative and popular government in India.
- c) consolidate all the preceding acts of Parliament concerning British India.
- d) consolidate all the ordinances passed by the Governor-General of India related to national security.

ANSWER-C

• **The Government of India Act 1915 was an act of the Parliament of Britain, which consolidated prior Acts of Parliament concerning British India into a single act. It was passed in July 1915 and went into effect on 1 January 1916. Hence the option (c) is the correct answer.**

• The act repealed 47 prior acts of Parliament, starting with an act of 1770, and replaced them with a single act containing 135 sections and five schedules. It was introduced first to the House of Lords, where it was referred to a joint committee of Parliament chaired by Lord Loreburn. The committee removed several provisions which went beyond the simple consolidation of existing law.

• The Government of India Act 1915 and its supplemental act the following year made the English statute law relating to India easier to understand, and therefore easier to amend.

• The Government of India Act of 1915 brought about one firm reform and this was with regards to the jurisdiction of the High Courts. It was held in this act that no High Court could exert original jurisdiction over matters concerning---Revenue, or any act done concerning or relation to it.

60. Consider the following statements with respect to the right to education in the Indian Constitution:

- i. The 92nd Constitution Amendment made the Right to Education a fundamental right.

- ii. Article 21A of the Constitution guarantees the right to receive education in the mother tongue.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

ANSWER-D

• **The 86th amendment to the constitution of India in 2002, provided the Right to Education as a fundamental right in part-III of the Constitution. Hence, statement 1 is not correct.**

• Right to Education Act (RTE) provided free and compulsory education to children in 2009 and enforced it as a fundamental right under Article 21-A. The Right to Education serves as a building block to ensure that every child has his or her right to get a quality elementary education.

• **Article 21A of the Constitution provides for “free and compulsory education to all children of the age of six to fourteen years”. It does not “guarantee” the right to receive education in the “mother tongue or home language”, while it contemplates the right to free and elementary education, the Rajasthan High Court has held. Hence, statement 2 is not correct.**

• **The first official document on the Right to Education was Ramamurti Committee Report in 1990.**

61. Consider the following statements regarding Article 15 (Right to Equality) of the Indian Constitution:

- i. It prohibits the State from discriminating against any citizen on the basis of place of residence.

- ii. Under this article, the State has been empowered to make special provisions for women and children.
- iii. It allows the State to make any special provision regarding minority educational institutions.

Which of the statements given above is/are correct?

- a) ii only
- b) iii only
- c) i and ii only
- d) i and iii only

ANSWER-A

• Article 15 prohibits discrimination by the state against any citizen on grounds 'only' of caste, religion, sex, race, and place of birth. **Reservation on the basis of domicile is not one of the grounds of article 15.**

Article 15 defines “place of birth” as a ground of discrimination but reservation based on domicile generally comes under “place of residence” which is outside the bounds of “place of birth”. The place of birth and place of residence can be different for a single individual. Hence, statement 1 is not correct.

• Article 15 (3) says that in some areas the women and children do need special privileges and therefore the state for their welfare can make laws, moreover this does not mean that discrimination is being done but some special privileges are being given to them as they require them. **Hence, statement 2 is correct.**

• Under Article 15(5), the state is empowered to make provisions relating to the admission to educational institutions including private educational institutions, whether aided or unaided by the State, other than the minority educational institutions. **Hence, statement 3 is not correct.**

62. Which one of the following group of languages are included in the Eighth Schedule of the Constitution of India?

- a) English, Hindi, Dogri and Sanskrit
- b) Sanskrit, Telugu, Kannada and Hindi
- c) Hindi, Kashmiri, Manipuri and English
- d) Tulu, Tamil, Malayalam and Kannada

ANSWER-B

• **Recently, Chief Justice of India recommended amending the Official Languages Act of 1963 to include more vernacular languages in governance, and not just confine it to Hindi and English.**

• The Eighth Schedule to the Constitution consists of the following 22 languages:

• Assamese, Bengali, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili and Dogri.

• Of these languages, 14 were initially included in the Constitution. Sindhi language was added in 1967. Thereafter three more languages viz., Konkani, Manipuri and Nepali were included in 1992. Subsequently Bodo, Dogri, Maithili and Santhali were added in 2004.

• **English and Tulu are both not included in the Eight Schedule of the Constitution of India. Hence option (b) is the correct answer.**

63. Consider the following statements with reference to Subordinate Courts in India:

- i. They have uniform organizational structure and jurisdiction throughout India.
- ii. Sessions court has power to impose sentence up to life imprisonment but not capital punishment.

Which of the statements given above is/are correct?

- a) i only
- b) ii only

- c) Both i and ii
- d) Neither i nor ii

ANSWER-D

- The organizational structure, jurisdiction and nomenclature of the subordinate judiciary are laid down by the states. Hence, they differ slightly from state to state. **Hence, statement 1 is not correct.**
- The District Judge is the highest judicial authority in the district. He possesses original and appellate jurisdiction in both civil and criminal matters. When he hears criminal cases, he is called as the session judge. As a session judge he can impose any sentence including life imprisonment and capital punishment. However, a capital punishment passed by him is subject to confirmation by High Court, whether there is appeal or not. **Hence, statement 2 is not correct.**

64. Consider the following features:

- i. Stable government
- ii. Prevent autocracy
- iii. Narrow representation

Which of the above features will be a benefit after adopting the presidential system in India?

- a) i and ii only
- b) ii and iii only
- c) i only
- d) i, ii and iii

ANSWER-C

• Unlike the Indian Constitution, the American Constitution provides for the presidential form of government. The features of the American presidential system of government are as follows:

• The American President is both the head of the State and the head of government. As the head of State, he occupies a ceremonial position. As the head of government, he leads the executive organ of government.

• The President is elected by an electoral college for a fixed tenure of four years. He cannot be removed by the Congress except by impeachment for a grave unconstitutional act.

• **The President governs with the help of a cabinet or a smaller body called 'Kitchen Cabinet'.** It is only an advisory body and consists of non-elected departmental secretaries. They are selected and appointed by him, are responsible only to him, and can be removed by him any time.

• The President and his secretaries are not responsible to the Congress for their acts. They neither possess membership in the Congress nor attend its sessions.

• **The President cannot dissolve the House of Representatives—the lower house of the Congress.**

• The doctrine of separation of powers is the basis of the American presidential system. The legislative, executive and judicial powers of the government are separated and vested in the three independent organs of the government.

• **Merits of presidential form of government:**

o **Stable government. Hence option 1 is correct.**

o Definiteness in policies.

o Based on separation of powers.

o Government by experts

o Demerits of presidential form of government:

o Conflict between legislature and executive.

o Non-responsible government.

o **May lead to autocracy. Hence option 2 is not correct.**

o **Narrow representation. Hence option 3 is not correct.**

65. With reference to Article 16, consider the following statements:

- i. It is confined to appointment to an office 'under the state'.
- ii. Under this Article, the state cannot grant reservations in the promotion.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

ANSWER-A

- The main object of article 16 is to create a constitutional right to equality of opportunity and employment in public offices. This article is confined to citizens as distinguished from other persons. Further, it is confined to employment or appointment to an office 'under the state'. **Hence, statement 1 is correct.**
- Article 16 (4A) provides that State can make any provision for reservation in matters of promotion in favor of the Scheduled Castes and the Scheduled Tribes if they are not adequately represented in the services under the State. **Hence, statement 2 is not correct.**
- Article 16 (4) provides that the State can make any provision for the reservation of appointments or posts in favor of any backward class of citizens who, in the opinion of the state, are not adequately represented in the services under the State. **Under this Article, it is not necessary for the central government or the state government to consult the Public Service Commissions with regard to the reservation of posts for any or all of the backward classes.**

66. With reference to Karewas formation, which of the following statements is correct?

- a) They are found in the north eastern region of India.
- b) They are thick deposits of alluvial deposits brought down by the rivers.
- c) They are useful for the cultivation of zafran a local variety of saffron.
- d) All of the statements given above are correct.

Answer – C

- The Kashmir Himalayas are famous for Karewa formations. Kare was are the thick deposits of glacialclay (and not alluvial deposits) and other materials embedded with moraines. The Karewas are also usefulfor the cultivation of Zafran, which is a local variety of saffron.
- Hence option (c) is the correct answer.

67. Which of the following UNESCO Biosphere Reserve is the source of three major river systems: the Narmada, the Johilla and the Son River?

- a) Pachmarhi
- b) Achanakmar-Amarkantak
- c) Agasthyamalai
- d) Similipal

Answer – B

- The Achanakmar-Amarkantak Biosphere Reserveis the most dramatic and ecologically diverselandscape in the Chhattisgarh and Madhya Pradesh states of India. The area of this Biosphere Reserve isconsidered to be one of the major watersheds of peninsular India. It separates the rivers that drain into theArabian Sea and the Bay of Bengal. The reserve is also the source of three major river systems: theNarmada, the Johilla and the Son River. Maikal hill ranges together with Vindhya

and Satpura lie within the Achanakmar-Amarkantak Biosphere Reserve.

UNESCO designated it a biosphere reserve in 2012. **Hence option (b) is the correct answer.**

- **Similipal National Park:** It is a national park and a tiger reserve in the Mayurbhanj district in the Indian state of Odisha. It is part of the Mayurbhanj Elephant Reserve, which includes three protected areas — Similipal Tiger Reserve, Hadgarh Wildlife Sanctuary and Kuldiha Wildlife Sanctuary. Simlipal National Park derives its name from the abundance of red silk cotton trees growing in the area. The park is home to Bengal tiger, Asian elephant, gaur, and chausingha, along with some of the beautiful waterfalls like Joranda and Barehipani Falls. This protected area is part of the UNESCO World Network of Biosphere Reserves since 2009.
- **The Agasthyamalai Biosphere Reserve** was established in 2001 and includes 3,500.36 km² of which 1828 km² is in Kerala and 1672.36 km² is in Tamil Nadu. Agasthyamalai Biosphere Reserve became part of World Network of Biosphere Reserves in 2016. It is also under UNESCO's world list of biosphere reserves.
- **The Pachmarhi Biosphere Reserve** is located in the Satpura Range of Madhya Pradesh. The Satpura range forms the watershed between the river Narmada to the north and river Tapi to the south. UNESCO designated it a biosphere reserve in 2009. It includes three wildlife conservation units: Bori Sanctuary, Pachmarhi Sanctuary and Satpura National Park.

68. Consider the following statements on Forest (Conservation) Amendment Bill, 2023.

- i. The bill aims to build forest carbon stock by raising plantations.
- ii. It aims to provide developers with land so they can fulfil their legal duty to plant trees as compensation for diverting forest land for development projects.

Choose the correct answer

- a) Only i
- b) Only ii
- c) Both i and ii

d) Neither i nor ii

Answer – C

The Government has introduced the Forest (Conservation) Amendment Bill, 2023 to make changes in the Forest (Conservation) Act, 1980.

Objectives –

- The Bill aims to build forest carbon stock by raising plantations.
- It aims to provide developers with land so they can fulfil their legal duty to plant trees as compensation for diverting forest land for development projects.
- The Bill tries to achieve these objectives by restricting the applicability of the FC Act, and by freeing up unrecorded forests land.

69. With reference to the Earth's crust, which of the following statements is/are not correct?

- i. It is the outer thin layer with a thickness of up to 200 km.
- ii. The continental crust is formed by basaltic rocks.
- iii. The ocean floors are formed by granitic rocks.

Select the correct answer using the code given below.

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer –D

- The crust is the outer thin layer with a total thickness normally between 30-50 km. statement 1 is not correct.

- The continents are composed of lighter silicates; silica and aluminium also called 'Sial' and they are made up of Granitic rocks while the oceans have the heavier silicates; silica and magnesium also called 'sima' and are made up of basaltic rocks. Hence, statement 2 and 3 are not correct.

70. Consider the following statements:

- i. Spherical shape of other planetary bodies.
- ii. Different time of sunrise and sunset at different places.
- iii. Shadow of earth on moon during lunar eclipse.

Which of the statements given above provide evidence for Earth's sphericity?

- a) i only
- b) i and iii only
- c) ii and iii only
- d) i, ii and iii

Answer –D

- All the statements provide evidence for Earth's sphericity.

71. With reference to meanders, consider the following statements:

- i. They are a channel pattern frequently associated with a river in the young stage.
- ii. Jhelum forms a meander near Srinagar in its youthful stage.

Which of the statements given above is/are correct?

- a) i only
- b) ii only

- c) Both i and ii
- d) Neither i nor ii

Answer –B

- Meanders are channel pattern. In large flood and delta plains, rivers rarely flow in straight courses. Loop like channel patterns called meanders develop over flood and delta plains. These are associated with rivers in old stage.
- Rivers generally forms meander in mature stage, but Jhelum, flowing through Kashmir valley, forms meander in its youth stage.

72. Consider the following statements regarding Continental Shelves:

- i. They are the sites of major fishing grounds.
- ii. They contain valuable resources, such as oil and gas and minerals.
- iii. Trenches occur at the base of Continental shelves.

Which of the statements given above are correct?

- a) i and ii only
- b) ii and iii only
- c) i, ii and iii
- d) i and iii only

Answer –A

- The continental shelf is a gently sloping and relatively flat extension of a continent that is covered by the oceans. Seaward, the shelf ends abruptly at the shelf break, the boundary that separates the shelf from the continental slope.
- **Continental shelves contain valuable resources, such as oil and gas, and minerals.** Oil and gas are formed from organic material that accumulates on the

continental shelf. Over time the material is buried and transformed into oil and gas by heat and pressure. **Hence statement 2 is correct.**

- Continental shelves are home to the largest concentration of bottom-dwelling marine life, and they are the **sites of major fishing grounds. Hence statement 1 is correct.**
- **Trenches** are the deepest parts of the oceans. The trenches are relatively steep-sided, narrow basins. They are some 3-5 km deeper than the surrounding ocean floor. They occur at the bases of continental slopes and along island arcs and are associated with active volcanoes and strong earthquakes. Hence statement 3 is not correct.

73. 'Duns' or 'Doons' formations are the characteristic feature of which part of the Himalayas?

- a) Darjeeling and Sikkim Himalayas
- b) Arunachal Himalayas
- c) Eastern Hills and Mountains
- d) Himachal and Uttaranchal Himalayas

Answer- D

- **The Himachal and Uttarakhand Himalayas:** This part lies approximately between the Ravi in the west and the Kali (a tributary of Ghaghara) in the east. It is drained by two major river systems of India, i.e. the Indus and the Ganga. All three ranges of the Himalayas are prominent in this section and these are:
 - The Great Himalayan range, the Lesser Himalayas (which is locally known as Dhauladhar in Himachal Pradesh and Nagtibha in Uttarakhand) and the Shiwalik range from the North to the South.
 - **The two distinguishing features of this region from the point of view of physiography are the Shiwalik and Dun formations. Duns are longitudinal valleys.**

- **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.**

74. Which of the following can be attributed to the passing of Tropic of Cancer roughly through the central part of India?

- i. As compared to northern India, southern India experiences high temperatures throughout the year with small daily and annual range.
- ii. Entire India observes overhead sun on the summer solstice of the northern hemisphere.

Select the correct answer using the code given below.

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer – A

- India's climate is controlled by a number of factors which can be broadly divided into two groups
 - Factors related to location and relief,
 - Factors related to air pressure and winds.
- Latitude is one of the factors related to Location and Relief
- Tropic of Cancer passes through the central part of India in the east-west direction. Thus, the northern part of India lies in the sub-tropical and temperate zone and the part lying south of the Tropic of Cancer falls in the tropical zone. Hence statement 1 is correct. The tropical zone being nearer to the equator experiences high

temperatures throughout the year with small daily and annual range. **Hence statement 1 is correct.**

- The area north of the Tropic of Cancer being away from the equator experiences an extreme climate with high daily and annual range of temperature.
- India lies wholly in the northern and eastern hemispheres. The mainland of India extends from $8^{\circ}4' 28''$ N to $37^{\circ}17' 53''$ N latitudes. Tropic of Cancer lies at $23^{\circ}27'$ N of the terrestrial Equator. It is the circle marking the latitude 23.5 degrees north, where the sun is directly overhead at noon on June 21, the beginning of summer in the northern hemisphere. Beyond the Tropic of Cancer, Northern India does not observe overhead Sun on the summer solstice of the northern hemisphere. Hence statement 2 is not correct.

75. With reference to the Solar system, which of the following statements is/are correct?

- i. All planets orbit around the sun in counter-clockwise direction.
- ii. All other planets have density less than that of Earth.
- iii. All planets have at least one natural satellite.

Select the correct answer using the code given below.

- a) i and ii only
- b) i and iii only
- c) ii only
- d) ii and iii only

Answer –A

- **Statement 1 is correct:** All planets orbit around the sun in a counter-clockwise direction.
- **Statement 2 is correct:** Earth has the highest density with density of 5.517 gm/cm^3 . Second highest is Mercury with density of 5.44 gm/cm^3 .
- **Statement 3 is not correct:** All planets, except Mercury and Venus, have at least one natural satellite. Like Earth has one, Mars has two, Jupiter has 16 and so on.

76. Consider the following local winds:

- i. Sirocco.
- ii. Mistral.
- iii. Foehn.
- iv. Chinook

Which of the winds mentioned above blow over the temperate continental climate?

- a) iii and iv only
- b) ii and iii only
- c) i, ii and iv only
- d) i, ii, iii and iv

Answer – A

- **Foehn and Chinook** are the local winds of the Temperate Continental Climate. The Foehn in Switzerland and the Chinook on the eastern slopes of the Rockies have considerable effect on the local pastures. They are hot winds and may raise the temperature by about 4 to 5 degree Celsius, thus melting the snow in winter or early spring and is beneficial for agriculture.
- Warm moist air moves from the Mediterranean region and brings precipitation on the southern slopes of the Alps. This air becomes warm due to adiabatic rise in temperature, loses its original characteristics and descends on the northern slopes of the Alps in Switzerland, Germany and Austria. This dry warm air is called as Foehn. **Hence, the correct answer is option (a).**
- **Sirocco and Mistral** are the local winds of the Mediterranean Climate. Sirocco: This is a hot, dry dusty wind that originates in the Sahara Desert. It may occur at any time of the year but is most frequent in spring. It blows outwards in a southerly direction from the desert interiors into the cooler Mediterranean Sea. It is known by different names in different countries around Mediterranean. Mistral: It is cold wind from north, rushing down the Rhone valley in France over to the Mediterranean sea.

77. Which of the following reasons may be attributed to excessive cold in North India during the winter season?

- i. Continentality of the north Indian region.
- ii. Snowfall in the Himalayan ranges.
- iii. Cold winds coming from the Caspian Sea

Select the correct answer using the code given below.

- a) i and ii only
- b) ii and iii only
- c) i, ii and iii
- d) i only

Answer – C

- There are three main reasons for the excessive cold in north India during the winter season:
 - Continentality- States like Punjab, Haryana and Rajasthan being far away from the moderating influence of sea experience continental climate.
 - The snowfall in the nearby Himalayan ranges creates a cold wave situation.
 - Around February, the cold winds coming from the Caspian Sea and Turkmenistan bring cold wave along with frost and fog over the northwestern parts of India.
 - The easterly jet stream sets in along 15°N latitude only after the western jet stream has withdrawn itself from the region i.e. around the month of June. This easterly jet stream is held responsible for the burst of the monsoon in India. It does not play a role in an excessive cold climate in North India during the winter season. Hence options 1, 2 and 3 are correct.

78. Amrit Bharat Station Scheme aims to

- a) Redevelop about 1, 275 railway stations across India
- b) Enhance facilities at railway stations
- c) Relocate redundant/old buildings in a cost- efficient manner
- d) All of the above

Answer – D

- The Union Government plans to redevelop about 1,275 stations across India under the Amrit Bharat Station Scheme.
- The objectives of the Scheme include
 - Preparation of Master Plans of the Railway stations and implementation to enhance the facilities;
 - Introduction of new amenities, upgradation and replacement of existing amenities;
 - Relocate redundant/old buildings in a cost-efficient manner.

79. Consider the following statements about the Lakshadweep group of islands:

- i. They are made up of coral deposits.
- ii. They are located off the coast of Tamil Nadu.
- iii. These islands are divided by the 10- degree channel.

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

- a) i only
- b) ii only
- c) i and ii only
- d) ii and iii only

Answer –D

- India has two major island groups: Andaman and Nicobar, and Lakshadweep. Lakshadweep (and Minicoy) islands are situated in the Arabian Sea off the Malabar

coast. They are scattered between 8°N-12°N latitude and 71°E -74°E longitude. The entire group of islands is made of coral deposits.

- The entire group of islands is divided by the Eleventh-degree channel. Hence only statement 1 is correct and statements 2 and 3 are not correct.
- Hence option (d) is the correct answer.

80. Consider the following statements:

- i. Equator passes through the Asian continent.
- ii. No Indian rivers pass through the Tropic of Cancer twice.

Which of the statements given above is/are correct?

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

Answer – A

- Statement 1 is correct: The continents that the Equator passes through include Australia and Oceania, South America, Africa, and Asia. This imaginary line that circles the world traverses 13 countries:
 - Kiribati in Australia and Oceania;
 - Ecuador, Colombia, and Brazil in South America;
 - Sao Tome and Principe, Gabon, Democratic Republic of Congo, Congo, Kenya, Uganda, and Somalia in Africa and
 - Maldives and Indonesia in Asia.
- Statement 2 is not correct: The Mahi river in India passes through the Tropic of Cancer twice.
- The Congo River in Africa passes through the equator twice

81. Which of the following is/are initiative/s taken by the government to develop infrastructure?

- i. Public-Private Partnership (PPP)
- ii. National Infrastructure Pipeline (NIP)
- iii. National Monetisation Pipeline (NMP)

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

ANS: D

Explanation: In order to increase the private sector participation in creation of new infrastructure and development of existing ones, the government took initiatives like Public-Private Partnership (PPP), National Infrastructure Pipeline (NIP) and National Monetisation Pipeline (NMP). (Economic Survey 2023).

82. Which of the following is developed/launched the Unified Payment Interface (UPI)?

- a) Reserve Bank of India
- b) National Payments Corporation of India International
- c) SIDBI
- d) IBBI

ANS: B

Explanation: The National Payments Corporation of India International (NPCIL) led Unified Payment Interface (UPI) is another such innovation which transformed the

payment landscape. UPI based transactions grew both in value and volume terms, paving the way for its international adoption. (Economic Survey 2023).

83. Which of the following is/are investment model/s of Public – Private – Partnership?

- i. Build-Operate-Transfer
- ii. Rehabilitate-Operate-Transfer
- iii. Toll-Operate-Transfer

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

ANS: D

Explanation: In India, private participation in infrastructure programmes supports several PPP models, including management contracts like Build-Operate-Transfer (BOT), Design-Build-Finance-Operate-Transfer (DBFOT), Rehabilitate-Operate-Transfer (ROT), Hybrid Annuity Model (HAM), and Toll-Operate-Transfer (TOT) model. (Economic Survey 2023).

84. Under which of the following agreement/s/convention/s, the geographical indication/s is/are covered?

- i. Geographical Indications of Goods (Registration & Protection) Act, 1999.
- ii. Paris Convention for the Protection of Industrial Property.
- iii. Trade Related Aspects of Intellectual Property Rights (TRIPS) Agreement.

Choose the correct answer from below given codes:

- a) i only

- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

ANS: D

Explanation: Geographical Indications of Goods are defined as that aspect of industrial property which refers to the geographical indication referring to a country or to a place situated therein as being the country or place of origin of that product.

- Typically, such a name conveys an assurance of quality and distinctiveness which is essentially attributable to the fact of its origin in that defined geographical locality, region or country.
- Under Articles 1 (2) and 10 of the Paris Convention for the Protection of Industrial Property, geographical indications are covered as an element of IPRs.
- They are also covered under Articles 22 to 24 of the Trade Related Aspects of Intellectual Property Rights (TRIPS) Agreement, which was part of the Agreements concluding the Uruguay Round of GATT negotiations.
- India, as a member of the World Trade Organization (WTO), enacted the Geographical Indications of Goods (Registration & Protection) Act, 1999 has come into force with effect from 15th September 2003.

85. Which of the following initiative/s is/are taken by the government to promote infrastructure in India?

- i. Ude Desh ka Aam Nagrik (UDAN)
- ii. Single Window Interface for Trade (SWIFT)
- iii. Turant Customs

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only

- c) ii and iii only
- d) i, ii and iii

ANS: D

Explanation: Many efforts have already been made by the Government of India to improve the logistics ecosystem through 'infrastructure initiatives' such as Ude Desh ka Aam Nagrik (UDAN), Bharatmala, Sagarmala, Parvatamala, National Rail Plan, and through 'process reforms' GST, e-Sanchit, Single Window Interface for Trade (SWIFT), Indian Customs Electronic Data Interchange Gateway (ICEGATE), Turant Customs, and others.

86. "Logistics Performance Index (LPI)" is often seen in news is released/published by which of the following?

- a) UNCTAD
- b) WEF
- c) World Bank
- d) IMF

ANS: C

Explanation: The Logistics Performance Index (LPI), developed by the World Bank Group, is an interactive benchmarking tool created to help countries identify the challenges and opportunities they face in their performance on trade logistics and what they can do to improve their performance.

87. "PM-KUSUM" is often seen in news is related to which of the following?

- a) Renewable Energy
- b) Agricultural Marketing
- c) Fuel wood free homes

d) Cement road villages

ANS: A

Explanation: Government of India has been driving a vibrant renewable energy programme aimed at achieving energy security and energy access, and reducing the carbon footprints of the national economy. In order to reduce the carbon footprint of the farm sector, Pradhan Mantri Kisan Urja Suraksha evamUtthaanMahabhiyan (PM-KUSUM) aims to provide energy and water security, de-dieselise the farm sector and generate additional income for farmers by producing solar power.

88. Consider the following statements regarding “Open Network for Digital Commerce (ONDC)”:

- i. In the ONDC framework, consumers can potentially discover any seller, product, or service by using any compatible application or platform.
- ii. It will increase the freedom of choice for the consumers and will enable them to match demand with the nearest available supply, allowing them to choose their preferred local businesses.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

ANS: C

Explanation: While the initiatives mentioned above focused on bringing the government to the doorsteps of the citizens, a unique initiative that deserves special mention is the Open Network for Digital Commerce (ONDC).

- ONDC aims to go beyond the current platform-centric digital commerce model where the buyer and seller can use the same platform or application for transactions.
- ONDC is a network-based open protocol that would connect all the buyers and sellers on the network thus bringing better visibility across the Business-to-Consumer (B2C) & Business-to-Business (B2B) landscape.
- In the ONDC framework, consumers can potentially discover any seller, product, or service by using any compatible application or platform.
- This will increase the freedom of choice for the consumers and will enable them to match demand with the nearest available supply, allowing them to choose their preferred local businesses.

89. Consider the following statements regarding “PM KISAN Scheme”:

- It is a Central Sector Scheme to supplement the financial needs of land-holding farmers.
- The financial benefit of ₹10,000 per year is transferred into the bank accounts of farmer families through DBT.

Which of the statements given above is/are correct?

- i only
- ii only
- Both i and ii
- Neither i nor ii

ANS: A

Explanation: PM KISAN Scheme: It is a Central Sector Scheme to supplement the financial needs of land-holding farmers.

- The financial benefit of ₹6,000 per year is transferred into the bank accounts of farmer families through DBT.

- It is one of the largest DBT schemes in the world. About 11.3 crore farmers were covered under the Scheme in its April-July 2022-23 payment cycle.
- The Scheme, through a span of over 3 years, has successfully provided assistance of more than Rs. 2 lakh crore to crores of needy farmers.

90. Which of the following is/are parameter/s of Human Development Index?

- i. Life expectancy
- ii. Education
- iii. Sustainable development

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer: B

Explanation: Human Development Report was recently released by UN Development Programme (UNDP). It unveils Human Development Index (HDI) which measures average achievement in three basic dimensions of human development,

- i. Life expectancy,
- ii. Education and
- iii. Per capita income.

91. Which of the following area/s is/are covered under Global Gender Gap Index?

- i. Political Empowerment
- ii. Economic Participation and Opportunity

iii. Health and Survival

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer: D

Explanation: Global Gender Gap Index was released by the World Economic Forum since 2006. It serves as a compass to track the progress on their towards gender parity of the countries in four areas –

- i. Political Empowerment,
- ii. Economic Participation and Opportunity,
- iii. Educational Attainment and
- iv. Health and Survival.

92. Which of the following parameter/s is/are consider under “SDG India Index”?

- i. Economic growth
- ii. Health
- iii. Education

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer: D

Explanation: SDG India Index is a single measurable Index to map the progress of States & UTs towards 2030 SDGs.

- The SDG India Index was first launched in December 2018 in collaboration with the United Nations in India. It tracks the progress of all states and UTs on 16 Goals and 115 indicators.
- These are aligned with the National Indicator Framework (NIF) of the Ministry of Statistics and Programme Implementation.
- It considers parameters including health, education, gender, economic growth, institutions, climate change and environment.

93. "eShram portal" is often seen in news is related to?

- a) Sustainable development
- b) Solar Energy
- c) Unorganized workers
- d) Highway tolls

ANS: C

Explanation: The Government has been working on improving life and dignity of labour force of country by protecting and safeguarding the interest of workers, promoting their welfare and providing social security both in organised and unorganised sectors.

- Accordingly, Ministry of Labour and Employment (MoLE) has developed eShram portal for creating a National database of unorganised workers, which is verified with Aadhaar.
- It captures details of workers like name, occupation, address, occupation type, educational qualification, and skill types etc., for the optimum realization of their employability and extends the benefits of the social security schemes to them.
- It is the first-ever national database of unorganised workers, including migrant workers, construction workers, gig and platform workers, etc. Currently, e-Shram

portal has been linked to NCS portal and ASEEM portal for seamless facilitation of services.

94. Consider the following statements regarding “Pradhan Mantri Vaya Vandana Yojana (PMVVY)”:

- i. It is offered by the Life Insurance Corporation of India and supported by the Government of India.
- ii. It provides senior citizens of age 60 years or more an assured minimum pension for a term of 10 years.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

ANS: C

Explanation: PMVVY is offered by the Life Insurance Corporation of India and supported by the Government of India, to provide senior citizens of age 60 years or more an assured minimum pension for a term of 10 years, linked to the price at which they purchase the pension policy. A total number of 8,59,708 subscribers are currently benefitting from the scheme through deposits worth `87,081.1 crore collectively under 11,97,159 policies as on 31 December 2022.

95. Which of the following sector/s can avail the loan/credit under Pradhan Mantri Mudra Yojana (PMMY)?

- i. Manufacturing
- ii. Trading

iii. Services

Choose the correct answer from below given codes:

- a) i only
- b) i and ii only
- c) ii and iii only
- d) i, ii and iii

Answer: D

Explanation: To provide loans on easier terms for income generating activities, the Pradhan Mantri Mudra Yojana (PMMY) was launched in April 2015 to grant loans of up to `10 lakh for income-generating manufacturing, trading, and service sectors, including activities allied to agriculture such as poultry, dairy, beekeeping, etc. Under PMMY, both term loan and working capital requirements can be met. Loans are extended through Member Lending Institutions (MLIs) viz; Banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

96. Consider the following statements regarding "Mission Amrit Sarovar":

- i. It was launched on National Panchayati Raj Day on 24 April 2022.
- ii. It is aimed at developing and rejuvenating 75 water bodies in each district of the country during this Amrit Varsh, 75th Years of Independence.

Which of the statements given above is/are correct?

- a) i only
- b) ii only
- c) Both i and ii
- d) Neither i nor ii

Answer: C

Explanation: Mission Amrit Sarovar was launched on National Panchayati Raj Day on 24 April 2022 with the objective to conserve water for the future.

- The Mission is aimed at developing and rejuvenating 75 water bodies in each district of the country during this Amrit Varsh, 75th Years of Independence.
- So far, against the initial target of 50,000 Amrit Sarovar, a total of more than 93,291 Amrit Sarovar sites have been identified and works have commenced on more than 54,047 sites.
- Out of these commenced works, a total of more than 27,071 Amrit Sarovarshave been constructed so far.

97. Consider the following statements regarding “JALDOOT App”:

- It was launched to measure the water level in Gram Panchayat and Urban Municipal areas.
- Gram Rojgar Sahayak is required to measure the water level and document the same at the Central server using the Jaldoot mobile app.

Which of the statements given above is/are correct?

- i only
- ii only
- Both i and ii
- Neither i nor ii

Answer: B

Explanation: JALDOOT app was launched on 27 September 2022 for measuring the water level in a Gram Panchayat through 2-3 selected open wells twice a year (pre-monsoon and postmonsoon).

- Gram Rojgar Sahayak is required to measure the water level and document the same at the Central server using the Jaldoot mobile app.
- This will enable groundwater monitoring, water budgeting, and planning for water harvesting and conservation-related works. A total of 3,66,354 wells have been measured as on 7 December 2022.

98. "SAUBHAGYA scheme" is often seen in news is related to?

- a) Household electrification
- b) Widow shelter homes
- c) Old age shelter homes
- d) Girls hostels

Answer: A

Explanation: The government launched the Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya in October 2017 with the objective to achieve universal household electrification by providing electricity connections to all willing un-electrified households in rural areas and all willing poor households in urban areas in the country by March 2019.

- The Scheme involved the organisation of camps in villages/clusters villages for on-spot registration and the release of connections.
- The connections were given free for economically poor households and for others `500 was charged after the release of the connection in 10 instalments.
- The Saubhagya scheme has been successfully completed and closed on 31 March 2022.

99. Which of the following pairs are correctly matched?

- i. Bitcoin National Stock Exchange
- ii. Moody's Credit Rating
- iii. Special Drawing Rights World Bank
- iv. FRBM Act Fiscal Deficit

Select the correct answer using the codes given below:

- a) Only one Pair

- b) Only two pairs
- c) Only Three pairs
- d) All four pairs

Answer: B

Explanation:

Credit Rating

- A credit rating is a quantified assessment of the creditworthiness of a borrower in general terms or with respect to a particular debt or financial obligation.
- A credit rating can be assigned to any entity that seeks to borrow money—an individual, corporation, state or provincial authority, or sovereign government.
- A rating agency is a company that assesses the financial strength of companies and government entities, especially their ability to meet principal and interest payments on their debts.
- Fitch Ratings, Moody's Investors Service and Standard & Poor's (S&P) are the big three international credit rating agencies controlling approximately 95% of global ratings business.
- In India, there are six credit rating agencies registered under Securities and Exchange Board of India (SEBI) namely, CRISIL, ICRA, CARE, SMERA, Fitch India and Brickwork Ratings.

Special Drawing Rights -

The SDR is neither a currency nor a claim on the IMF. Rather, it is a potential claim on the freely usable currencies of IMF members. SDRs can be exchanged for these currencies. The SDR serves as the unit of account of the IMF and some other international organizations.

FRBM Act -

- The Fiscal Responsibility and Budget Management Act (FRBM Act), 2003, establishes financial discipline to reduce fiscal deficit.
- The FRBM Act aims to introduce transparency in India's fiscal management systems. The Act's long-term objective is for India to achieve fiscal stability and to give the Reserve Bank of India (RBI) flexibility to deal with inflation in India.

- The FRBM Act was enacted to introduce more equitable distribution of India's debt over the years.

100. A country is said to be in debt trap if:

- a) It has to abide by the conditionality imposed by the International Monetary Funds.
- b) It is required to borrow money to make interest payments on outstanding loans.
- c) It has been refused loans or aid by creditors.
- d) The World Bank charges a very high rate of interest on outstanding as well as new loans.

ANS: B

Explanation: Debt trap

- The debt trap is a situation where one is forced to over consume loans to repay you existing debts.
- A Debt trap is a situation where you're forced to take new loans in order to repay you existing debt obligations. And before you know what a debt trap is, you fall into a situation where the amount of debt you owe takes a turn for the worse and spirals out of control.