

जब तक आपको यह परीक्षण पुस्तिका खोलने को न कहा जाए तब तक न खोलें

परीक्षण पुस्तिका अनुक्रम

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परीक्षण पुस्तिका
सामान्य अध्ययन
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अनुदेश

1. परीक्षा प्रारम्भ होने के तुरन्त बाद, आप इस परीक्षण पुस्तिका की पड़ताल अवश्य कर लें कि इसमें कोई बिना छपा, फटा या छूटा हुआ पृष्ठ अथवा प्रश्न आदि न हो। यदि ऐसा हो तो इसे सही परीक्षण पुस्तिका से बदल लीजिए।
2. उत्तर-पत्रक में सही स्थान पर परीक्षण पुस्तिका अनुक्रम A, B, C या D यथास्थिति स्पष्ट रूप से कूटबद्ध कीजिये।
3. इस पंक्ति के साथ में दिये गए कोष्ठक में आपको अपना अनुक्रमांक लिखना है। परीक्षण पुस्तिका पर और कुछ न लिखें।
4. इस परीक्षण पुस्तिका में 100 प्रश्नांश (प्रश्न) दिये गए हैं। प्रत्येक प्रश्नांश हिन्दी और अंग्रेजी में छपा है। प्रत्येक प्रश्नांश में चार प्रत्युत्तर (उत्तर) दिये गए हैं। इनमें से एक प्रत्युत्तर को चुन लें जिसे आप उत्तर-पत्रक पर अंकित करना चाहते हैं। यदि आपको ऐसा लगे कि एक से अधिक प्रत्युत्तर सही हैं तो उस प्रत्युत्तर को अंकित करें जो आपको सर्वोत्तम लगे। प्रत्येक प्रश्नांश के लिये केवल एक ही प्रत्युत्तर चुनना है।
5. आपको अपने सभी प्रत्युत्तर अलग से दिये गए उत्तर-पत्रक पर ही अंकित करने हैं। उत्तर-पत्रक में दिये गए निर्देश देख लें।
6. सभी प्रश्नों के अंक समान हैं।
7. इससे पहले कि आप परीक्षण पुस्तिका के विभिन्न प्रश्नांशों के प्रत्युत्तर उत्तर पत्रक पर अंकित करना शुरू करें, आपको प्रवेश प्रमाण-पत्र के साथ प्रेषित अनुदेशों के अनुसार कुछ विवरण उत्तर-पत्रक में देने हैं।
8. आप अपने सभी प्रत्युत्तरों को उत्तर-पत्रक में भरने के बाद तथा परीक्षा के समापन पर केवल उत्तर-पत्रक अधीक्षक को सौंप दें। आपको अपने साथ परीक्षण पुस्तिका ले जाने की अनुमति है।
9. कच्चे काम के लिये कुछ पत्रक परीक्षण पुस्तिका के अंत में संलग्न हैं।
10. गलत उत्तरों के लिये दंड:
वस्तुनिष्ठ प्रश्न-पत्रों में उम्मीदवार द्वारा दिये गए गलत उत्तरों के लिये दंड दिया जाएगा।
 - (i) प्रत्येक प्रश्न के लिये चार वैकल्पिक उत्तर हैं। उम्मीदवार द्वारा प्रत्येक प्रश्न के लिये दिये गए एक गलत उत्तर के लिये प्रश्न हेतु नियत किये गए अंकों का एक-तिहाई दंड के रूप में काटा जाएगा।
 - (ii) यदि कोई उम्मीदवार एक से अधिक उत्तर देता है, तो इसे गलत उत्तर माना जाएगा, चाहे दिये गए उत्तरों में से एक उत्तर सही हो, उस प्रश्न के लिये उपर्युक्तानुसार ही दंड दिया जाएगा।
 - (iii) यदि उम्मीदवार द्वारा कोई प्रश्न हल नहीं किया जाता है, अर्थात् उम्मीदवार द्वारा उत्तर नहीं दिया जाता है, तो उस प्रश्न के लिये कोई दण्ड नहीं दिया जाएगा।

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ध्यान दें : अनुदेशों का अंग्रेजी रूपान्तर इस पुस्तिका के अंतिम पृष्ठ पर छपा है।

1. सार्वजनिक अवसंरचना परियोजनाओं के लिये निजी निवेश आकर्षित करने के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. बिल्ड-ऑपरेट-ट्रांसफर-टोल मॉडल के तहत सरकार को मुख्य रूप से अवसंरचना ढाँचे के सार्वजनिक उपयोग से संबंधित व्यावसायिक जोखिमों का सामना करना पड़ता है।
2. बिल्ड-ऑपरेट-ट्रांसफर-एन्यूटी मॉडल में भूमि अधिग्रहण में देरी तथा मुद्रास्फीति एवं लागत में वृद्धि निजी कंपनियों के सर्वाधिक जोखिम का प्रतिनिधित्व करती है।
3. हाइब्रिड एन्यूटी मॉडल के तहत भूमि खरीदने, परमिट प्राप्त करने, व्यवसाय चलाने एवं टोल एकत्र करने से जुड़े जोखिम सरकार और निजी पक्ष दोनों साझा करते हैं।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

2. निम्नलिखित में से किसे भारत में जमा प्रमाणपत्र (CD) जारी करने की अनुमति नहीं है:

- (a) अनुसूचित वाणिज्यिक बैंक
(b) लघु वित्त बैंक
(c) सहकारी बैंक
(d) अखिल भारतीय वित्तीय संस्थाएँ

3. रिपोर्ट 'स्मार्ट सिटीज मिशन, 'इंडिया: लोकलाइजिंग सस्टेनबल डेवलपमेंट गोल्स' के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इस रिपोर्ट को नीति आयोग तथा UN हैबिटेट द्वारा संयुक्त रूप से प्रकाशित किया जाता है।
2. रिपोर्ट के अनुसार SCM के अंतर्गत 70% से अधिक परियोजनाएँ संयुक्त राष्ट्र के सतत् विकास लक्ष्यों के अनुरूप हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

4. भारत में विनिवेश के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

कथन I:

सरकार ने पिछले दशक में लगातार केंद्रीय बजट में उत्तरोत्तर उच्च विनिवेश लक्ष्य निर्धारित किये हैं।

कथन II:

सरकार राजकोषीय बोझ को कम करने अथवा वित्तीय वर्ष में राजस्व की कमी को पूरा करने के लिये संसाधन जुटाने के एक उपकरण के रूप में विनिवेश का उपयोग करती है। उपर्युक्त के बारे में निम्नलिखित में से कौन-सा एक सही है?

- (a) कथन I और कथन II दोनों सही हैं तथा कथन II, कथन I की सही व्याख्या है
(b) कथन I और कथन II दोनों सही हैं तथा कथन II, कथन I की सही व्याख्या नहीं है।
(c) कथन I सही है किंतु कथन II गलत है
(d) कथन I गलत है किंतु कथन II सही है

5. नकदी प्रबंधन विधेयक के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. ये 91 दिनों से कम की परिपक्वता अवधि के लिये जारी किये गए गैर-मानक उपकरण हैं।
2. ट्रेजरी बिल के विपरीत, ये न तो रियायती उपकरण हैं और न ही ये व्यापार योग्य हैं।
3. इनमें निवेश को बैंकों द्वारा सांविधिक चलनिधि अनुपात (SLR) के लिये सरकारी प्रतिभूतियों में पात्र निवेश के रूप में नहीं माना जाता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

6. निम्नलिखित पर विचार कीजिये:

1. उद्योगों का विलाइसेंसकरण
2. उद्योगों का आरक्षण समाप्त करना
3. चरणबद्ध उत्पादन की अनिवार्यता
4. विदेशी निवेश को प्रोत्साहन
5. विदेशी मुद्रा विनियमन अधिनियम (FERA)
6. राष्ट्रीय मुद्रीकरण पाइपलाइन

उपर्युक्त में से कितनी नई औद्योगिक नीति, 1991 की प्रमुख विशेषताएँ थीं?

- (a) केवल तीन (b) केवल चार
(c) केवल पाँच (d) सभी छह



drishti

641, 1st Floor,
Dr. Mukherjee
Nagar, Delhi

21, Pusa Road,
Karol Bagh,
New Delhi

13/15 Tashkent Marg,
Civil Lines,
Prayagraj

47/CC, Burlington Arcade Mall,
Vidhan Sabha Marg,
Lucknow

Plot No. 45& 45A, Harsh
Tower-2, Main Tonk Road,
Vasundhara Colony, Jaipur

2

Phone: 011-47532596, 8750187501 :: e-mail: help@groupdrishti.in :: Website: www.drishtiIAS.com

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1. Consider the following statements with reference to attracting private investments for public infrastructure projects :

1. Under the Build-Operate-Transfer-Toll model, the Government is primarily exposed to the commercial risks related to public use of the infrastructure.
2. Under the Build-Operate-Transfer-Annuity model, the private players are primarily exposed to risks related to land acquisition delays, inflation and cost over-runs.
3. Under the Hybrid Annuity Model, the risks related to land acquisition, clearances, operation and toll collection are shared between the government and the private players.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

2. Who among the following are **not** allowed to issue Certificate of Deposit (CD) in India :

- (a) Scheduled Commercial Banks
(b) Small Finance Banks
(c) Cooperative Banks
(d) All India Financial Institutions

3. With reference to the 'Smart Cities Mission, India: Localising Sustainable Development Goals' report, consider the following statements :

1. The report was published jointly by NITI Aayog and UN Habitat.
2. According to the report, over 70% of projects under SCM are in alignment with the UN's Sustainable Development Goals.

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

4. Consider the following statements with reference to disinvestments in India :

Statement I:

The Government has set progressively higher disinvestment targets in successive Union Budgets in the last decade.

Statement II:

The Government uses disinvestment as a tool of resource mobilisation to reduce the fiscal burden or to bridge revenue shortfall in a fiscal year.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement I and Statement II are correct and Statement II is the correct explanation for Statement I
(b) Both Statement I and Statement II are correct and Statement II is not the correct explanation for Statement I.
(c) Statement I is correct but Statement II is incorrect
(d) Statement I is incorrect but Statement II is correct

5. Consider the following statements with reference to Cash Management Bills :

1. These are non-standard instruments issued for maturities less than 91 days.
2. Unlike Treasury Bills, these are neither discounted instruments nor are these tradable.
3. Investment in these is not considered as an eligible investment in government securities by banks for Statutory Liquidity Ratio (SLR).

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

6. Consider the following :

1. De-licensing of the industries
2. De-reservation of the industries
3. Compulsion of phased production
4. Promotion to foreign investment
5. Foreign Exchange Regulation Act (FERA)
6. National Monetisation Pipeline

How many of above were key features of the New Industrial Policy of 1991?

- (a) Only three (b) Only four
(c) Only five (d) All six

7. निम्नलिखित औद्योगिक क्षेत्रों पर विचार कीजिये:

1. खाद्य उत्पाद
2. विशेष इस्पात
3. ड्रोन एवं ड्रोन घटक
4. चिकित्सा उपकरणों का विनिर्माण

उपर्युक्त में से कितने उत्पादन लिंकड प्रोत्साहन (PLI) योजना के अंतर्गत आते हैं?

- (a) केवल एक (b) केवल दो
(c) केवल तीन (d) सभी चार

8. विश्व व्यापार संगठन (WTO) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत ने अभी तक वर्ष 2022 के “जिनेवा पैकेज” को स्वीकृत नहीं किया है, जिसका उद्देश्य अवैध, असूचित तथा अनियमित मत्स्यन पर “अहितकर” सब्सिडी को समाप्त करना है।
2. भारत का अनुरोध है कि उन्नत मत्स्यन वाले देश अपने उन मछुआरों के लिये सब्सिडी पर 25 वर्ष की रोक लगा दें जो विशेष आर्थिक क्षेत्रों के बाहर मत्स्यन में संलग्न हैं।
3. महापरिषद WTO का सर्वोच्च-स्तरीय निर्णायक निकाय है।

उपर्युक्त में से कितने कथन सही हैं/हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

9. भारत द्वारा लगाए गए आयात शुल्क के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. विश्व व्यापार संगठन ने घोषणा की है कि भारत सेमीकंडक्टर वेफर्स तथा इलेक्ट्रॉनिक इंटीग्रेटेड सर्किट के उत्पादन में प्रयोग होने वाले उपकरण तथा मशीनरी पर उच्च टैरिफ नहीं लगा सकता है।
2. चीन द्वारा सदस्यता को अवरुद्ध करने के कारण WTO का अपीलनीय निकाय वर्ष 2019 से निष्क्रिय बना हुआ है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

10. अंतर्राष्ट्रीय मुद्रा कोष (IMF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. वित्तीय लेनदेन योजना (FTP) के तहत सदस्य राष्ट्र अपने ‘कोटा संसाधनों’ से रुपए उधार लेते हैं जिस पर उन्हें ब्याज देना होता है।
2. विशेष आहरण अधिकार कोटा का एक चौथाई ‘आरक्षित’ मुद्रा में भुगतान किया जाने के साथ शेष राशि का भुगतान प्रतिभूतियों में किया जा सकता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

11. निवेश विवादों के निपटारे के लिये अंतर्राष्ट्रीय केंद्र (ICSID) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. निवेश करने वाली विदेशी कंपनियों और मेजबान देश के बीच विवादों के मामले में ICSID का सहारा लेना स्वैच्छिक है।
2. भारत ICSID का सदस्य है तथा हस्ताक्षरकर्ता होने के कारण यह अर्थव्यवस्था में विदेशी निवेश प्रवाह को प्रोत्साहित करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

12. निम्नलिखित देशों पर विचार कीजिये:

1. ऑस्ट्रेलिया
2. तुर्किये
3. सऊदी अरब
4. इजरायल
5. भारत
6. संयुक्त अरब अमीरात

उपर्युक्त में से कितने देशों ने आर्थिक सहयोग और विकास संगठन (OECD) पर कन्वेंशन की पुष्टि की है?

- (a) केवल तीन
(b) केवल चार
(c) केवल पाँच
(d) सभी छह

7. Consider the following industrial sectors :

1. Food Products
2. Speciality Steel
3. Drone and Drone components
4. Manufacturing of medical devices

How many of the above are covered under the Production Linked Incentive (PLI) scheme?

- (a) Only one (b) Only two
(c) Only three (d) All four

8. With respect to World Trade Organisation (WTO), consider the following statements :

1. The 'Geneva Package' of 2022 to curb 'harmful' subsidies on illegal, unregulated and unreported fishing is yet to be ratified by India.
2. India is in seeking a 25-year subsidy moratorium by advanced fishing nations to their fishermen fishing beyond Exclusive Economic Zones.
3. General Council is the highest decision-making body of WTO.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

9. Consider the following statements with reference to import duties imposed by India :

1. WTO has ruled against India's imposition of high tariffs on machines and apparatus for the manufacture of semiconductor boules or wafers and electronic integrated circuits.
2. WTO's appellate body has remained non-functional since 2019 due to China blocking membership to this body.

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

10. Consider the following statements with reference to International Monetary Fund (IMF):

1. Under Financial Transactions Plan (FTP) member nations borrow money from their 'quota resources' on which they have to pay interest.
2. One quarter of the Special Drawing Rights quota is to be paid in 'Reserve' currency and the remaining amount can be paid in securities.

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

11. Consider the following statements with reference to International Centre for Settlement of Investment Disputes (ICSID):

1. Recourse to ICSID in case of disputes between investing foreign companies and the host country is voluntary.
2. India is a member of ICSID as being a signatory encourages foreign investment flows into an economy.

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

12. Consider the following countries :

1. Australia
2. Turkiye
3. Saudi Arabia
4. Israel
5. India
6. UAE

How many of above have ratified the Convention on the Organisation for Economic Cooperation and Development (OECD)?

- (a) Only three
(b) Only four
(c) Only five
(d) All six

13. प्रधानमंत्री मातृ वंदना योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह महिला एवं बाल विकास मंत्रालय के मिशन शक्ति का एक घटक है।
2. यह गर्भवती महिलाओं और स्तनपान कराने वाली माताओं को ₹10,000 का नकद प्रोत्साहन प्रदान करती है।
3. गर्भवती महिलाओं और स्तनपान कराने वाली माताओं को 3 बच्चों के जन्म तक नकद प्रोत्साहन उपलब्ध है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

14. निम्नलिखित पर विचार कीजिये:

1. अरुणाचल प्रदेश
2. त्रिपुरा
3. मेघालय
4. नागालैंड
5. मिज़ोरम
6. मणिपुर

उपर्युक्त में से कितने राज्यों की सीमा म्यांमार से लगती है?

- (a) केवल तीन (b) केवल चार
(c) केवल पाँच (d) सभी छह

15. हाल ही में समाचारों में देखा गया “फिट फॉर 55 पैकेज” का तात्पर्य है

- (a) कानूनों का एक समुच्चय जिसका उद्देश्य यूरोपीय संघ के शुद्ध ग्रीनहाउस गैस (GHGs) उत्सर्जन को कम करना है।
(b) विश्व स्वास्थ्य संगठन द्वारा शुरू की गई एक फिटनेस और कल्याण पहल।
(c) 55 वर्ष तथा उससे अधिक आयु के व्यक्तियों के बीच शारीरिक गतिविधि को बढ़ावा देने के लिये एक कार्यक्रम।
(d) उद्योग के 55वें क्षेत्र को लक्षित करने वाले आर्थिक सुधारों का एक पैकेज।

16. हाथियों के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. कर्नाटक में हाथी गलियारों की संख्या सर्वाधिक है।
2. प्रोजेक्ट एलीफैंट, 1971 में शुरू की गई एक केंद्र प्रायोजित योजना है

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

17. जीका वायरस रोग के संदर्भ में, निम्नलिखित में से कौन-सा सही नहीं है?

- (a) जीका वायरस रोग का यौन संचरण संभव नहीं है।
(b) जीका वायरस रोग के खिलाफ कोई टीका नहीं है।
(c) जीका वायरस रोग गर्भावस्था के दौरान माँ से भ्रूण में फैल सकता है।
(d) जीका वायरस रोग उसी मच्छर से फैलता है जो डेंगू फैलाता है।

18. पुनोत्थान वितरण क्षेत्र सुधार योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह योजना निजी क्षेत्र की विद्युत कंपनियों को छोड़कर, सभी राज्य के स्वामित्व वाली वितरण कंपनियों और राज्य अथवा केंद्रशासित प्रदेश के विद्युत विभागों के लिये उपलब्ध है।
2. विद्युत मंत्रालय ने डिस्कॉम को उनके प्रदर्शन में सुधार करने में सहायता करने हेतु योजना तैयार की।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

19. प्रधानमंत्री गरीब कल्याण अन्न योजना (PMGKAY) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. वित्त मंत्रालय PMGKAY के लिये नोडल मंत्रालय है।
2. सभी राष्ट्रीय खाद्य सुरक्षा अधिनियम के लाभार्थी PMGKAY के तहत निःशुल्क खाद्यान्न का लाभ उठा सकते हैं
3. परिवार का कोई भी सदस्य पूरे परिवार की ओर से खाद्यान्न प्राप्त कर सकता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

13. With reference to Pradhan Mantri Matru Vandana Yojana, consider the following statements :

1. It is a component of Mission Shakti of Ministry of Women and Child Development.
2. It provides a cash incentive of ₹10,000 to pregnant women and lactating mothers.
3. Cash incentives are available to pregnant women and lactating mothers till 3 births.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

14. Consider the following :

1. Arunachal Pradesh 2. Tripura
3. Meghalaya 4. Nagaland
5. Mizoram 6. Manipur

How many of the above mentioned states share a border with Myanmar?

- (a) Only three (b) Only four
(c) Only five (d) All six

15. Recently seen in news, “Fit for 55 package” refers to

- (a) a set of laws that aims to reduce the EU’s net greenhouse gas (GHG) emissions.
- (b) a fitness and wellness initiative launched by the World Health Organization.
- (c) a program to promote physical activity among individuals aged 55 and above.
- (d) a package of economic reforms targeting the 55th sector of industry.

16. With reference to Elephants, consider the following statements :

1. Karnataka has the highest number of elephant corridors.
2. Project Elephant is a centrally sponsored scheme launched in 1971

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

17. Which of the following is **not** correct with reference to Zika Virus disease?

- (a) Sexual transmission of Zika virus disease is not possible.
- (b) There is no vaccine against Zika virus disease.
- (c) Zika virus disease can be transmitted from mother to foetus during pregnancy.
- (d) Zika virus disease is transmitted by the same mosquito that transmits dengue.

18. With reference to Revamped Distribution Sector Scheme, consider the following statements :

1. The scheme is available to all state-owned distribution companies and state/UT power departments, excluding private sector power companies.
2. The Ministry of Power formulated the scheme to help DISCOMs improve their performance.

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

19. With reference to Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), consider the following statements :

1. The Ministry of Finance is the nodal ministry for the PMGKAY.
2. All National Food Security Act beneficiaries are eligible for foodgrains under PMGKAY.
3. Any member of the household can lift the foodgrains on behalf of the entire household.

How many of the above statements are correct?

- (a) Only one
(b) Only two
(c) All three
(d) None

20. उच्च भारतीय न्यायपालिका में न्यायाधीशों की संख्या के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. सर्वोच्च न्यायालय में वर्तमान में भारत के मुख्य न्यायाधीश सहित न्यायाधीशों की संख्या 33 है।
2. भारत के राष्ट्रपति के पास सर्वोच्च न्यायालय में न्यायाधीशों की संख्या निश्चित करने की शक्ति है।
3. राज्य विधानसभाओं को अपने संबंधित उच्च न्यायालयों में न्यायाधीशों की संख्या तय करने की शक्ति है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

21. हाल ही में समाचारों में देखा गया 'लैंगलैंड्स प्रोग्राम' निम्नलिखित में से किससे संबंधित है?

- (a) गणित के दो क्षेत्रों के बीच गहरे संबंधों का पता लगाना।
(b) लुप्तप्राय भाषाओं में भाषाई पैटर्न का अध्ययन करना।
(c) भाषा विविधता पर जलवायु परिवर्तन के प्रभावों की जांच करना।
(d) स्कूलों में बहुभाषी शिक्षा को बढ़ावा देने के लिये एक कार्यक्रम।

22. आचार्य जे.बी. कृपलानी के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. वह सविनय अवज्ञा आंदोलनों और भारत छोड़ो आंदोलन में शामिल थे।
2. स्वतंत्रता के समय वह भारतीय राष्ट्रीय कांग्रेस (INC) के अध्यक्ष थे।
3. उन्होंने लोकसभा में पहला अविश्वास प्रस्ताव पेश किया।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

23. IMF की 'स्टैंड-बाय क्रेडिट सुविधा' का सबसे अच्छा वर्णन है

- (a) अल्पकालिक भुगतान संतुलन आवश्यकताओं वाले कम आय वाले देशों (LIC) को वित्तीय सहायता।
(b) भुगतान संतुलन की दीर्घकालिक समस्या वाले कम आय वाले देशों (LIC) को मध्यम अवधि की वित्तीय सहायता।

(c) बहुत मजबूत नीति ढाँचे और आर्थिक प्रदर्शन में ट्रैक रिकॉर्ड वाले देशों के लिये संकट-रोकथाम और संकट-शमन ऋण की मांग को पूरा करने के लिये डिजाइन किया गया है।

(d) भुगतान संतुलन की तत्काल आवश्यकता का सामना कर रहे किसी भी IMF सदस्य देश को शीघ्र वित्तीय सहायता।

24. भारत में खाद्य सुरक्षा के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. खाद्य निगम के पास परिचालन स्टॉक लक्षित सार्वजनिक वितरण प्रणाली (TPDS) और अन्य कल्याण योजनाओं (OWS) के तहत जारी किया गया खाद्यान्न है।
2. बफर स्टॉक का उपयोग मूल्य स्थिरीकरण या बाजार में हस्तक्षेप के लिये किया जाता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

25. भारतीय खाद्य निगम (FCI) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. FCI उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्रालय के स्वामित्व वाला एक सांविधिक निकाय है।
2. उचित मूल्य की दुकानों के माध्यम से खाद्यान्न का वितरण FCI द्वारा नियंत्रित किया जाता है।
3. कृषि लागत एवं मूल्य आयोग (CACP) FCI की सहायक कंपनी के रूप में कार्य करता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

26. पंचवर्षीय योजनाओं के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. दूसरी पंचवर्षीय योजना बचत पर केंद्रित हैरोड डोमर मॉडल पर आधारित थी।
2. चौथी पंचवर्षीय योजना आत्मनिर्भरता पर केंद्रित गाडगिल फॉर्मूले पर आधारित थी।
3. आठवीं पंचवर्षीय योजना उदारीकरण, निजीकरण और वैश्वीकरण (LPG) पर आधारित थी।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

20. With reference to the strength of judges in higher Indian judiciary, consider the following statements :

1. The present strength of Supreme court is 33 judges, including the Chief justice of India.
2. President of India has the power to decide the total number of judges in the Supreme court.
3. State legislative assemblies have the power to decide the number of judges of their respective High Courts.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

21. Recently seen in news, 'Langlands Program' is associated with which of the following ?

- (a) Finding deep links between two areas of math.
(b) Studying linguistic patterns in endangered languages.
(c) Investigating climate change impacts on language diversity.
(d) A program for promoting multilingual education in schools.

22. With reference to Acharya JB Kriplani, consider the following statements :

1. He was part of the Civil Disobedience movements and Quit India Movement.
2. He was the President of Indian National Congress (INC) at the time of independence.
3. He moved the first-ever No confidence motion in Lok Sabha.

How many of the above statements correct ?

- (a) Only one (b) Only two
(c) All three (d) None

23. 'Stand-by credit facility' of IMF is best described as

- (a) financial assistance to low-income countries (LICs) with short-term balance of payments needs.
(b) medium-term financial assistance to low-income countries (LICs) with protracted balance of payments problems.

- (c) designed to meet the demand for crisis-prevention and crisis-mitigation lending for countries with very strong policy frameworks and track records in economic performance.
(d) prompt financial assistance to any IMF member country facing an urgent balance of payments need.

24. Consider the following statements with reference to food security in India :

1. Operational stock with the Food corporation is the food grains issued under Targeted Public Distribution System (TPDS) and Other Welfare Schemes (OWS).
2. Buffer stock is used for Price stabilisation or market intervention.

Which of the above statements is/are correct ?

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

25. Consider the following statements with reference to Food Corporation of India (FCI) :

1. FCI is a statutory body that comes under the ownership of the Ministry of Consumer Affairs, Food and Public Distribution.
2. Distribution of food grains through fair price shops is regulated by FCI.
3. Commission for Agricultural Costs & Prices (CACP) works as a subsidiary of FCI.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

26. With reference to Five-Year Plans, consider the following statements :

1. The second Five-Year Plan was based on Harrod Domar Model focused on savings.
2. The fourth Five-Year Plan was based on Gadgil Formula focused on self-reliance.
3. The eighth Five-Year Plan was based on Liberalisation, Privatisation, and Globalisation (LPG).

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

27. निवल राष्ट्रीय उत्पाद (NNP) के संदर्भ में, निम्नलिखित में से कौन-सा कथन सही है:

- (a) यह सकल घरेलू उत्पाद से मूल्यहास घटाने पर प्राप्त होता है।
- (b) यह सकल राष्ट्रीय आय से विदेशों से होने वाली आय घटाने पर प्राप्त होता है।
- (c) यह सकल घरेलू उत्पाद और विदेशों से होने वाली निवल आय से मूल्यहास घटाने पर प्राप्त होता है।
- (d) यह सकल मूल्यवर्द्धन और विदेश से प्रेषण में मूल्यहास जोड़ने पर प्राप्त होता है।

28. विश्व व्यापार संगठन के अनुसार ब्लू बॉक्स सब्सिडी के संदर्भ में, निम्नलिखित में से कौन-सा कथन सही है?

- (a) वे सभी सब्सिडी जो उत्पादन और व्यापार को विकृत करने वाली हैं, निषिद्ध हैं।
- (b) वे सभी सब्सिडी जो उत्पादन और व्यापार को विकृत करने वाली होती हैं लेकिन कुछ प्रतिबंधों के साथ इन्हें अनुमति दी जाती है।
- (c) ऐसी सब्सिडी जो दिये जाने पर व्यापार और उत्पादन में कोई विकृति पैदा नहीं करती।
- (d) मत्स्य पालन और जलीय कृषि के लिये जो सब्सिडी बिना किसी प्रतिबंध के दी जाती है।

29. इंडो-पैसिफिक इकोनॉमिक फ्रेमवर्क फॉर प्रॉस्पेरिटी (IPEF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. सभी भागीदारों ने सभी चार IPEF स्तंभों में भाग लेने का विकल्प चुना।
2. भारत और चीन व्यापार और वाणिज्य से जुड़ी इस पहल का हिस्सा हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
- (b) केवल 2
- (c) 1 और 2 दोनों
- (d) न तो 1 और न ही 2

30. “मुद्रा के संचलन वेग” से तात्पर्य है

- (a) एक इकाई का एक इकाई अवधि में जितनी बार हस्तांतरण होता है
- (b) वह गति जिस पर विभिन्न बैंक खातों के बीच पैसा चलता है
- (c) किसी अर्थव्यवस्था में संचलित मुद्रा की कुल राशि
- (d) ऋण पर प्रभासित ब्याज दर

31. निम्नलिखित में से कौन-सी तरलता पाश की प्राथमिक विशेषता है?

- (a) कम ब्याज दर फिर भी उपभोक्ता व्यय करने के बजाय नकदी जमा करना पसंद करते हैं
- (b) विस्तारक मौद्रिक नीति के बावजूद ऊँची मुद्रास्फीति
- (c) मुद्रा आपूर्ति में वृद्धि से तीव्र आर्थिक विकास को बढ़ावा मिलना
- (d) निवेशकों के दृढ़ विश्वास के कारण स्थिर विनिमय दरें

32. निम्नलिखित कथनों पर विचार कीजिये:

1. मुद्रा जमा अनुपात जनता द्वारा मुद्रा के रूप में रखे गए धन और बैंक जमा में रखे गए धन का अनुपात है।
2. आरक्षित जमा अनुपात वाणिज्यिक बैंक द्वारा आरक्षित निधि के रूप में रखी गई कुल जमा राशि का अनुपात है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
- (b) केवल 2
- (c) 1 और 2 दोनों
- (d) न तो 1 और न ही 2

33. ‘यदि अर्थव्यवस्था के सभी लोग अपनी आय से बचत के अनुपात को बढ़ा दें (अर्थात् यदि अर्थव्यवस्था की बचत की सीमांत प्रवृत्ति बढ़ जाती है) तो अर्थव्यवस्था में बचत के कुल मूल्य में वृद्धि नहीं होगी अर्थात् इससे या तो बचत में कमी आएगी या वह अपरिवर्तित रहेगी। यह परिणाम निम्नलिखित में से किसको संदर्भित करता है?

- (a) गिफेन का विरोधाभास
- (b) लियोन्टीफ का विरोधाभास
- (c) मितव्ययिता का विरोधाभास
- (d) उपभोग का विरोधाभास

34. निम्नलिखित पर विचार कीजिये:

1. भारतीय निर्यात-आयात बैंक (EXIM बैंक)
2. राष्ट्रीय कृषि और ग्रामीण विकास बैंक (NABARD)
3. राष्ट्रीय आवास बैंक (NHB)
4. भारतीय लघु उद्योग विकास बैंक (SIDBI)

उपर्युक्त में से कितनी संस्थाएँ भारतीय रिज़र्व बैंक (RBI) द्वारा विनियमित और पर्यवेक्षित हैं?

- (a) केवल एक
- (b) केवल दो
- (c) केवल तीन
- (d) सभी चार

27. Which among the following statements is correct with reference to Net National Product (NNP)?
- It is gross domestic product minus depreciation.
 - It is gross national income minus income from abroad.
 - It is gross domestic product and net income from abroad minus depreciation.
 - It is gross value addition and remittance from abroad plus depreciation.
28. Which among the following statements is correct with reference to blue box subsidies as per World Trade Organization?
- All subsidies which are supposed to distort production and trade and are prohibited.
 - All subsidies which are supposed to distort production and trade but allowed with certain restrictions.
 - The subsidies that cause no distortions to trade and production when given.
 - The subsidies which are given for fishery and aquaculture without any restrictions.
29. Consider the following statements with reference to Indo-Pacific Economic Framework for Prosperity (IPEF):
- All partners opted to participate in all four IPEF pillars.
 - India and China are part of this initiative related to trade and commerce.
- Which of the statements given above is/are correct?
- 1 only
 - 2 only
 - Both 1 and 2
 - Neither 1 nor 2
30. "Velocity of circulation of money" refers to
- The number of times a unit of money changes hands during the unit period
 - The speed at which money moves between different bank accounts
 - The total amount of money in circulation in an economy
 - The interest rate charged on loans
31. Which of the following is primary characteristic of liquidity trap?
- Low interest rate yet consumers prefer to hoard cash rather than spend
 - High inflation despite expansionary monetary policy
 - Rapid economic growth fueled by increased money supply
 - Stable exchange rates due to strong investor confidence
32. Consider the following statements:
- The currency deposit ratio is ratio of money held by the public in currency to that they hold in bank deposits.
 - Reserve deposit ratio is proportion of total deposits commercial bank keep as reserves.
- Which of the statements given above is/are correct?
- 1 only
 - 2 only
 - Both 1 and 2
 - Neither 1 nor 2
33. 'If all the people of economy increase the proportion of income they save, the total value of savings in economy will not increase –it will either decline or remain unchanged'. This phenomenon refers to which of the following?
- Giffen's Paradox
 - Leontief's Paradox
 - Paradox of Thrift
 - Paradox of consumption
34. Consider the following:
- Export-Import Bank of India (EXIM Bank)
 - National Bank for Agriculture and Rural Development (NABARD)
 - National Housing Bank (NHB)
 - Small Industries Development Bank of India (SIDBI)
- How many of the above institutions are regulated and supervised by the Reserve Bank of India (RBI)?
- Only one
 - Only two
 - Only three
 - All four

35. निम्नलिखित पर विचार कीजिये:

1. बाज़ार उधार
2. राज्य सरकार को दिये जाने वाले अनुदान
3. शेयरों में निवेश
4. सरकार द्वारा दिये गए ऋण पर प्राप्त ब्याज

उपर्युक्त में से कितने राजस्व प्राप्तियों के घटक हैं?

- (a) केवल एक
- (b) केवल दो
- (c) केवल तीन
- (d) सभी चार

36. “यह बजट बनाने की एक विधि है जिसमें हर बार बजट बनाते समय सभी व्ययों का मूल्यांकन किया जाता है और प्रत्येक नई अवधि के लिये व्यय यथोचित हो।” ये विशेषताएँ किस प्रकार की बजटीय व्यवस्था से संबंधित हैं?

- (a) लक्ष्य आधारित बजटीय व्यवस्था
- (b) शून्य आधारित बजटीय व्यवस्था
- (c) वृद्धिशील बजट
- (d) गतिविधि आधारित बजटीय व्यवस्था

37. निम्नलिखित में से कौन-सा कथन “मिश्रित वित्तपोषण” पद का सर्वोत्तम वर्णन करता है?

- (a) यह एक वित्तीय साधन है जो ऋण और इक्विटी वित्त का मिश्रण है।
- (b) यह प्रतिभूति बाज़ार का एक पद है जो कंपनी के शेयर के बाज़ार मूल्य दर्शाता है।
- (c) यह इक्विटी शेयर जारी करके पूंजी जुटाने के लिये भारतीय शेयर बाज़ार से जुड़ी एक नीति है।
- (d) यह हरित बॉण्ड निर्गमन से संबंधित है।

38. निम्नलिखित पर विचार कीजिये:

1. बाह्य सहायताएँ
2. बाह्य उधार
3. मुद्रा का मुद्रण
4. आंतरिक उधार

उपर्युक्त में से कितने घाटे के वित्तपोषण के साधन हैं?

- (a) केवल एक
- (b) केवल तीन
- (c) केवल तीन
- (d) सभी चार

39. ‘मुद्रास्फीति लेखांकन’ निम्नलिखित में से किसे सर्वोत्तम रूप से संदर्भित करता है?

- (a) जब कोई फर्म मुद्रास्फीति के मौजूदा स्तर के प्रभावों को समायोजित करने के बाद अपने मुनाफे की गणना करती है।
- (b) उधारकर्ताओं के लिये मुद्रास्फीति द्वारा लाया गया बोनस।
- (c) राष्ट्रीय आय की तुलना में सरकार के कुल व्यय में कमी।
- (d) जब आपूर्ति में अत्यधिक गिरावट आती है और मांग उसी स्तर पर बनी रहती है।

40. निम्नलिखित पर विचार कीजिये:

1. उत्पादन प्रक्रिया का विस्तार होता है
2. रोज़गार कम होने लगता है
3. निवेशकों के लिये उधार लेना सस्ता हो जाता है

उपर्युक्त में से कितने आर्थिक लक्षण पुनःप्राप्ति के व्यवसाय चक्र से जुड़े हैं?

- (a) केवल एक
- (b) केवल दो
- (c) सभी तीन
- (d) कोई भी नहीं

41. ‘सिग्नियोरेंज’ निम्नलिखित में से किसे संदर्भित करता है?

- (a) नए नोटों के मुद्रण के माध्यम से सरकार द्वारा संसाधन उत्पन्न करने की एक विधि।
- (b) शेयरों को अपने पास रखे बिना बेचना।
- (c) वह विधि जिसमें कई बैंक खातों में छोटी-छोटी धनराशि रखी जाती है।
- (d) सरकार द्वारा अपने ऋण या उसके द्वारा गारंटीकृत ऋण पर चूक करने का जोखिम।

42. राज्यों को विशेष श्रेणी का दर्जा (SCS) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसकी अनुशांसा पंद्रहवें वित्त आयोग ने की थी।
2. यह भौगोलिक और सामाजिक-आर्थिक नुकसान का सामना करने वाले राज्यों के विकास में सहायता के लिये संसद द्वारा निर्धारित एक वर्गीकरण है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
- (b) केवल 2
- (c) 1 और 2 दोनों
- (d) न तो 1 और न ही 2

35. Consider the following :

1. Market borrowings
2. Grants given to state government
3. Investment in shares
4. Interest on loans given by government

How many of above are components of revenue receipts ?

- (a) Only one (b) Only two
(c) Only three (d) All four

36. "It is a method of budgeting in which all expenses are evaluated each time a Budget is made, and expenses must be justified for each new period." These attributes are related to which type of budgeting ?

- (a) Target based budgeting
(b) Zero based budgeting
(c) Incremental budgeting
(d) Activity based budgeting

37. Which one of the following statements best describes the term "Mezzanine financing" ?

- (a) It is a financial instrument which is mix of debt and equity finance.
(b) It is a term of security market which shows market value of company's share.
(c) It is a policy associated with Indian stock market for raising capital by issuing equity shares.
(d) It is related to issuance of green bonds.

38. Consider the following :

1. External aids
2. External borrowings
3. Printing currency
4. Internal borrowing

How many of the above are means of deficit financing ?

- (a) Only one
(b) Only three
(c) Only three
(d) All four

39. 'Inflation accounting' best refers to which of the following ?

- (a) When a firm calculates its profits after adjusting the effects of the current level of inflation.
(b) The bonus brought by inflation to borrowers.
(c) The shortfall in total spending of the government over the national income.
(d) When supply falls drastically and demand remains at the same level.

40. Consider the following :

1. Production process expands
2. Employment avenues start shrinking
3. Borrowing becomes cheaper for investors

How many of the above economic traits are associated with the business cycle of recovery ?

- (a) Only one (b) Only two
(c) All three (d) None

41. 'Seignorage' refers to which of the following ?

- (a) A method of generating resources by government through printing of fresh notes.
(b) Selling shares without possessing them.
(c) Method in which small sizes of money are kept in several bank accounts.
(d) The risk of government defaulting on its debt or loan guaranteed by it.

42. Consider the following statements with reference to Special Category Status (SCS) to states :

1. It was recommended by the fifteenth finance commission.
2. It is a classification given by the Parliament to assist development of states that face geographical and socio-economic disadvantages.

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

43. चक्रवाती तूफान मिथिली के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक छोटा चक्रवात है जिसका लैंडफॉल बांग्लादेश में हुआ है।
2. इसका नाम म्यांमार द्वारा रखा गया था, जिसका अर्थ धिवेही में 'विशाल वृक्ष' होता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

44. निम्नलिखित पर विचार कीजिये:

1. कृषि
2. विद्युत उत्पादन
3. जल प्रदूषण नियंत्रण
4. कोहरे का प्रकीर्णन

उपर्युक्त में से कितने क्षेत्रों में क्लाउड सीडिंग तकनीक लागू की जा सकती है?

- (a) केवल एक (b) केवल दो
(c) केवल तीन (d) सभी चार

45. निम्नलिखित कथनों पर विचार कीजिये:

1. ग्लोबल एन्वायरनमेंट फैसिलिटी (GEF) की स्थापना वर्ष 1992 में रियो अर्थ समिट के तहत की गई थी।
2. ठोस अनुकूलन और क्षमता निर्माण के वित्तपोषण के लिये वर्ष 2001 में अनुकूलन कोष की स्थापना की गई थी।
3. अल्प विकसित देशों (LDC) के लिये कोष, LDC पक्षकारों को कार्रवाई के राष्ट्रीय अनुकूलन कार्यक्रम को लागू करने में सहायता करता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

46. 'क्लाइमेट इनइक्वालिटी: अ प्लेनेट फॉर 99%' रिपोर्ट निम्नलिखित में से किस संगठन द्वारा प्रकाशित की जाती है?

- (a) ऑक्सफेम
(b) यू.एन.एफ.सी.सी.सी.
(c) एफ.ए.ओ.
(d) यू.एन.ई.पी.

47. नोआ दिहिंग म्यूजिक फ्रॉग को हाल ही में, निम्नलिखित में से किस राज्य में खोजा गया था:

- (a) महाराष्ट्र (b) अरुणाचल प्रदेश
(c) हिमाचल प्रदेश (d) केरल

48. राज्यपाल के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. संविधान उस समय सीमा का निर्धारण करता है जिसके भीतर राज्यपाल को विधेयक को पुनर्विचार के लिये वापस करना होता है।
2. विश्वविद्यालय के कुलाधिपति के रूप में अपनी सांविधिक क्षमता में कार्य करने वाले राज्यपाल मंत्रिपरिषद् की सहायता और सलाह से बाध्य नहीं हैं।
3. राज्य विधानमंडल द्वारा पारित कुछ विधेयकों को भारत के राष्ट्रपति के विचारार्थ आरक्षित करना राज्यपाल की विवेकाधीन शक्ति है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

49. सूचना का अधिकार (RTI) अधिनियम के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. विवाद की स्थिति में, शासकीय गुप्त बात अधिनियम, 1923, RTI अधिनियम पर अधिभावी प्रभाव रखता है।
2. सूचना मांगने वाले को सूचना मांगने के लिये कारण बताने की आवश्यकता नहीं है।
3. कुछ केंद्रीय और सुरक्षा एजेंसियों को RTI अधिनियम के दायरे से बाहर रखा गया है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

50. निम्नलिखित में से किस शहर ने पारे पर मिनामाटा कन्वेंशन (COP-5) के पाँचवे शिखर सम्मलेन की मेजबानी की?

- (a) पेरिस
(b) जेनेवा
(c) वारसा
(d) शरम-अल-शेख

43. With reference to cyclonic storm Midhili, consider the following statements :

1. It is a minor cyclone that made landfall in Bangladesh.
2. It was named by Myanmar, which means 'huge tree' in Dhivehi.

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

44. Consider the following :

1. Agriculture
2. Power generation
3. Water pollution control
4. Fog dispersal

In how many of the above arenas cloud seeding techniques can be applied ?

- (a) Only one (b) Only two
(c) Only three (d) All four

45. Consider the following statements :

1. Global Environment Facility was established in 1992 under Rio Earth Summit.
2. Adaptation Fund was established in 2001 to finance concrete adaptation and capacity building.
3. Least Developed Countries Fund (LDC) assist LDC parties in implementing National Adaptation Programme of action.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

46. 'Climate Inequality: A planet for 99%' report is published by which of the following organization ?

- (a) Oxfam
(b) UNFCCC
(c) FAO
(d) UNEP

47. Noa Dihing Music Frog was recently discovered in which of the following state ?

- (a) Maharashtra (b) Arunachal Pradesh
(c) Himachal Pradesh (d) Kerala

48. Consider the following statements with reference to Governor :

1. The Constitution lays down the time limit within which the Governor is required to return the bill for reconsideration.
2. The Governors acting in their statutory capacity as University Chancellor are not bound by the aid and advice of the council of ministers.
3. Reserving certain bills passed by the State Legislature for consideration of the President of India is a discretionary power of the Governor.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

49. Consider the following statements with reference to Right to Information (RTI) Act :

1. In case of conflicts, the Official Secrets Act, 1923 has an overriding effect on the RTI act.
2. The information seeker is not required to give reasons for seeking information.
3. Certain central and security agencies are excluded from the purview of the RTI Act.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

50. Which among the following cities hosted the fifth meeting of the Conference of the Parties to the Minamata Convention on Mercury (COP-5) ?

- (a) Paris
(b) Geneva
(c) Warsaw
(d) Sharm-el-sheikh

51. संयुक्त राष्ट्र विकास कार्यक्रम के सहयोग से ऑक्सफोर्ड पॉवर्टी और मानव विकास पहल द्वारा विकसित बहुआयामी गरीबी सूचकांक निम्नलिखित में से क्या शामिल करता है?

- पोषण, संपत्ति, स्वच्छता, स्कूल में उपस्थिति
- अल्पपोषण, बच्चों में बौनापन, बाल मृत्यु दर, महिलाओं में एनीमिया
- प्रति व्यक्ति सकल घरेलू उत्पाद, विद्युत, पोषण, स्वच्छता
- संपत्ति, प्रति व्यक्ति जी.एन.पी., बाल मृत्यु दर, मातृ मृत्यु दर

52. निम्नलिखित कथनों पर विचार कीजिये:

- विश्व में सर्वाधिक विदेशी मुद्रा भंडार भारत के पास है।
- भारत के विदेशी मुद्रा भंडार में केवल अमेरिकी डॉलर, सोना और विशेष आहरण अधिकार शामिल हैं।
- घरेलू मुद्रास्फीति सामान्यतः विदेशी मुद्रा भंडार के बढ़ने या घटने से प्रभावित नहीं होती है।

उपर्युक्त में से कितने कथन सही हैं?

- केवल एक
- केवल दो
- सभी तीन
- कोई भी नहीं

53. अंतर्राष्ट्रीय मुद्रा कोष (IMF) की रिज़र्व ट्रेंच फैसिलिटी के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

- यह अंतर्राष्ट्रीय मुद्रा कोष (IMF) के सदस्य देशों का कोटा है, जो बिना सेवा शुल्क के उपलब्ध है।
- इसका उपयोग IMF की आर्थिक सुधार की शर्तों के अनुपालन के साथ ही किया जा सकता है।

उपर्युक्त कथनों में से कौन-सा/से कथन सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2

54. निम्नलिखित में से किस व्यापार समझौते में भारत के संदर्भ में आर्थिक एकीकरण का उच्चतम स्तर है?

- मुक्त व्यापार समझौता
- अधिमान्य व्यापार समझौता
- व्यापक आर्थिक भागीदारी समझौता (CEPA)
- व्यापक आर्थिक सहयोग समझौता (CECA)

55. बैंड बैंक संरचना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

- नेशनल एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड (NARCL) विभिन्न वाणिज्यिक बैंकों से संकटग्रस्त परिसंपत्तियों का अधिग्रहण करेगी।
- इंडिया डेब्ट रेजोल्यूशन कंपनी लिमिटेड (IDRCL) द्वारा संकटग्रस्त परिसंपत्तियों को बाज़ार में बेचा जाएगा।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2

56. भारतीय राष्ट्रीय कृषि सहकारी विपणन महासंघ (NAFED) के संदर्भ में, निम्नलिखित पर विचार कीजिये:

- दलहन और तिलहन के लिये मूल्य समर्थन योजना का कार्यान्वयन
- विभिन्न प्रकार के कृषि और नगरपालिका अपशिष्ट का उपचार करके संपीड़ित बायोगैस (CBG) का उत्पादन
- सतत कृषि के लिये जैव-उर्वरकों का उत्पादन और विपणन
- सरकार द्वारा निर्धारित न्यूनतम समर्थन मूल्य पर गन्ना और कपास की खरीद

उपर्युक्त में से कितने कार्य NAFED द्वारा किये जाते हैं?

- केवल एक
- केवल दो
- केवल तीन
- सभी चार

57. LEAN योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

- इसका उद्देश्य भारतीय कृषि उत्पादों की वैश्विक प्रतिस्पर्धात्मकता बढ़ाना है।
- इसे उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्रालय द्वारा कार्यान्वित किया जाता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2

51. The Multi-dimensional Poverty Index developed by Oxford Poverty and Human Development Initiative with the support of UNDP covers which of the following?

- (a) Nutrition, Assets, Sanitation, School attendance
- (b) Undernourishment, Child stunting, Child mortality, Anemia in women
- (c) GDP per capita, Electricity, Nutrition, Sanitation
- (d) Assets, GNP per capita, Child mortality, Maternal mortality rate

52. Consider the following statements:

- 1. India has highest foreign exchange reserves in the world.
- 2. Foreign exchange reserve of India consists of US dollars, gold and special drawing rights only.
- 3. Domestic Inflation is not affected by increase or decrease of foreign exchange reserve generally.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

53. Consider the following statements with reference to 'reserve tranche facility' of the International Monetary Fund (IMF):

- 1. It is International Monetary Fund (IMF) member country's quota is accessible without service fee.
- 2. It comes with the obligation of economic reform conditions from the IMF.

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

54. Which among the following trade agreements has the widest degree of economic integration with reference to India?

- (a) Free Trade Agreement
- (b) Preferential Trade Agreement
- (c) Comprehensive Economic Partnership Agreement (CEPA)
- (d) Comprehensive Economic Cooperation Agreement (CECA)

55. Consider the following statements with reference to Bad Bank Structure:

- 1. National Asset Reconstruction Company Limited (NARCL) will acquire stressed assets from various commercial banks.
- 2. India Debt Resolution Company Limited (IDRCL) will sell the stressed assets in the 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

56. Consider the following with reference to National Agricultural Cooperative Marketing Federation of India (NAFED):

- 1. Implementation of Price Support Operations for pulses and oilseeds
- 2. Production of Compressed Biogas (CBG) by treating various types of agri and municipal wastes
- 3. Production and marketing of Bio-Fertilizers for sustainable agriculture
- 4. Procurement of sugarcane and cotton at minimum support price decided by government

How many of the above are the functions performed by NAFED?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

57. Consider the following statements with reference to LEAN Scheme:

- 1. It aims to increase global competitiveness of Indian agricultural products.
- 2. It is implemented by the Ministry of Consumer Affairs, Food and Public Distribution.

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

58. राष्ट्रीय शिक्षा नीति (NEP), 2020 के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसका लक्ष्य वर्ष 2035 तक उच्च शिक्षा में सकल नामांकन अनुपात को 50% तक बढ़ाना है।
2. राष्ट्रीय मूल्यांकन केंद्र 'PARAKH' स्कूल के बुनियादी ढाँचे की गुणवत्ता का आकलन करने के लिये बनाया गया है।
3. पुरानी 10+2 प्रणाली को एक नई 5+3+3+4 पाठ्यचर्या संरचना द्वारा प्रतिस्थापित किया जाना है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

59. स्टार्टअप के लिये फंड ऑफ फंड्स (FFS) के संदर्भ में, निम्नलिखित पर विचार कीजिये:

1. इसका अनुरक्षण भारतीय लघु उद्योग विकास बैंक (SIDBI) द्वारा किया जाता है।
2. यह प्रत्यक्ष तौर पर यूनिकॉर्न और गजेट्स में निवेश करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

60. निम्नलिखित में से कौन-सी गतिविधियाँ अर्थव्यवस्था में 'पंचम गतिविधियों' का गठन करती हैं?

1. शोध वैज्ञानिक
2. वित्तीय एवं कानूनी सलाहकार
3. विद्यालयों में कार्यरत कार्मिक
4. किसान द्वारा अपनी फसल काटना

नीचे दिये गए कूट का प्रयोग कर सही उत्तर चुनिये:

- (a) केवल 1 और 2 (b) केवल 2, 3 और 4
(c) केवल 1, 3 और 4 (d) 1, 2, 3 और 4

61. सकल मूल्य वर्द्धन (GVA) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसे आउटपुट के मूल्य से मध्यवर्ती खपत के मूल्य को घटाने पर प्राप्त किया गया है।
2. यह किसी व्यक्तिगत उत्पादक, उद्योग या क्षेत्र द्वारा विकास में किये गए योगदान को मापता है।

3. यह किसी देश की GDP और अर्थव्यवस्था में सब्सिडी तथा करों का योग है।

4. 'कारक लागत' पर GVA भारत में आर्थिक उत्पादन की प्राथमिक माप है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) केवल तीन (d) सभी चार

62. निम्नलिखित में से किसमें वस्तुओं की जमाखोरी व कालाबाजारी पर अंकुश लगाने का प्रावधान है?

- (a) आवश्यक वस्तु अधिनियम 1955
(b) कृषि उत्पादन एवं विपणन समिति अधिनियम
(c) मूल्य स्थिरीकरण कोष
(d) न्यूनतम समर्थन मूल्य

63. निम्नलिखित में से किस प्रमुख स्वतंत्रता सेनानी को 'धरती अब्बा' या 'भूमि के पिता' के नाम से भी जाना जाता था?

- (a) अल्लूरी सीता राम राजू
(b) बिरसा मुंडा
(c) तिलका मांझी
(d) सिधू मुर्मू

64. निम्नलिखित पर विचार कीजिये:

1. नाथपा झाकड़ी
2. भाखड़ा नांगल
3. सरदार सरोवर बांध

उपर्युक्त में से कितनी विद्युत परियोजनाएँ सतलुज नदी पर स्थित हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

65. एशिया-प्रशांत आर्थिक सहयोग (APEC) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. APEC का मुख्यालय सिंगापुर में है।
2. भारत इसका सदस्य नहीं है और वर्तमान में इसे केवल 'पर्यवेक्षक' का दर्जा प्राप्त है।
3. APEC लीडर्स समिट 2023 सैन फ्रांसिस्को, संयुक्त राज्य अमेरिका में हुआ।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

58. Consider the following statements with reference to National Education Policy (NEP), 2020 :

1. It aims for Gross Enrolment Ratio in higher education to be raised to 50% by 2035.
2. The National Assessment Centre 'PARAKH' has been created to assess the school infrastructure quality.
3. The old 10+2 system is to be replaced by a new 5+3+3+4 curricular structure.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

59. Consider the following with reference to Fund of Funds for Startup (FFS):

1. It is maintained by the Small Industries Development Bank of India (SIDBI).
2. It directly invests in Unicorns and Gazelles.

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

60. Which of the following activities constitute a 'Quinary Activity' in the economy?

1. Research scientists
2. Financial and legal consultant
3. Personnel working in schools
4. Farmers harvesting their crops

Choose the correct code given below :

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

61. Consider the following statements with reference to Gross Value Addition (GVA):

1. It is defined as the value of output minus the value of intermediate consumption.
2. It is a measure of the contribution to growth made by an individual producer, industry or sector.

3. It is the sum of a country's GDP and net of subsidies and taxes in the economy.
4. GVA at 'factor cost' is the primary measure of economic output in India.

How many of the statements given above are correct?

- (a) Only one (b) Only two
(c) Only three (d) All four

62. Which among the following has a provision to curb hoarding and black marketing of agricultural commodities?

- (a) Essential Commodities Act of 1955
(b) Agriculture Produce and Marketing Committee Act
(c) Price Stabilization Fund
(d) Minimum Support Price

63. Which of the following prominent freedom fighters was also known as 'Dharti Abba' or 'The father of land'?

- (a) Alluri Seetha Ram Raju
(b) Birsa Munda
(c) Tilka Majhi
(d) Sidhu Murmu

64. Consider the following :

1. Nathpa Jhakri
2. Bhakra Nangal
3. Sardar Sarovar Dam

How many of the above power projects are located on the Sutlej river?

- (a) Only one (b) Only two
(c) All three (d) None

65. With reference to Asia-Pacific Economic Cooperation (APEC), consider the following statements:

1. The APEC has headquarters in Singapore.
2. India is not a member and currently has the 'observer' status only.
3. APEC's leaders' summit 2023 took place in San Francisco, United States.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

66. मल्टी-पार्टी इंटरिम अपील आर्बिट्रेशन अरेंजमेंट (MPIA) के संदर्भ में, निम्नलिखित पर विचार कीजिये:

1. यह WTO विवादों को सुलझाने के लिये एक वैकल्पिक प्रणाली है।
2. WTO सदस्य WTO विवाद निपटान समझौते के अनुच्छेद 25 के तहत MPIA के उपयोग कर सकते हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

67. बहुपक्षीय निवेश गारंटी एजेंसी (MIGA) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. MIGA की निर्णयन प्रक्रिया में प्रत्येक सदस्य राष्ट्र का समान महत्त्व है।
2. भारत MIGA का सदस्य है।
3. MIGA विश्व बैंक समूह का सदस्य है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

68. 'तिरती विनिमय दर' निम्नलिखित में से किसे संदर्भित करती है?

- (a) विनिमय दर आपूर्ति और मांग की शक्तियों द्वारा निर्धारित होती है।
(b) वह प्रणाली जहाँ विचाराधीन दो मुद्राओं में से कमजोर मुद्रा को मजबूत मुद्रा से अधिकीकृत किया जाता है।
(c) यह निश्चित और आँकी गई विनिमय दर प्रणालियों का संयोजन है।
(d) यह डेटा विनिमय में लचीलेपन से संबंधित है।

69. 'हीटेड करेंसी' निम्नलिखित में से किसको संदर्भित करती है?

- (a) एक मुद्रा जो किसी भी अर्थव्यवस्था में उसके विदेशी मुद्रा बाजार में आसानी से उपलब्ध होती है
(b) घरेलू मुद्रा जो अर्थव्यवस्था से बाहर निकलने के लिये दुर्लभ मुद्रा की उच्च प्रवृत्ति के कारण मूल्यहास के दबाव में है
(c) यह एक अंतर्राष्ट्रीय मुद्रा है जिस पर सर्वाधिक विश्वास दिखाया गया है।
(d) यह IMF द्वारा अपने सदस्य देशों को प्रदान की जाने वाली एक सुविधा है।

70. निम्नलिखित युग्मों पर विचार कीजिये:

1. बर्न कन्वेंशन : साहित्यिक और कलात्मक कार्यों का संरक्षण
2. पेरिस कन्वेंशन : औद्योगिक संपत्ति का संरक्षण
3. नैरोबी संधि : ओलंपिक प्रतीक का संरक्षण

उपर्युक्त में से कितने युग्म सही सुमेलित हैं?

- (a) केवल एक युग्म (b) केवल दो युग्म
(c) सभी तीन (d) कोई भी नहीं

71. वर्चुअल G 20 लीडर्स समिट, 2023 के दौरान भारत द्वारा लॉन्च किया गया 'सोशल इम्पैक्ट फंड' बनाया गया था

- (a) वैश्विक दक्षिण में पारंपरिक कृषि पद्धतियों को बढ़ावा देने के लिये।
(b) इसरो के सहयोग से विकासशील देशों में अंतरिक्ष अन्वेषण क्षमताओं को बढ़ावा देने के लिये।
(c) विश्व भर में लैंगिक अंतरालों को कम करने में सक्रिय रूप से योगदान करने के उद्देश्य से वित्तीय सहायता प्रदान करने के लिये।
(d) ग्लोबल साउथ में डिजिटल पब्लिक इंफ्रास्ट्रक्चर (DPI) को बढ़ावा देने के लिये।

72. निम्नलिखित पर विचार कीजिये:

1. सकल घरेलू उत्पाद का भारित औसत
2. अंतर्राष्ट्रीय आरक्षित निधियाँ
3. आर्थिक परिवर्तनशीलता
4. खुलापन
5. राजनीतिक स्थिरता
6. सामाजिक संकेतक

IMF कोटा तय करने के लिये उपर्युक्त में से कितनों पर विचार किया जाता है?

- (a) केवल दो (b) केवल तीन
(c) केवल चार (d) केवल पाँच

73. हाल ही में जन-समाचारों में रहा बैलेचली डिक्लोरेशन संबंधित है

- (a) कृत्रिम बुद्धिमत्ता
(b) रोबोटिक्स
(c) डिजिटल वित्तीय साक्षरता
(d) क्वांटम कम्प्यूटिंग

66. With reference to Multi Party Interim Appeal Arbitration Arrangement (MPIA), consider the following:

1. It is an alternative system for resolving WTO disputes.
2. WTO members can resort to the use of the MPIA under Article 25 of the WTO Dispute Settlement Understanding.

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

67. With reference to Multilateral Investment Guarantee Agency (MIGA), consider the following statements:

1. Each member nation has equal weightage in making MIGA decisions.
2. India is a member of MIGA.
3. MIGA is a member of the World Bank Group.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

68. 'Flexible exchange rate' refers to which of the following?

- (a) The exchange rate is determined by the forces of supply and demand.
- (b) The system where the weaker currency of the two currencies in question is pegged or tied to the stronger currency.
- (c) It is the combination of the fixed and pegged exchange rate systems.
- (d) It is related to flexibility in data exchange.

69. 'Heated currency' refers to which of the following?

- (a) A currency that is easily available in any economy in its forex market.
- (b) Domestic currency which is under pressure of depreciation due to high tendency of hard currency to exit the economy.
- (c) It is the international currency in which highest faith is shown.
- (d) It is a service provided by IMF to its member countries.

70. Consider the following pairs:

1. Berne Convention : Protection of Literary and Artistic Works
2. Paris Convention : Protection of Industrial Property
3. Nairobi Treaty : Protection of the Olympic Symbol

How many of the above pairs are correctly matched?

- (a) Only one pair (b) Only two pairs
(c) All three pairs (d) None

71. 'Social Impact Fund' launched by India during the Virtual G20 Leaders' Summit, 2023 was made

- (a) to promote traditional agricultural practices in the Global South.
- (b) to enhance space exploration capabilities in developing nations with the support of ISRO.
- (c) to provide financial assistance to actively contribute to closing the gender gap worldwide.
- (d) to advance Digital Public Infrastructure (DPI) in the Global South.

72. Consider the following:

1. Weighted average of GDP
2. International reserves
3. Economic variability
4. Openness
5. Political stability
6. Social indicators

How many of the above are considered for deciding IMF quota?

- (a) Only two (b) Only three
(c) Only four (d) Only five

73. Bletchley Declaration recently in news is associated with

- (a) Artificial Intelligence
- (b) Robotics
- (c) Digital financial literacy
- (d) Quantum computing

74. प्रोजेक्ट 'सागु बागू' का लक्ष्य उभरती प्रौद्योगिकियों का लाभ उठाकर राज्य की कृषि व्यवस्था को रूपांतरित करना है। इसका नेतृत्व तेलंगाना सरकार किसकी साझेदारी में कर रही है?

- संयुक्त राष्ट्र और विश्व बैंक
- विश्व आर्थिक मंच, बिल एंड मेलिंडा गेट्स फाउंडेशन और डिजिटल ग्रीन
- संयुक्त राष्ट्र पर्यावरण कार्यक्रम और मरुस्थलीकरण को संबोधित करने के लिये संयुक्त राष्ट्र कन्वेंशन
- संयुक्त राष्ट्र विकास कार्यक्रम और प्रकृति संरक्षण के लिये अंतर्राष्ट्रीय संघ

75. मानव शरीर में प्रतिरक्षा कोशिकाओं के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

- टी-सेल लिम्फोसाइट्स वक्ष में मौजूद छोटी ग्रंथि थाइमस द्वारा निर्मित होते हैं।
- बी-सेल लिम्फोसाइट्स हमारी अस्थि मज्जा में निर्मित होते हैं।
- बी-कोशिकाएँ मानव शरीर में सीधे वायरस और बैक्टीरिया को मारती हैं जबकि टी-कोशिकाएँ रोगजनकों को मारने के लिये एंटीबॉडी मुक्त करते हैं।

उपर्युक्त में से कितने कथन सही हैं?

- केवल एक
- केवल दो
- सभी तीन
- कोई भी नहीं

76. स्वच्छ वायु सर्वेक्षण (क्लीन एयर सर्वे) किसके द्वारा संचालित किया जाता है?

- ग्रीनपीस इंडिया
- केंद्रीय प्रदूषण नियंत्रण बोर्ड (CPCB)
- वायु गुणवत्ता प्रबंधन आयोग (CAQM)
- आवासन एवं शहरी कार्य मंत्रालय

77. निम्नलिखित युग्मों पर विचार कीजिये:

बंदरगाह देश

- जेबेल अली : सऊदी अरब
- ग्वांगझू : जापान
- हारोपा : फ्रांस
- इलियट : इजरायल

उपर्युक्त में से कितने युग्म सही सुमेलित हैं?

- केवल एक
- केवल दो
- केवल तीन
- सभी चार

78. वित्तीय स्थिरता बोर्ड (FSB) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

- G20 के सभी सदस्य FSB के सदस्य हैं।
- FSB ग्लोबल सिस्टेमिकली इम्पोर्टेंट बैंक्स (G-SIB) की सूची प्रकाशित करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2

79. निम्नलिखित में से कौन-सी स्थिति भारत के संदर्भ में अक्सर जनसमाचारों में रहने वाली "टेकआउट फाइनैसिंग" को सर्वोत्तम रूप से दर्शाती है?

- सरकारी सब्सिडी का वित्तपोषण
- छोटे व्यवसायों के लिये अल्पकालिक ऋण
- बुनियादी ढाँचा परियोजनाओं के लिये दीर्घकालिक वित्तपोषण प्रदान करना
- ग्रामीण विकास के लिये सूक्ष्म वित्त

80. निम्नलिखित पर विचार कीजिये:

- अंतर्राष्ट्रीय मुद्रा कोष (IMF) द्वारा भारत में मसाला बाँण्ड प्रस्तुत किये गए थे।
- इन बाँण्डों का निर्गमन भारतीय मुद्रा के स्थान पर स्थानीय मुद्रा में होता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2

81. निम्नलिखित कथनों पर विचार कीजिये:

- बैंकिंग विनियमन अधिनियम, 1949 नाबार्ड को राज्य सहकारी बैंकों का निरीक्षण करने का अधिकार देता है।
- सभी शहरी सहकारी बैंकों और बहु राज्य सहकारी समितियों की निगरानी संबंधित राज्य सरकारों द्वारा की जाती है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- केवल 1
- केवल 2
- 1 और 2 दोनों
- न तो 1 और न ही 2



drishti

641, 1st Floor,
Dr. Mukherjee
Nagar, Delhi

21, Pusa Road,
Karol Bagh,
New Delhi

13/15 Tashkent Marg,
Civil Lines,
Prayagraj

47/CC, Burlington Arcade Mall,
Vidhan Sabha Marg,
Lucknow

Plot No. 45& 45A, Harsh
Tower-2, Main Tonk Road,
Vasundhara Colony, Jaipur

22

Phone: 011-47532596, 8750187501 :: e-mail: help@groupdrishti.in :: Website: www.drishtiIAS.com

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74. Project 'Saagu Baagu' aims to transform the state's agriculture by leveraging emerging technologies. It is led by the Government of Telangana in partnership with

- (a) United Nations and World Bank
- (b) World Economic Forum, the Bill and Melinda Gates Foundation, and Digital Green
- (c) United Nation Environment Programme and United Nations Convention to Combat Desertification
- (d) United Nation Development programme and International Union for Conservation of Nature

75. Consider the following statements with reference to immunity cells in human body :

- 1. T-cell lymphocytes are manufactured by Thymus, the small gland in our chest.
- 2. B-cell lymphocytes are made in our bone marrow.
- 3. B-cells directly kill virus and bacteria in the human body while T-cells release antibodies to kill the pathogens.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

76. Swachh Vayu Survekshan (Clean Air Survey) is conducted by

- (a) Greenpeace India
- (b) Central Pollution Control Board (CPCB)
- (c) Commission for Air Quality Management (CAQM)
- (d) Ministry of Housing and Urban Affairs

77. Consider the following pairs :

Ports	Country
1. Jebel Ali	: Saudi Arabia
2. Guangzhou	: Japan
3. Haropa	: France
4. Eilat	: Israel

How many of the above pairs are correctly matched?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

78. With reference to the financial stability board (FSB), consider the following statements :

- 1. All the G20 members are members of the FSB.
- 2. FSB publishes the list of global systemically important banks (G-SIBs).

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

79. Which one of the following best reflects "Takeout financing" often talked about in media recently with reference to India ?

- (a) Funding government subsidies
- (b) Short-term loans for small businesses
- (c) Providing long-term financing for infrastructure projects
- (d) Microfinance for rural development

80. Consider the following statements :

- 1. Masala Bonds were introduced in India by International Monetary Fund (IMF).
- 2. The issue of these bonds is in local currency rather than Indian currency.

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

81. Consider the following statements :

- 1. Banking Regulations Act 1949 empowers NABARD to conduct inspection of state cooperative banks.
- 2. All Urban Cooperative Banks and Multi State Cooperatives are supervised by respective state governments.

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

82. निम्नलिखित पर विचार कीजिये:

1. सांविधिक चलनिधि अनुपात में वृद्धि करेगा
2. सीमांत स्थायी सुविधा दर में वृद्धि करेगा
3. बैंक दर और रेपो दर में कमी करेगा

उपर्युक्त में से कितने उपायों का प्रयोग RBI द्वारा किया जा सकता है यदि यह संकुचनकारी मौद्रिक नीति लागू करने का निर्णय लेता है?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

83. निम्नलिखित पर विचार कीजिये:

1. केंद्रीय बैंक से लिये गया ऋण
2. जमा
3. प्रतिभूतियाँ
4. गैर-निष्पादित परिसंपत्तियाँ (NPAs)

भारत में एक वाणिज्यिक बैंक देयताओं में उपर्युक्त में से कितनी शामिल हैं?

- (a) केवल एक (b) केवल दो
(c) केवल तीन (d) सभी चार

84. भारत में विद्युत क्षेत्र के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारतीय संविधान की सातवीं अनुसूची में विद्युत एक समवर्ती सूची का विषय है।
2. विद्युत क्षेत्र में स्वचालित मार्ग के तहत 74% तक प्रत्यक्ष विदेशी निवेश (FDI) की अनुमति है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

85. मुद्रा विनिमय सुविधा (CSF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह पूर्व निर्धारित शर्तों के साथ मुद्राओं का आदान-प्रदान करने हेतु एक समझौता है।
2. विनिमय परिचालन में विनिमय दर जोखिम या अन्य बाज़ार जोखिम हो सकते हैं।
3. भारत के पास सार्क देशों के लिये मुद्रा विनिमय व्यवस्था पर एक समर्पित ढाँचा है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

86. निम्नलिखित में से कौन-सी समिति बैंकिंग क्षेत्रों में सुधारों से संबंधित है?

1. नरसिम्हन समिति
2. पी.जे. नायक समिति
3. अलघ समिति
4. गाडगिल समिति

निम्नलिखित कूट का उपयोग करके सही उत्तर चुनिये:

- (a) केवल 1 और 2 (b) केवल 2 और 3
(c) केवल 1 और 4 (d) 1, 2, 3 और 4

87. ग्रीन हाउस गैस (GHG) उत्सर्जन में कमी के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. पेरिस समझौते और क्योटो प्रोटोकॉल दोनों ने देशों को GHG उत्सर्जन को कम करने के लिये अपने स्वयं के लक्ष्य और तंत्र प्रस्तुत करने की अनुमति प्रदान की।
2. पेरिस समझौते के तहत देशों को प्रति पाँच वर्ष में अपने राष्ट्रीय स्तर पर निर्धारित योगदान (NDC) की जानकारी देनी होती है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

88. निम्नलिखित कथनों पर विचार कीजिये:

1. जलवायु परिवर्तन की चुनौतियों से निपटने के लिये विकासशील देशों के प्रयासों का समर्थन करने हेतु UNFCCC के पक्षकारों द्वारा हरित जलवायु कोष (GCF) की स्थापना की गई थी।
2. ग्रीन बॉण्ड पर्यावरण की दृष्टि से सतत और जलवायु उपयुक्त परियोजनाओं के लिये धन जुटाने हेतु GCF द्वारा जारी किये गए बॉण्ड हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

82. Consider the following :

1. Increase the Statutory Liquidity Ratio
2. Increase the Marginal Standing Facility Rate
3. Cut the Bank Rate and Repo Rate

How many of the above steps are likely to be taken by RBI if it decides to adopt a contractionary monetary policy?

- (a) Only one (b) Only two
(c) All three (d) None

83. Consider the following :

1. Loans taken from the central bank
2. Deposits
3. Securities
4. Non-Performing Assets (NPAs)

How many of the above are included in the liabilities of a commercial bank in India ?

- (a) Only one (b) Only two
(c) Only three (d) All four

84. With reference to the Power Sector in India, consider the following statements :

1. Electricity is a concurrent subject in the Seventh Schedule of the Indian Constitution.
2. Foreign Direct Investment (FDI) in the power sector is permitted upto 74% under automatic route.

Which of the statements given above is/are correct ?

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

85. With reference to Currency Swap Facility, consider the following statements :

1. It is an agreement to exchange currencies with predetermined terms.
2. The swap operations can carry exchange rate risks or other market risks.
3. India has a dedicated framework on currency swap arrangement for the SAARC countries.

How many of the above statements are correct ?

- (a) Only one (b) Only two
(c) All three (d) None

86. Which of the following committees are related to reforms in Banking sectors ?

1. Narasimham Committee
2. P J Nayak Committee
3. Alagh Committee
4. Gadgil committee

Select the correct answer using the code given below :

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

87. With reference to Green House Gas (GHG) emission reduction, consider the following statements :

1. Both Paris Agreement and Kyoto Protocol allowed countries to submit their own targets and mechanisms for reducing GHG emissions.
2. Under Paris Agreement, countries are required to communicate their Nationally Determined Contributions (NDCs) every five years.

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

88. Consider the following statements :

1. Green Climate Fund (GCF) was set up by parties to the UNFCCC to support efforts of developing countries to tackle challenges of climate change.
2. Green Bonds are bonds issued by GCF to raise funds for environmentally sustainable and climate suitable projects.

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

89. भारत में स्टार्टअप के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. 'यूनिक्ॉर्न' एक निजी कंपनी है जिसका मार्केट कैपिटलाइजेशन 1 बिलियन अमेरिकी डॉलर से अधिक है।
2. वाणिज्य और उद्योग मंत्री राष्ट्रीय स्टार्टअप सलाहकार परिषद के अध्यक्ष होते हैं।
3. स्टार्टअप्स को कुछ श्रम कानूनों के संबंध में 3 से 5 वर्षों तक बिना किसी निरीक्षण के स्व-प्रमाणन करने की अनुमति है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

90. सतत् विकास लक्ष्यों (SDG) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. SDG इंडिया इंडेक्स 16 SDG के लिये मात्रात्मक मूल्यांकन और लक्ष्य 17 के लिये गुणात्मक मूल्यांकन पर आधारित है।
2. SDG इंडिया इंडेक्स पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय द्वारा विकसित किया गया है एवं यह राज्यों और केंद्रशासित प्रदेशों को 1-10 के पैमाने पर प्रदर्शन स्कोर प्रदान करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

91. राष्ट्रीय स्वच्छ ऊर्जा कोष (NCEF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. केंद्रीय पर्यावरण, वन एवं जलवायु परिवर्तन मंत्री NCEF के अध्यक्ष हैं।
2. इस कोष को उत्पादित या आयातित कोयले पर लगाए जाने वाले उपकर से बनाया गया है।
3. यह जीवाश्म और गैर-जीवाश्म ईंधन दोनों क्षेत्रों में परियोजनाओं को वित्तपोषित कर सकता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

92. अंतर्राष्ट्रीय सौर गठबंधन (ISA) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. 'टुवाडर्स 1000' रणनीति का लक्ष्य 2025 तक वैश्विक स्तर पर 1000 गीगावॉट सौर ऊर्जा उत्पादन बनाना है।
2. संयुक्त राष्ट्र के सभी सदस्य ISA में शामिल होने के पात्र हैं।
3. ISA को संयुक्त राष्ट्र महासभा (UNGA) द्वारा पर्यवेक्षक का दर्जा दिया गया है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक (b) केवल दो
(c) सभी तीन (d) कोई भी नहीं

93. मुद्रा आपूर्ति के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

कथन I:

करेंसी नोट और सिक्कों के अतिरिक्त, व्यावसायिक बैंकों मांग जमा के रूप में जनता द्वारा जमा राशि को भी मुद्रा माना जाता है।

कथन II:

व्यावसायिक बैंकों में मांग जमा रखने वाले खातों से आहरित चेकों का उपयोग संव्यवहार के लिये किया जाता है।

उपर्युक्त कथनों के बारे में, निम्नलिखित में से कौन-सा एक सही है?

- (a) कथन I और कथन II दोनों सही हैं तथा कथन II कथन I की सही व्याख्या है
(b) कथन I और कथन II दोनों सही हैं तथा कथन II कथन I का सही व्याख्या नहीं है।
(c) कथन I सही है किंतु कथन II गलत है
(d) कथन I गलत है किंतु कथन II सही है

94. सट्टा के लिये मुद्रा की मांग और बंधपत्र की कीमतों के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. बाज़ार में ब्याज दर में वृद्धि से बंधपत्र की कीमत अधिक हो जाती है।
2. बाज़ार में ब्याज दर में आसन्न वृद्धि की अटकलें मुद्रा की उच्च सट्टा मांग को जन्म देती हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1 (b) केवल 2
(c) 1 और 2 दोनों (d) न तो 1 और न ही 2

89. With respect to startups in India, consider the following statements :

1. A 'unicorn' is a private company that has market capitalisation of more than 1 billion USD.
2. Minister of Commerce and Industry is the chairman of National Startup Advisory Council.
3. Startups are allowed to self-certify with respect to certain labour laws with no inspection for 3 to 5 years.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

90. With reference to Sustainable Development Goals (SDG), consider the following statements :

1. SDG India Index is based on quantitative assessment for 16 SDGs and qualitative assessment for goal 17.
2. SDG India Index is developed by Ministry of Environment Forest and Climate Change and it awards performance score to states and Union territories on a scale of 1-10.

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

91. With reference to National Clean Energy Fund (NCEF) consider the following statements :

1. The Union Minister for Environment, Forest and Climate Change is the chairman of the NCEF.
2. It was created out of the cess levied on coal produced or imported.
3. It can finance projects in both fossil and non-fossil fuel sectors.

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

92. With reference to International Solar Alliance (ISA) consider the following statements :

1. The 'Towards 1000' strategy is aimed at creating 1000 GW of solar power generation globally by 2025.
2. All the members of United Nations are eligible to join ISA.
3. The ISA has been granted observer status by the United Nations General Assembly (UNGA).

How many of the above statements are correct?

- (a) Only one (b) Only two
(c) All three (d) None

93. Consider the following statements with reference to money supply :

Statement I:

In addition to currency notes and coins, the balance held by public in demand deposits in commercial banks is also considered as money.

Statement II:

Cheques drawn against accounts holding demand deposits in commercial banks are used to settle transactions.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement I and Statement II are correct and Statement II is the correct explanation for Statement I
(b) Both Statement I and Statement II are correct and Statement II is not the correct explanation for Statement I.
(c) Statement I is correct but Statement II is incorrect
(d) Statement I is incorrect but Statement II is correct

94. Consider the following statements with reference to speculative demand of money and bond prices :

1. An increase in market rate of interest leads to a higher bond price.
2. A speculation of imminent increase in market rate of interest leads to higher speculative demand for money.

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

95. निम्नलिखित में से किससे अर्थव्यवस्था में मुद्रा आपूर्ति में वृद्धि होती है?

- (a) जनता द्वारा चालू खाते से नकदी निकालना
- (b) जनता द्वारा बचत खाते में नकदी जमा करना
- (c) RBI द्वारा खुले बाजार की क्रियाओं में सरकारी बॉण्ड खरीद
- (d) RBI द्वारा आरक्षित नकदी निधि अनुपात (CRR) में वृद्धि

96. भारत में बीमा और पुनर्बीमा उद्योग के संबंध में, निम्नलिखित कथनों पर विचार कीजिये:

1. सरकार बीमा मध्यस्थों को छोड़कर बीमा क्षेत्र में 75% से अधिक प्रत्यक्ष विदेशी निवेश (FDI) की अनुमति नहीं देती है।
2. भारत में पुनर्बीमा को भारतीय सामान्य बीमा निगम (GIC) द्वारा विनियमित किया जाता है।
3. बीमा विनियामक और विकास प्राधिकरण (IRDA) एक गैर-सांविधिक निकाय है जो भारत में बीमा क्षेत्र को नियंत्रित करता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक
- (b) केवल दो
- (c) सभी तीन
- (d) कोई भी नहीं

97. भारत में 'थर्ड-पार्टी' बीमा के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत में मोटर वाहनों के लिये थर्ड-पार्टी बीमा होना अनिवार्य है।
2. सड़क परिवहन और राजमार्ग मंत्रालय ने मोटर थर्ड पार्टी बीमा के लिये प्रीमियम की घोषणा की।
3. थर्ड पार्टी बीमा पॉलिसी धारक को कोई वित्तीय सहायता प्रदान नहीं करता है।

उपर्युक्त में से कितने कथन सही हैं?

- (a) केवल एक
- (b) केवल दो
- (c) सभी तीन
- (d) कोई भी नहीं

98. निम्नलिखित कथनों पर विचार कीजिये:

1. रेपो रेट में कमी से वाणिज्यिक बैंकों के ऋण पर व्याज दरों में कमी होने की आशा है।
2. रेपो रेट और रिवर्स रेपो रेट के बीच बड़े अंतर से अर्थव्यवस्था में वाणिज्यिक बैंकों द्वारा ऋण उपलब्धता को बढ़ावा मिलने की उम्मीद है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
- (b) केवल 2
- (c) 1 और 2 दोनों
- (d) न तो 1 और न ही 2

99. निम्नलिखित में से कौन-सा देश ब्रिक्स समूह का पूर्ण सदस्य नहीं है?

- (a) सऊदी अरब
- (b) मिस्र
- (c) इथियोपिया
- (d) अर्जेंटीना

100. भारत में मुद्रा जारी करने के संबंध में, निम्नलिखित कथनों पर विचार कीजिये:

1. RBI वर्तमान में न्यूनतम आरक्षित प्रणाली का पालन करता है।
2. इस प्रणाली के तहत जारी की गई मुद्रा के मूल्य का न्यूनतम 40% स्वर्ण और विदेशी प्रतिभूतियों के भंडार के रूप में बनाए रखना होता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

- (a) केवल 1
- (b) केवल 2
- (c) 1 और 2 दोनों
- (d) न तो 1 और न ही 2

95. Which of the following leads to an increase in money supply in the economy?

- (a) Public withdrawing cash from current account
- (b) Public depositing cash into a savings account
- (c) RBI buying Government bond in open market
- (d) RBI increasing the Cash Reserve Ratio (CRR)

96. Consider the following statements with respect to insurance and reinsurance industry in India:

1. Government does not allow more than 75% foreign direct investment (FDI) in insurance sector except in insurance intermediaries.
2. The re-insurance segment in India is regulated by General Insurance corporation of India (GIC).
3. Insurance Regulatory and Development Authority (IRDA) is non-statutory body that regulates the insurance sector in India.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

97. With reference to 'third-party' insurance in India, consider the following statements:

1. It is mandatory for motor vehicles in India to have a third-party insurance.
2. Ministry of Road Transport and Highways announces the premium for motor third party insurance.
3. Third-party insurance does not provide any financial assistance to the policy holder.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

98. Consider the following statements:

1. A decrease in repo rate is expected to decrease the interest rates on loans from commercial banks.
2. A larger gap between repo rate and reverse repo rate is expected to boost the availability of loans from commercial banks into the economy.

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

99. Which of the following countries is **not** a full member of BRICS?

- (a) Saudi Arabia
- (b) Egypt
- (c) Ethiopia
- (d) Argentina

100. With respect to issuing currency in India, consider the following statements:

1. RBI currently follows the minimum reserve system.
2. Under this system minimum 40% of the value of currency issued has to be maintained as reserve of gold and foreign securities.

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



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TEST BOOKLET SERIES

Test Code:
P1/P2/P3-2418

TEST BOOKLET
GENERAL STUDIES
TEST – 18

B

Time Allowed : Two Hours

Maximum Marks : 200

INSTRUCTIONS

1. IMMEDIATELY AFTER THE COMMENCEMENT OF THE EXAMINATION, YOU SHOULD CHECK THAT THIS TEST BOOKLET *DOES NOT* HAVE ANY UNPRINTED OR TORN OR MISSING PAGES OR ITEMS, ETC. IF SO, GET IT REPLACED BY A COMPLETE TEST BOOKLET.
2. ENCODE CLEARLY THE TEST BOOKLET SERIES CODE **A, B, C** OR **D** AS THE CASE MAY BE IN THE APPROPRIATE PLACE IN THE ANSWER SHEET.
3. You have to enter your Roll Number on the Test Booklet in the Box provided alongside this line. *DO NOT* write *anything else* on the Test Booklet.
4. This Test Booklet contains 100 items (questions). Each question is printed both in **Hindi** and **English**. Each item comprises four responses (answers). You will select the response which you want to mark on the Answer Sheet. In case you feel that there is more than one correct response, mark the response which you consider the best. In any case, choose **ONLY ONE** response for each item.
5. You have to mark all your responses **ONLY** on the separate Answer Sheet provided. See directions in the Answer sheet.
6. All items carry equal marks.
7. Before you proceed to mark in the Answer Sheet the response to various items in the Test Booklet, you have to fill in some particulars in the Answer Sheet as per instructions sent to you with your admission certificate.
8. After you have completed filling in all your responses on the Answer Sheet and examination has concluded, you should hand over to the Invigilator *only the Answer Sheet*. You are permitted to take away with you the Test Booklet.
9. Sheets for rough work are appended in the Test Booklet at the end.
10. **Penalty for wrong answers:**
THERE WILL BE PENALTY FOR WRONG ANSWERS MARKED BY A CANDIDATE IN THE OBJECTIVE TYPE QUESTION PAPERS.
 - (i) There are four alternatives for the answer to every question. For each question for which a wrong answer has been given by the candidate, **One-Third** of the marks assigned to that question will be deducted as penalty.
 - (ii) If a candidate gives more than one answer, it will be treated as a **wrong answer** even if one of the given answers happens to be correct and there will be same penalty as above to that question.
 - (iii) If a question is left blank, i.e., no answer is given by the candidate, there will be no **penalty** for that question.

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Note: Hindi version of the instructions is printed on the front cover of this Booklet.

**Test Code:
P1/P2/P3-2418**

(English Version)

**ANSWER & EXPLANATION
GENERAL STUDIES**

TEST – 18

B

ANSWERS

Q. No.	Answers	Q. No.	Answers	Q. No.	Answers	Q. No.	Answers
1	(a)	26	(b)	51	(a)	76	(b)
2	(c)	27	(c)	52	(d)	77	(b)
3	(b)	28	(b)	53	(a)	78	(c)
4	(d)	29	(d)	54	(c)	79	(c)
5	(a)	30	(a)	55	(c)	80	(d)
6	(a)	31	(a)	56	(c)	81	(a)
7	(d)	32	(c)	57	(d)	82	(b)
8	(b)	33	(c)	58	(b)	83	(b)
9	(a)	34	(d)	59	(a)	84	(a)
10	(b)	35	(a)	60	(a)	85	(b)
11	(a)	36	(b)	61	(c)	86	(a)
12	(a)	37	(a)	62	(a)	87	(b)
13	(a)	38	(d)	63	(b)	88	(a)
14	(b)	39	(a)	64	(b)	89	(c)
15	(a)	40	(b)	65	(c)	90	(a)
16	(d)	41	(a)	66	(c)	91	(b)
17	(a)	42	(d)	67	(b)	92	(b)
18	(c)	43	(a)	68	(a)	93	(a)
19	(c)	44	(d)	69	(b)	94	(b)
20	(d)	45	(c)	70	(c)	95	(c)
21	(a)	46	(a)	71	(d)	96	(a)
22	(c)	47	(b)	72	(c)	97	(c)
23	(a)	48	(b)	73	(a)	98	(c)
24	(c)	49	(b)	74	(b)	99	(d)
25	(a)	50	(b)	75	(a)	100	(a)

1. (a)

Explanation:

- The **‘Build-Operate-Transfer-Toll’ (BOT-Toll)** was one of the earliest models of PPP. Other than sharing the project cost (with the Government) the private bidder was to build, maintain, operate the road and collect toll on the vehicular traffic. The private party used to cover “all risks” related to—land acquisition, construction (damage), inflation, cost over-runs caused by delays and commercial. The **government** was responsible for **only regulatory clearances. Hence, statement (1) is NOT correct.**
- **‘Build-Operate-Transfer-Annuity’** was an improvement over the BOT-TOLL model that offered reduced risk for the private players. Other than sharing the project cost the private player was to build, maintain and operate the road projects without any responsibility of collecting toll on the traffic. The private players were offered a fixed amount of money annually (called ‘annuity’) as compensation—the party bidding for the minimum ‘annuity’ used to get the project. **Toll collection was the responsibility of the Government.** Private players were not having any commercial risk (traffic)—but they remained very much exposed to other risks (land acquisition delays, inflation, cost over-runs, construction). **Hence, statement (2) is correct.**
- **Hybrid Annuity Model (HAM)** is a mix of Engineering-Procurement-Construction (EPC) and BOT-ANNUITY models. In this model the project cost is shared by the government and the private player in ratio of **40:60**, respectively. The private player is responsible to construct and hand over the roads to the government which will collect toll (if wishes)—maintenance remaining the responsibility of the private player till the annuity period. Private player is paid a fixed sum of economic compensation, called **‘annuity’**, by the government for a **fixed tenure** (normally 15 years, though it is flexible). In this model, most of the **major risks are covered by the government—land acquisition, clearances, operation, toll collection and commercial** while the **risks related to inflation and cost over-runs are shared in ratio of the project cost sharing.** But the private sector is still exposed to the construction and maintenance risks. **Hence, statement (3) is NOT correct.**

2. (c)

Explanation:

- Organised in **1989**, the Certificate of Deposit (CD) is used by banks and issued to the depositors for a specified period ranging **less than one year**—they are **negotiable and tradable** in the money market.
- Since **1993** the RBI allowed the financial institutions to operate in it—IFCI, IDBI, IRBI (IIBI since 1997) and the Exim Bank—they can issue CDs for the **maturity periods above one year** and upto **three years.**
- Certificate of Deposits (CDs) may be issued by:
 - Scheduled Commercial Banks
 - Regional Rural Banks
 - Small Finance Banks and
 - All India Financial Institution

Hence, option (c) is correct.

3. (b)

Explanation:

- The report — **“Smart Cities Mission, India: Localising Sustainable Development Goals”** — was the first such exercise to map all the projects of a national mission against Global Goals. The SCM involves around 8,000 projects.
- Prepared by the **Union Housing and Urban Affairs Ministry and UN-Habitat**, the report was released by President Draupadi Murmu at the annual Smart Cities Conclave in Indore. **Hence, statement (1) is NOT correct.**
- Over 70% of projects under the Smart Cities Mission (SCM) are in alignment with the UN’s Sustainable Development Goals (SDGs) on cities, clean water and sanitation, clean energy and economic growth. **Hence, statement (2) is correct.**
- The SDGs are a set of 17 targets part of the 2030 Agenda for Sustainable Development, which was adopted by all UN member states, including India, in 2015.
- The Smart Cities Mission, launched in 2015, was expected to be completed by June this year, but the Ministry extended its deadline to June 2024.

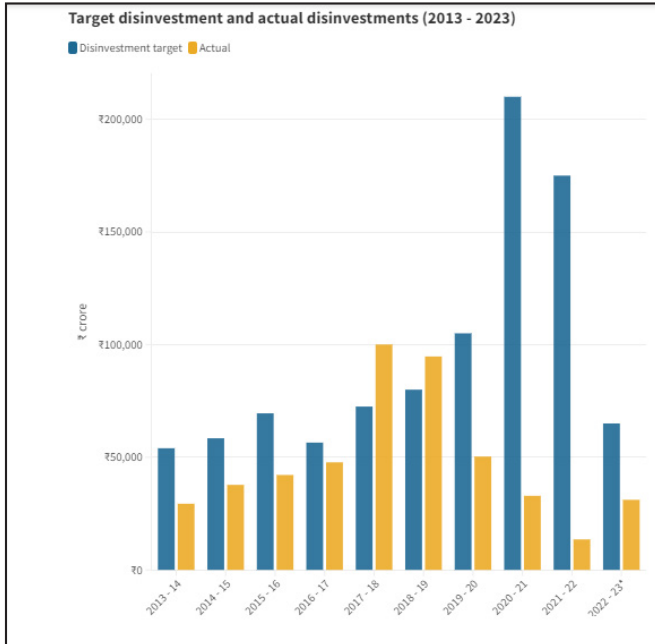
4. (d)

Explanation:

- In the Union Budget for 2023-24, the government set a disinvestment target of ₹51,000 crore, down nearly 21%

from the budget estimate for the previous year and just ₹1,000 crore more than the revised estimate. It is also the lowest target in seven years.

- The bar graph below shows disinvestment targets and actual disinvestments in the last decade.



- The fluctuation in yearly targets shows an **absence of increasing trend** in disinvestment targets. **Hence, statement (I) is NOT correct.**
- The Union Finance Ministry has a separate department for undertaking disinvestment-related procedures called the Department of Investment and Public Asset Management (DIPAM).
- The government may disinvest in order to **reduce the fiscal burden** or **bridge the revenue shortfall** for that year. It also uses disinvestment proceeds **to finance the fiscal deficit**, to **invest in the economy and development** or **social sector programmes**, and to retire government debt. **Hence, statement (II) is correct.**

5. (a)

Explanation:

- **Cash Management Bills (CMB)** are non-standard and **discounted** instruments issued for maturities less than 91 days. **Hence, statement (1) is correct.**
- CMBs like Treasury Bills (TB) are issued at discount to the face value, are tradable and investment in it is considered as an eligible investment in government

securities by banks for Statutory Liquidity Ratio (SLR). **Hence, statement (2) and statement (3) are NOT correct.**

- Existing TBs serve the same purpose. However, as they were put **under WMAs** (Ways & Means Advances) provisions by the Government in 1997, they did not remain a discretionary route for the government in meeting its **short-term** requirements of funds at will.

6. (a)

Explanation:

- The new industrial policy, announced by the government on 23 July, 1991 had initiated a bigger process of economic reforms in the country, seriously motivated towards the structural readjustment naturally obliged to 'fulfill' IMF conditionalities.
- Prominent features of the policy included:
 - **De-reservation of the industries**
 - **De-licencing of the industries**
 - Abolition of the MRTP limit
 - **Promotion to Foreign Investment**
 - Foreign Exchange Regulation Act (FERA) **replaced by foreign Exchange Management Act (FEMA)**
 - **Abolition of compulsion of phased production**
 - Abolition of compulsion to convert loans into shares
 - Simplified provisions for location of Industries
- National Monetisation Pipeline (NMP) was announced in the Union Budget 2021-22. It aims to lease out public assets to a private sector entity for and upfront or periodic pay-outs.

Hence, option (a) is correct.

7. (d)

Explanation:

- Production Linked Incentive (PLI) scheme was launched in **2020** with the objective to boost domestic manufacturing and cut import bills.
- Under this scheme companies will receive '**incentives**' on their incremental sales over the **next 5** year period.
- Currently **14** sectors are covered under PLI scheme. These are as follows:
 - Mobile manufacturing and specified electronic components
 - Critical key starting materials/ drug intermediaries and Active pharmaceutical ingredients
 - **Manufacturing of medical devices**

- Advanced Chemistry Cell (ACC) battery
- Automobiles and Auto Components
- Pharmaceutical drugs
- Telecom and networking products
- Textile products: MMF segment and technical textiles
- **Food products**
- High efficiency solar PV modules
- White goods (ACs and LED)
- **Speciality Steel**
- **Drone and drone components**

Hence, option (d) is correct.

8. (b)

Explanation:

- The 13th ministerial conference (MC13) of WTO is scheduled to be held from February 26 to 29, 2024 in **Abu Dhabi**.
- MC ministerial conference is the highest decision-making body of 164-member WTO. **Hence, statement (3) is NOT correct.**
- On the fisheries front, India wants three things at the World Trade Organisation – allowing unhindered fishing in the exclusive economic zones (EEZs) or up to 200 nautical miles from the shore; a **25-year** subsidy moratorium by advanced fishing nations to their fishermen fishing beyond EEZs; and developed nations must count hidden or non-specific grants like cheap fuel for the fishing vessels as subsidies. **Hence, statement (2) is correct.**
- The WTO's **12th Ministerial Conference** was held in **Geneva** from 12-17 June.
- The outcome of this MC was a multilateral agreement, also called '**Geneva Package**', that would among other things curb 'harmful' subsidies on illegal, unreported and unregulated fishing for the next four years, to better protect global fish stocks. Since 2001, member states have been negotiating the banning of subsidies that promote overfishing. India is yet to ratify it. **Hence, statement (1) is correct.**

9. (a)

Explanation:

- The World Trade Organization (WTO) has ruled that India violated global trading rules by imposing tariffs on some IT products.

- In 2019, the European Union dragged India to the WTO alleging that it had imposed import duties of between 7.5% and 20% on a wide range of IT products, such as mobile phones and components.
- According to the EU's complaint, there's a list of items on which India has levied excess tariffs: laboratory, hygienic and pharmaceutical glassware, machines and apparatus for the manufacture of semiconductor boules or wafers, electronic transformers, telephone sets, particularly cell phones, transmission apparatus for radio or television broadcasting, electronic integrated circuits, oscilloscopes, and measuring or checking instruments, among others. **Hence, statement (1) is correct.**
- The duties that member countries of the WTO impose are linked to a common system of classifying items across countries, called the Harmonized System (HS). This system uses code numbers to define products.
- The Harmonized System is updated every **four to six years by the World Customs Organisation** to keep up with new innovations and products.
- India has decided to approach WTO's appellate body, but since it has remained non-functional since 2019 as the **US has blocked membership** to the body, it might buy India some time. The other option, suggested by the EU, was to use the multi-party interim appeal arbitration arrangement. **Hence, statement (2) is NOT correct.**

10. (b)

Explanation:

- **Financial Transactions Plan (FTP)** is the mechanism of the International Monetary Fund (IMF) through which it finances/repays its operations. Member nations contribute money into it from their 'quota resources' on which they get 'interest'. **Hence, statement (1) is NOT correct.**
- The Special Drawing right (SDR) is an international reserve asset created by the IMF to supplement the official reserves of its member countries.
- The SDR is not a currency. It is a potential claim on the freely usable currencies of IMF members. As such, SDRs can provide a country with liquidity.
- A basket of currencies defines the SDR: the US dollar, Euro, Chinese Yuan, Japanese Yen, and the British Pound.
- India's current share in SDR stands at **2.75 percent**. India is now a contributor to the IMF as it has been participating in the FTP of the IMF since September 2002.

- 25 percent of the quota is to be paid in **cash** ('Reserve' currency), the remaining 75 percent can be paid in securities. **Hence, statement (2) is correct.**

11. (a)

Explanation:

- The **International Centre for Settlement of Investment Disputes (ICSID)**, set up in **1966** is an investment dispute settlement body whose decisions are **binding** on the parties.
- It settles the investment disputes arising between the investing foreign companies and the host countries where the investments have been done.
- It was established under the **1966** Convention on the Settlement of Investment Disputes between States and Nationals of Other States.
- Though recourse to the centre is **voluntary**, but once the parties have agreed to arbitration, they cannot withdraw their consent unilaterally. **Hence, statement (1) is correct.**
- India is **not** its member (that is why the Enron issue was out of its preview). It is believed that being signatory to it encourages the foreign investment flows into an economy, but risks independent sovereign decisions, too. **Hence, statement (2) is NOT correct.**

12. (a)

Explanation:

- The Organisation for European Economic Cooperation (OEEC) was established in **1947** to run the US-financed **Marshall Plan** for reconstruction of a continent ravaged by war. By making individual governments recognise the interdependence of their economies, it paved the way for a new era of cooperation that was to change the face of Europe.
- Encouraged by its success and the prospect of carrying its work forward on a global stage, Canada and the US joined OEEC members in signing the new OECD Convention.
- On 14 December 1960, 20 countries originally signed the Convention on the Organisation for Economic Co-operation and Development. Since then, 18 countries have become members of the Organisation.
- Today, 38 OECD member countries worldwide regularly turn to one another to identify problems, discuss and analyse them, and promote policies to solve them.

- The track record is striking. The US has seen its national wealth almost triple in the five decades since the OECD was created, calculated in terms of gross domestic product per head of population.
- The current members are **Australia**, Austria, Belgium, Canada, Chile, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, **Israel**, Italy, Japan, South Korea, Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, **Turkey**, the United Kingdom, and the United States.

Hence, option (a) is correct.

13. (a)

Explanation:

- The primary objective of **Pradhan Mantri Matru Vandana Yojana (PMMVY)** launched on 1st January 2017 and revised and **incorporated as a component of Mission Shakti** from 1st April 2022, as PMMVY 2.0 is to provide cash incentive for partial compensation of the wage loss during pregnancy so that women can take adequate rest before and after delivery of the child; and to **improve health seeking behaviour** amongst the Pregnant Women & Lactating Mothers (PW&LM). **Hence, statement (1) is correct.**
- **Pradhan Mantri Matru Vandana Yojana (PMMVY)** is a **Centrally Sponsored Direct Benefit Transfer (DBT)** scheme that provides a **cash incentive of ₹5000/-** to Pregnant Women and **Lactating Mothers of 19 years of age or above for the first live birth**. **Hence, statement (2) and statement (3) are NOT correct.**
- The incentive is paid in **three installments** upon fulfilling certain health and nutrition conditions.

14. (b)

Explanation:



- Four northeastern Indian states share a border with Myanmar: Arunachal Pradesh, Nagaland, Mizoram, Manipur. The border is about 1,650 kilometers long. Hence, option (b) is correct.

15. (a)

Explanation:

- The **Fit for 55 package** is a set of laws that aims to reduce the EU's net greenhouse gas (GHG) emissions by at least 55% by 2030. The package is part of the European Green Deal, which aims to make the EU climate neutral by 2050.
- The Fit for 55 package includes:
 - Reducing reliance on fossil fuels
 - Expanding the use of renewable energy sources
 - Accelerating the development of electric cars
 - Spurring clean-energy options for aviation and shipping
- The package also includes a **revision of the Renewable Energy Directive (RED II)**.
- The European Parliament approved several key pieces of legislation that are part of the **Fit for 55 package** in late 2022. Hence, option (a) is correct.

16. (d)

Explanation:

- **Elephant corridors** are strips of land that enable elephant movement between two or more friendly habitats.
- Major Takeaways from **Elephant Corridors of India, 2023 Report**:
 - The report highlighted a surge of 62 new corridors, marking a 40% increase since 2010, now totaling 150 corridors across the nation.
 - **West Bengal has the highest number of elephant corridors**, totaling 26, constituting 17% of the total corridors. Hence, statement (1) is NOT correct.
 - The East central region contributes 35% (52 corridors), and the North East region follows as the second-largest with 32% (48 corridors).
 - **Project Elephant is a scheme launched in 1992** by the Government of India to protect Asian elephants and their habitats. The project's objectives include: Protecting elephants, their habitats, and corridors, Addressing human-animal conflict and Welfare of captive elephants. Hence, statement (2) is NOT correct.

17. (a)

Explanation:

- The **Zika virus**, a mosquito-borne flavivirus, is primarily spread by Aedes mosquitoes, particularly **Aedes aegypti**.
- Also, it **can also be transmitted** from mother to foetus during pregnancy, as well as **through sexual contact**, transfusion of blood and blood products. Hence, option (a) is correct.
- Often asymptomatic; when present, common symptoms include fever, joint pain, muscle pain, and headache lasting 2-7 days.
- It is linked with **Guillain-Barre syndrome, neuropathy, and myelitis** in adults and children.
- Also, the interaction between **Zika and dengue viruses** significantly impacts disease severity.
- No specific treatment available. Symptomatic relief and medical care advised for worsening conditions.
- **No vaccine available yet**; prevention focused on mosquito bite protection, eliminating breeding sites, and public health initiatives to control mosquito populations.

18. (c)

Explanation:

- The **Revamped Distribution Sector Scheme (RDSS)** is a scheme launched by the Government of India in July 2021. The scheme aims to reduce **Aggregate Technical & Commercial (AT&C) losses to 12-15% by 2024-25**.
- The scheme is available to all state-owned distribution companies and state/UT power departments, **excluding private sector power companies**. Hence, statement (1) is correct.
- The scheme provides financial assistance to these companies to strengthen their supply infrastructure.
- The **Ministry of Power formulated the Revamped Distribution Sector Scheme (RDSS)** to help DISCOMs improve their performance and undertake reforms within a set time frame. Hence, statement (2) is correct.

19. (c)

Explanation:

- The **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)** is a scheme that provides **free food grains to the poor and migrants**. It was launched in April 2020 as a pandemic relief measure.

- The **PMGKAY provides 5 kg of rice or wheat and 1 kg of dal to each family with a ration card**. The scheme is in addition to the 5 kg of subsidized foodgrain provided under the National Food Security Act (NFSA).
- The scheme is run by the Department of Food and Public Distribution under the Ministry of Consumer Affairs, Food and Public Distribution. The **Ministry of Finance is the nodal ministry**. Hence, statement (1) is correct.
- **All NFSA beneficiaries can lift the free-of-cost foodgrains** under PMGKAY through their existing NFSA (AAY/PHH) ration card, as per their entitlement. Hence, statement (2) is correct.
- **And any member of the household** can lift the foodgrains on behalf of the entire household. Hence, statement (3) is correct.

20. (d)

Explanation:

- The **Supreme Court of India has a sanctioned strength of 34 judges, including the Chief Justice**. In 2023, the court achieved its full strength twice, from February to May and from November to December. Hence, statement (1) is NOT correct.
- According to **Article 124(1) of the Constitution of India**, the **Parliament of India has the power to determine the strength of the Supreme Court**. The Parliament can increase or decrease the number of judges in the Supreme Court. Hence, statement (2) is NOT correct.
- The **President of India has the power to determine the number of judges in a high court**. The President also appoints the judges of the Supreme Court and the High Courts, on the advice of the Prime Minister and with the Chief Justice of India. Hence, statement (3) is NOT correct.

21. (a)

Explanation:

- **Dr. Langlands won the Abel Prize in 2018**, a top honor in mathematics, for his groundbreaking work connecting representation theory to number theory.
- **Langlands Program** aims to **link two distant areas of mathematics: number theory and harmonic analysis**.
- **Number theory** studies numbers and their relationships, focusing on arithmetic.

- **Harmonic analysis** explores periodic phenomena, dealing with continuous mathematical objects such as waves, in contrast to the discrete arithmetic of number theorists who work with integers. Hence, option (a) is correct.

22. (c)

Explanation:

- Recently, The Prime Minister has paid tributes to **Acharya Kripalani** on his Birth Anniversary (11th November).
- JB Kriplani was born on 11th November 1888 in Hyderabad, Sindh. His original name was **Jivatram Bhagwandas Kripalani** but was popularly known as Acharya Kripalani. He was an independence activist, Indian politician and an Educationist.
- He was part of the Non-Cooperation Movement (1920-22) and the **Civil Disobedience movements (started in 1930) and Quit India Movement (1942)**. Hence, statement (1) is correct.
- He was the **President of Indian National Congress (INC) at the time of independence**. He served in the Interim government of India (1946–1947) and the Constituent Assembly of India. Hence, statement (2) is correct.
- He was elected to the Lok Sabha in 1952, 1957, 1963 and 1967 as a member of Praja Socialist Party.
- **He moved the first-ever No confidence motion in Lok Sabha in 1963**, immediately after the India-China War (1962). Hence, statement (3) is correct.

23. (a)

Explanation:

- The **Stand-by Credit Facility (SCF) of IMF provides financial assistance to low-income countries (LICs) with short-term balance of payments needs**. The SCF is one of the facilities under the Poverty Reduction and Growth Trust (PRGT). Hence, option (a) is correct.
- Its purpose is to **support low-income countries (LICs)** that have reached broadly sustainable macroeconomic positions, but may experience episodic, short-term financing and adjustment needs, including those caused by shocks.
- Support countries' economic programs consistent with strong and durable growth and poverty reduction.

- All **PRGT-eligible countries** facing a balance of payments need that is expected to be resolved within two years and in any event not more than three.
- A **member country with a potential but not immediate balance of payments** need can use it on a precautionary basis.

24. (c)

Explanation:

- Buffer stock, initially introduced during the **4th Five Year Plan (1969-74)**, denotes a reserved quantity of essential commodities like **food grains** and **pulses**. The term used by the Government of India has transitioned to "Food grain stocking norms," representing the Central Pool's stock level to meet operational needs and contingencies. Previously known as Buffer Norms and Strategic Reserve, this concept serves various purposes:
 - Ensuring compliance with the prescribed minimum buffer stock norms for food security.
 - Facilitating the monthly release of food grains for distribution through the Targeted Public Distribution System (TPDS) and Other Welfare Schemes (OWS) are earmarked as '**operational stock**' and surplus over that is treated as '**buffer stock**'. **Hence, statement (1) is correct.**
 - Buffer stock is used in implementing **price stabilization and market intervention** to enhance supply and moderate open market prices. **Hence, statement (2) is correct.**

25. (a)

Explanation:

- **Food Corporation of India (FCI)** is a **Public Sector Undertaking**, under the **Department of Food & Public Distribution, Ministry of Consumer Affairs, Food and Public Distribution**. **Hence, statement (1) is correct.**
- FCI is a **statutory body** set up in 1965 under the **Food Corporations Act 1964**. It was established against the backdrop of major shortage of grains, especially wheat. It has primary duty to undertake purchase, store, move/transport, distribute and sell food grains and other foodstuffs.
- The CACP is an attached office of the **Ministry of Agriculture and Farmers Welfare**. The Commission

for Agricultural Costs & Prices (CACP since 1985, earlier named as **Agricultural Prices Commission**) came into existence in January 1965. **Hence, statement (3) is NOT correct.**

- The **Central Government**, through Food Corporation of India (FCI), has assumed the responsibility for procurement, storage, transportation and bulk allocation of food grains to the State Governments.
- The operational responsibilities including allocation within the State, identification of eligible families, issue of Ration Cards and supervision of the functioning of **Fair Price Shops (FPSs)** etc., rest with the **State Governments**. **Hence, statement (2) is NOT correct.**

26. (b)

Explanation:

- **Second Five-Year Plan (1956-61)**
 - The Second Five year Plan stressed **rapid industrialisation and the public sector**.
 - It was drafted and planned under the leadership of **P.C. Mahalanobis**.
 - It emphasised quick structural transformation.
 - The government-imposed tariffs on imports to protect domestic industries under this plan.
 - The target growth rate was 4.5% and the actual growth rate was slightly less than expected, 4.27%.
 - **First Five-Year Plan** was based on the **Harrod Domar Model** and emphasised increasing savings. **Hence, statement (1) is NOT correct.**
- **Fourth Five-Year Plan: (1969-74)**
 - It was introduced under the Prime Ministership of **Indira Gandhi**.
 - Based on **Gadgil Formula**, a great deal of emphasis was laid on growth with stability and progress towards **self-reliance**.
 - The government **nationalised 14 major Indian Banks and the Green Revolution** boosted agriculture.
 - The Drought Prone Area Programme was also launched.
 - The target growth rate was 5.6%, but the actual growth rate was 3.3%. **Hence, statement (2) is correct.**
- **The Eighth Five Year Plan: (1992 – 1997)**
 - Five year plans were not introduced in 1990 and the following years 1990-91 and 1991-92.

- This was largely because of the economic instability. India faced a crisis of foreign exchange reserves during this time.
- Liberalisation, Privatisation, Globalisation (LPG) was introduced in India to grapple with the problem of the economy under prime minister P.V. Narasimha Rao. **Hence, statement (3) is correct.**

27. (c)

Explanation:

- **Net national product (NNP)** is the monetary **value of finished goods and services produced by a country's citizens**, overseas and domestically, in a given period.
- It is the equivalent of Gross National Product (GNP), the total value of a nation's annual output, minus the amount of GNP required to purchase new goods to maintain existing stock, otherwise known as depreciation.

Hence, option (c) is correct.

28. (b)

Explanation:

Amber box subsidies:

- All domestic support measures considered to **distort production and trade (with some exceptions) fall into the amber box** as all domestic support except those in the blue and green boxes.
- These include **measures to support prices, or subsidies directly related to production** quantities.

Blue box subsidies:

- This is the **"amber box with conditions"**. Such conditions are designed to reduce distortion.
- Any support that would normally be in the amber box is placed in the blue box if the support also requires farmers to limit production.
- At present, **there are no limits on spending on blue box subsidies.**

Hence, option (b) is correct.

29. (d)

Explanation:

- In May 2022, the United States and **13 partners** launched the Indo-Pacific Economic Framework for Prosperity (IPEF), the Biden Administration's first major trade and economic initiative in the region.

- Partner countries include Australia, Brunei, Fiji, **India**, Indonesia, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, Thailand, and Vietnam. **Hence, statement (2) is NOT correct.**

- The initiative is not designed as a traditional comprehensive U.S. free trade agreement (FTA). IPEF aims to establish "high-standard commitments" in four pillars:

- Connected Economy (select trade issues);
- Resilient Economy (supply chains);
- Clean Economy (clean energy, decarbonization, infrastructure); and
- Fair Economy (tax, anti-corruption issues).

- The U.S. Trade Representative (USTR) is leading the trade pillar talks, and the Commerce Secretary is leading the remaining pillars. **All partners opted to participate in all four IPEF pillars, except for India**, which opted out of the trade pillar. As of November 2023, IPEF partners have announced agreements in all pillars except for the trade pillar. **Hence, statement (1) is NOT correct.**

30. (a)

Explanation:

- The transaction demand for money of the economy is a fraction of the total volume of transactions in the economy over a unit period.
- The number of times a unit of money changes hands during unit period is called **velocity of circulation of money.**
- The total value of annual transactions in economy includes transactions in all intermediate goods and services and is clearly much greater than nominal GDP.
- An increase in nominal GDP implies an increase in the total value of transactions and hence greater transaction demand for money.

Hence, option (a) is correct.

31. (a)

Explanation:

- Interest rate can be thought of as an opportunity cost or price of holding money balance.
- If supply of money in economy increases and people purchase bonds with this extra money, demand for bonds will go up, bond price will rise and interest rate will decline.

- In other words, with an increased supply of money in economy the price you have to pay for holding money balance should come down.
- However, if the market rate of interest is already low enough so that everybody expects it to rise in future, causing capital losses, nobody will wish to hold bonds.
- Everyone in the economy will hold their wealth in money balance and if additional money is injected within economy, it will be used up to satiate people craving for money balances without increasing demand for bonds and without further lowering interest rate below the floor. Such a situation is called **liquidity trap**.
- Central banks like the Federal Reserve force interest rates lower in order to encourage spending and increase economic activity. Liquidity trap signifies low interest rate with no effect on aggregate demand.
- **A liquidity trap occurs when interest rates are very low, yet consumers prefer to hoard cash rather than spend or invest their money in higher-yielding bonds or other investments.**
- In such cases, the main tool used by the central bank has failed to be effective.

Hence, option (a) is correct.

32. (c)

Explanation:

- The currency deposit ratio is ratio of money held in public in currency to that they hold in bank deposits. **Hence, statement (1) is correct.**
- An increase in cash deposit ratio leads to a decrease in money multiplier. An increase in deposit rates will induce depositors to deposit more, thereby leading to a decrease in Cash to Aggregate Deposit ratio. This will in turn lead to a rise in Money Multiplier.
- Reserve deposit ratio is proportion of total deposits commercial banks keep as reserves. **Hence, statement (2) is correct.**
- The reserve ratio, set by the central bank, is the percentage of a commercial bank's deposits that it must keep in cash as a reserve in case of mass customer withdrawals.
- In the U.S., the Federal Reserve uses the reserve ratio as an important monetary policy tool to increase or decrease the economy's money supply.
- The Fed lowers the reserve ratio to give banks more money to lend and boost the economy and increases the reserve ratio when it needs to reduce the money supply and control inflation.

33. (c)

Explanation:

- If all the people of economy increase the proportion of income they save, the total value of savings in economy will not increase – it will either decline or remain unchanged. This is known as **paradox of thrift** which states that as people become more thrifty, they end up saving less or same as before.
- The paradox of thrift is an **economic theory that argues that personal savings can be detrimental to overall economic growth**. It is based on a circular flow of the economy in which current spending drives future spending.
- It calls for a lowering of interest rates to boost spending levels during an economic recession.

Hence, option (c) is correct.

34. (d)

Explanation:

- **All India Financial Institutions (AIFI)** are a group of financial regulatory bodies and development finance institutions that play a key role in financial markets.
- At present, RBI, Department of Regulation (DoR) regulates four All India Financial Institutions, viz. National Bank for Agriculture and Rural Development (**NABARD**), Export Import Bank of India (**EXIM Bank**), Small Industries Development Bank of India (**SIDBI**), National Housing Bank (**NHB**). **Hence, option (d) is correct.**

Name of AIFI	Date of Establishment
National Bank for Agriculture and Rural Development (NABARD)-	July 12, 1982
Export Import Bank of India (EXIM Bank)	January 1, 1982
Small Industries Development Bank of India (SIDBI)	March 7, 1990
National Housing Bank (NHB)	July 9, 1988

35. (a)

Explanation:

Revenue receipts:

- These are receipts which **do not have a direct impact** on the assets and liabilities of the government.

- It consists of the money earned by the government through tax (such as excise duty, income tax) and non-tax sources (such as dividend income, profits, interest receipts).
- Interest receipts are **interests on account of loans by the central government** which constitutes the single largest item of non-tax revenue.

Capital receipts:

- The main items of capital receipts are **loans raised by government from public** are called **market borrowings**, **borrowing by government from Reserve bank** and commercial banks and other financial institutions through **sale of treasury bills**, **loans received from foreign government** and international organization and recovery of loan granted by central government.
- Other items include **small savings**, **provident funds**, and **net receipt** obtained from sale of share in public sector undertakings.

Capital expenditure:

- This includes expenditure on acquisition of land, building, machinery, equipment, investment in shares and loans and advances by central government to states and union territories government, PSU and other parties.

Revenue expenditure

- It consists of all expenditure of the government which **do not** result in creation of physical assets. It relates to those expenses incurred for normal functioning of government departments, interest payment on debt incurred by government and grants given to state government.

Hence, option (a) is correct.

36. (b)

Explanation:

Zero Based Budgeting:

- Zero-based budgeting is a method of budgeting in which all expenses are evaluated each time a Budget is made, and expenses must be justified for each new period.
- Zero budgeting starts from the zero base and every function of the government is analysed for its needs and cost. Budget is then made based on the needs
- **Outcome Budget:** Outcome Budget analyses the progress of each ministry and department and what the respected ministry has done with its Budget outlay. It

measures the development outcomes of all government programs. It was first introduced in the year 2005.

- **Gender Budgeting:** The gender-budgeting is defined as “gender-based assessment of Budgets, incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditures in order to promote gender equality”. It is actually budgeting for gender equity.

Hence, option (b) is correct.

37. (a)

Explanation:

- **Mezzanine financing** is defined as financial instrument which is **mix of debt and equity finance**. It is debt capital that gives lender right to convert to an ownership or equity interest in the company.
- It is listed as an asset on company's balance sheet. As it is treated as equity in company's balance sheet it allows company to access other traditional source of finance.
- In hierarchy of creditors, mezzanine financing is subordinate to senior debt but ranks higher than equity. ICICI Venture's Mezzanine Fund was the first fund in India to focus on mezzanine finance opportunities.

Hence, option (a) is correct.

38. (d)

Explanation:

- **External aids** are best means to fulfil government deficit requirements even if it is coming with soft interest
- **External borrowings** are way to manage fiscal deficit with condition that the external loans are comparatively cheaper and long term. External borrowing brings in foreign currency/hard currency which gives extra edge to government spending as by this government fulfils its development requirements inside country as well as outside the country. It is preferred over internal borrowings due to crowding out effect.
- **Internal borrowing** come as third preference route of fiscal management.
- **Printing currency** is last resort for government in managing deficit. But it increases inflation proportionally. It brings in regular pressure on government for upward revision in wages and salaries of government employees.

Hence, option (d) is correct.

39. (a)

Explanation:

- When firm calculates its profits after adjusting effects of current level of inflation, this process is known as **inflation accounting**.
- A term popular in the area of corporate profit accounting. Basically, due to inflation the profit of firms/companies gets overstated.
- Such profits are real profit of the firm which could be compared to historic rate of inflation.
- The bonus brought by inflation to borrowers is known as **inflation premium**.
- **Deflationary gap** is shortfall in total spending of the government over national income.
- **Bottleneck inflation** takes place when supply falls drastically and demand remains at same level. Such a situation arises due to supply side accidents, hazards or mismanagement.

Hence, option (a) is correct.

40. (b)

Explanation:

- An economy tries to come out of low production phase to survive.
- The **low production phase might be depression, recession or slowdown**. Government may place new fiscal and monetary measures to boost demand and production and ultimately recovery in economy is managed. The business cycle of recovery show following traits:
 - An **upturn in aggregate demand** which has to be accompanied by increase in level of production.
 - Production process expands and **new investment becomes attractive**.
 - Demand goes upward, inflation also moves upward making **borrowing cheaper for investors**.
 - With an upturn in production, **new employment avenues are created**, and unemployment rate starts declining. Hence, option (b) is correct.
- With the above symptoms, people income goes for certain increase which creates new demand and cycle of demand and production starts playing hand in hand to recover the economy. To recover economy governments usually go for tax breaks, interest cuts, an increase in salary of its employees etc.

41. (a)

Explanation:

- **'Seigniorage'** is a method of generating resources by government through printing of fresh notes.
- Money printing at higher rate to pay the government expenditure leading to inflation that enables government to secure extra resources through that is called 'inflation tax' also.
- **Seigniorage is the difference between the face value of money—both paper bills and coins—and what it costs to produce it.**
- Seigniorage may be counted as positive revenue for a government when the money it creates is worth more than it costs to produce.
- In some situations, the production of currency can result in a loss instead of a gain for the government creating the currency.

Hence, option (a) is correct.

42. (d)

Explanation:

- **Special Category Status (SCS)** is a classification given by the Centre to assist development of states that face geographical and socio-economic disadvantages. Hence, statement (2) is NOT correct.
 - Constitution does not make a provision for SCS and this classification was later done on the recommendations of the Fifth Finance Commission in 1969. Hence, statement (1) is NOT correct.
 - Status was first accorded to **Jammu and Kashmir, Assam and Nagaland in 1969**.
 - SCS for plan assistance was granted in the past by the **National Development Council** of the erstwhile Planning Commission.
 - Eleven States including **Assam, Nagaland, Himachal Pradesh, Manipur, Meghalaya, Sikkim, Tripura, Arunachal Pradesh, Mizoram, Uttarakhand and Telangana** have been accorded the special category state status.
 - Telangana, the newest State of India, was accorded the status as it was carved out of another state Andhra Pradesh.
 - The **14th Finance Commission** has done away with the 'special category status' for states, except for the Northeastern and three hill states.

- It suggested to **fill the resource gap of such states through tax devolution by increasing it to 42% from 32%.**
- **SCS is different from Special status** which imparts enhanced legislative and political rights, while SCS deals with only economic and financial aspects.
- **Parameters (Based on Gadgil Formula):**
 - Hilly Terrain;
 - Low Population Density and/or Sizeable Share of Tribal Population;
 - Strategic Location along Borders with Neighbouring Countries;
 - Economic and Infrastructure Backwardness; and
 - Nonviable Nature of State finances.

43. (a)

Explanation:

- **Cyclonic Storm Midhili** was a minor cyclone that made landfall in **Bangladesh** on November 17, 2023. **Hence, statement (1) is correct.**
- The fifth named storm of the **2023 North Indian Ocean cyclone season**, Midhili originated from a low-pressure area over the Bay of Bengal, according to the Bangladesh Meteorological Department (BMD).
- Midhili was named by **Maldives**, which means 'huge tree' in Dhivehi. **Hence, statement (2) is NOT correct.**

44. (d)

Explanation:

- Cloud seeding is a weather modification technique that improves a cloud's ability to produce rain or snow by introducing tiny nuclei into certain types of subfreezing clouds.

Applications of Cloud Seeding:

- **Agriculture:**
 - It creates rain, providing relief to **drought-stricken areas.**
 - **E.g.: 'Project Varshadhari' in Karnataka in 2017.**
- **Power Generation:**
 - Cloud seeding experiments have shown to augment production of **hydroelectricity** during the last 40 years in Tasmania, Australia.
- **Water Pollution Control:**
 - Cloud seeding can help to **maintain minimum summer flows** of the rivers and **dilute the impact of treated wastewater** discharges from municipalities and industries.

○ **Fog Dispersal, Hail Suppression, and Cyclone Modification:**

- During the winter the cloud seeding programme is used to **increase the mountain snowpack** so that additional runoff is received during the spring melt season.
- **"Project Sky Water"** of the U.S.A. in 1962 for **weather modification through cloud seeding** aimed at fog dispersal, hail suppression, and cyclone modification.

Hence, option (d) is correct.

45. (c)

Explanation:

- The Convention states that the operation of the financial mechanism can be entrusted to one or more existing international entities.
- **Global Environment Facility** was established in **1992** under **Rio Earth Summit**. The Global Environment Facility (GEF) has served as an operating entity of the financial mechanism since the Convention's entry into force in **1994**. **Hence, statement (1) is correct.**
- At **COP 16, in 2010**, Parties established the **Green Climate Fund (GCF)** and in **2011** also designated it as an operating entity of the financial mechanism.
- The financial mechanism is accountable to the COP, which decides on its policies, programme priorities and eligibility criteria for funding.
- **Adaptation Fund** was established in **2001** to finance concrete adaptation and capacity building. **Hence, statement (2) is correct.**
- In addition to providing guidance to the GEF and the GCF, Parties have established two special funds—the **Special Climate Change Fund (SCCF)** and the **Least Developed Countries Fund (LDCF)**, both managed by the GEF—and the Adaptation Fund (AF) established under the Kyoto Protocol in 2001.
- At the Paris Climate Change Conference in **2015**, the Parties agreed that the operating entities of the financial mechanism – GCD and GEF – as well as the SCCF and the LDCF shall serve the Paris Agreement. Regarding the Adaptation Fund serving the Paris Agreement negotiations are underway in the Ad hoc Working Group on the Paris Agreement (**APA**).
- Least Developed Countries Fund assist LDC parties implement National Adaptation Programme of action. **Hence, statement (3) is correct.**

46. (a)

Explanation:

- 'Climate Inequality: A planet for 99%' report is published by OXFAM.
- As per the report, the world faces twin crises of climate breakdown and runaway inequality. The richest people, corporations and countries are destroying the world with their huge carbon emissions. Meanwhile, people living in poverty, those experiencing marginalization, and countries in the Global South are those impacted the hardest.
- Women and girls, Indigenous Peoples, people living in poverty and other groups experiencing discrimination are particularly at a disadvantage.
- The consequences of climate breakdown are felt in all parts of the world and by most people, yet only the richest people and countries have the wealth, power and influence to protect themselves. With that power comes huge responsibility.

Hence, option (a) is correct.

47. (b)

Explanation:

- Scientists have discovered a new species of frog in Arunachal Pradesh.
- Biologists from Wildlife Institute of India have discovered the new species of music frog in the Namdapha-Kamlang landscape of Arunachal Pradesh. The species is named after the Noa-Dihing River.
- This unique discovery is marked by the distinct feature that both male and female frogs are vocal.
- The frogs emit a distinctive call pattern of two to three notes, resembling wild duck species.
- The male frogs, characterized by their robust bodies, were observed calling loudly in various locations, including marshy areas, the edges of a newly constructed pond, and along a nearby road.
- The frog is named after the Noa-Dihing River where it was found.
- The findings confirm the presence of the Nidirana genus in India for the first time, with previous known occurrences in Japan, Taiwan, China, Vietnam, Laos, and Thailand.

Hence, option (b) is correct.

48. (b)

Explanation:

- In the case of **DR. PREMACHANDRAN KEEZHOTH & ANR. vs THE CHANCELLOR KANNUR UNIVERSITY & ORS**, The Supreme Court of India recently clarified the autonomy of Governors acting in their statutory capacity as University Chancellors, asserting that they are **not bound by the aid and advice of the Council of Ministers**. Hence, statement (2) is correct.
- The Constitution does **not lay down any time limit** within which the Governor is required to return the bill for reconsideration. It only insists on 'as soon as possible'. Hence, statement (1) is NOT correct.
- Governor can **reserve certain bills** passed by the State legislature for the **consideration of the President**. In one case such reservation is obligatory, that is, where the bill passed by the State legislature endangers the position of the State High Court. It is a discretionary power of the governor. Hence, statement (3) is correct.

49. (b)

Explanation:

- Genesis of Right to Information (RTI) law started in 1986, through judgement of Supreme Court in **Mr. Kulwal v/s Jaipur Municipal Corporation** case, in which it directed that freedom of speech and expression provided under **Article 19** of the Constitution clearly implies Right to Information, as without information the freedom of speech and expression cannot be fully used by the citizens.
- The **Official Secrets Act (OSA), 1923** provides that any government official can mark a document as confidential so as to prevent its publication.
- Whenever **there is a conflict between the two laws**, the provisions of the **RTI Act override those of the OSA**. Hence, statement (1) is NOT correct.
- Under the RTI Act, certain categories of information are exempted from disclosure. These exemptions are in place to safeguard national security, diplomatic relations, individual privacy, contempt of court and other sensitive matters.
- **Certain central and security agencies are also excluded from the purview of the RTI Act**, as their disclosures could compromise national security and impede crime investigation processes. Hence, statement (3) is correct.

○ **These agencies include:**

- Intelligence Bureau (IB)
- Research and Analysis Wing (RAW)
- Central Bureau of Investigation (CBI)
- Narcotic Control Bureau
- Directorate of Revenue Intelligence
- Directorate of Enforcement
- Border Security Force (BSF)
- Central Reserve Police Force (CRPF)
- Central Industrial Security Force (CISF)
- National Security Guard (NSG)
- Criminal Investigation Department (CID)
- CID-Crime Branch (CID-CB)
- Crime Branch

- Special Service Bureau
- Lakshadweep Police.

- The **information seeker is not required to give reasons** for seeking information. **Hence, statement (2) is correct.**

50. (b)

Explanation:

- The **fifth meeting of the Conference of the Parties to the Minamata Convention on Mercury (COP-5)** took place in **Geneva, Switzerland**, from **30 October to 3 November 2023**. During the second segment of COP-4, the Conference of the Parties elected **Claudia Dumitru** (Romania) as the **President of COP-5**.
- The Minamata Convention on Mercury is a global treaty to protect human health and the environment from the adverse effects of mercury. **Hence, option (b) is correct.**

51. (a)

Explanation:

- The **Multidimensional Poverty Index (MPI)** reflects the deprivations that a poor person faces simultaneously with respect to **education, health and living standards**, as reflected in the following table:

Components of MPI			
Dimensions of Poverty	Indicator	Deprived if living in the household where	Weight
Health	Nutrition	An adult under 70 years of age or a child is undernourished.	1/6
	Child Mortality	Any child has died in the family in the five-year period preceding the survey.	1/6
Education	Years of Schooling	No household member aged 10 years or older has completed six years of schooling.	1/6
	School Attendance	Any school-aged child is not attending school up to the age at which he/she would complete class 8.	1/6
Standard of Living	Cooking Fuel	The household cooks with dung, wood, charcoal or coal.	1/18
	Sanitation	The household's sanitation facility is not improved (according to SDG guidelines) or its is improved but shared with other households.	1/18
	Drinking Water	The household does not have access to improved drinking water (according to SDG guidelines) or safe drinking water is at least a 30-minute walk from home, round trip.	1/18
	Electricity	The household has no electricity.	1/18
	Housing	Housing materials for at least one of roof, walls and floor are inadequate: the floor is of natural materials and/or the roof and/ or walls are of natural or rudimentary materials.	1/18
	Assets	The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike or refrigerator, and does not own a car or truck.	1/18

- The **Global Multidimensional Poverty Index (MPI)** is released by the **United Nations Development Programme (UNDP)** and the **Oxford Poverty and Human Development Initiative (OPHI)**.

Hence, option (a) is correct.

52. (d)

Explanation:

- The **Indian forex reserves** consist of **foreign currency assets, gold, special drawing rights, and the International Monetary Fund (IMF) reserve position**. Hence, statement (2) is NOT correct.
- The foreign currencies reserve is the most significant component of the Indian forex reserves. It includes major currencies like the **US Dollar, the Euro, and the British Pound**.
- The accumulation, increase, or decrease in India's forex reserves is not a random occurrence but a strategic decision made by the country's central bank and government.
- **Economic Factors**
 - **Growth and Stability:** A growing economy may increase Indian forex reserves as **foreign investors invest** in the country. Conversely, economic instability may lead to a decrease as investors pull out.
 - **Trade Balance:** A **positive trade balance** (exports greater than imports) can lead to an accumulation of forex reserves. A negative trade balance may require using funds to pay for imports.
- **Inflation Control:** The central bank may buy or sell foreign currency to control inflation, impacting the level of reserves. Excessive reserve can lead to inflationary pressures within the economy. **Hence, statement (3) is NOT correct.**
- **China** has by far the largest foreign currency reserves with over two and a half times more than the second-largest reserve holder, **Japan**. When China's and Hong Kong's reserves are considered together, the total is nearly \$4 trillion.
- As per June 2022 Data, India is 6th largest forex reserve holder in the world. **Hence, statement (1) is NOT correct.**

53. (a)

Explanation:

- A **reserve tranche** is a portion of the **required quota of currency** each member country must provide to the

International Monetary Fund (IMF) that can be utilized for its own purposes—**without a service fee or economic reform conditions**. Hence, statement (1) is correct, and statement (2) is NOT correct.

- Initially, member nations' reserve tranches are 25% of their quota, but this position can change according to any lending that the IMF does with its holdings of the member's currency.
- The reserve tranches that countries hold with the IMF are considered their facilities of **first resort**, meaning they will tap into them before seeking a formal credit tranche that charges interest.

54. (c)

Explanation:

- **Free Trade Agreement (FTA):**
 - It is an agreement in which **two or more countries agree to provide preferential trade terms, tariff concession etc.** to the partner country.
 - India has negotiated FTA with many countries e.g. Sri Lanka and various trading blocs as well e.g. ASEAN.
- **Preferential Trade Agreement (PTA):**
 - In this type of agreement, two or more partners give **preferential right of entry to certain products**. This is **done by reducing duties** on an agreed number of tariff lines.
 - Tariffs may even be reduced to zero for some products even in a PTA. **India signed a PTA with Afghanistan.**
- **Comprehensive Economic Partnership Agreement (CEPA):**
 - Partnership agreements or cooperation agreements are more **comprehensive than an FTA**.
 - CEPA covers negotiation on the trade in services and investment, and other areas of economic partnership.
 - India has signed **CEPAs with South Korea and Japan**.
- **Comprehensive Economic Cooperation Agreement (CECA):**
 - CEPAs generally cover **negotiation on trade tariff and TRQ (Tariff Rate Quotas) rates only**. It is **not as comprehensive as CEPA**. India has signed **CECA with Malaysia**.

Hence, option (c) is correct.

55. (c)

Explanation:

- **National Asset Reconstruction Company Limited (NARCL):** NARCL has been incorporated under the Companies Act and has been granted license as an Asset Reconstruction Company (ARC) by the RBI.
 - ◆ NARCL will **acquire stressed assets** worth about Rs 2 lakh crore from various commercial banks in different phases.
 - ◆ Public Sector Banks (PSBs) will maintain 51% ownership in NARCL. **Hence, statement (1) is correct.**
- **India Debt Resolution Company Ltd (IDRCL):** Another entity, **IDRCL**, will then try to **sell the stressed assets** in the market.
 - ◆ PSBs and Public Financial Institutes (FIs) will hold a maximum of 49% stake in IDRCL. The remaining 51% stake will be with private-sector lenders.
 - ◆ The NARCL-IDRCL structure is the new bad bank structure. **Hence, statement (2) is correct.**
- **Need for NARCL-IDRCL Structure:**
 - **Existing ARCs have been helpful** in the resolution of stressed assets, especially for smaller value loans.
 - Various available resolution mechanisms, including **Insolvency and Bankruptcy Code (IBC)**, have proved to be useful.
 - However, **considering the large stock of legacy NPAs**, additional options/alternatives are needed and thus, the NARCL-IDRCL structure was announced in the Union Budget 2021.

56. (c)

Explanation:

- National Agricultural Cooperative Marketing Federation of India Ltd. (**NAFED**) was established on the auspicious day of Gandhi Jayanti on 2nd October 1958 and is registered under the **Multi-State Co-operative Societies Act**.
- **Implementation of Price Support Operations:** NAFED is one of the Central Nodal Agencies of the Government of India for the procurement of **Pulses and Oilseeds** under the Price Support Scheme (PSS). Whenever the prices fall below the Minimum Support Price (MSP) declared by Govt. of India.

- NAFED undertakes procurement of the notified crops of oilseeds, pulses and de-husked coconut, Milling/Ball Copra at the MSP.
- NAFED undertakes **production and marketing of Bio-Fertilizers** for sustainable agriculture.
- NAFED also undertakes **production of Compressed Bio Gas (CBG)** by treating various types of agri and municipal wastes.
- **Procurement of sugarcane** and cotton at minimum support price decided by government is **not done by NAFED**.
- The Cotton Corporation of India Ltd. (CCI) is a Central Nodal Agency of the Government of India for undertaking cotton procurement operations under Minimum Support Price (MSP).
- **Sugarcane** is sold to the sugar mills at fair and remunerative price. **Hence, option (c) is correct.**

57. (d)

Explanation:

- The Ministry of **MSMEs** launched the **MSME Competitive (LEAN) Scheme** to provide a **roadmap to global competitiveness** for the MSMEs of India. **Hence, statement (1) and (2) are NOT correct.**
 - The idea is to **improve quality, productivity, performance and capability** to change the mind-sets of manufacturers and **transform them into world class manufacturers**.
- **Lean Manufacturing** or Lean Production, known simply as LEAN, is a **production practice that considers the expenditure of resources for any goal, other than the creation of value for the end customer, to be wasteful** and hence should be eliminated.

58. (b)

Explanation:

- The **National Education Policy (NEP)** cleared by the Cabinet is **only the third major revamp of the framework of education** in India since independence. The **two earlier education policies** were brought in **1968 and 1986**.
- It aims for **Universalization** of education from **preschool to secondary level with 100% Gross Enrolment Ratio (GER)** in school education by **2030**.
- The current **10+2 system** is to be **replaced** by a new **5+3+3+4** curricular structure corresponding to **ages 3-8, 8-11, 11-14, and 14-18 years respectively**. **Hence, statement (3) is correct.**

- **Gross Enrolment Ratio (GER)** in higher education to be **raised to 50% by 2035**. Also, **3.5 crore seats** to be added in higher education. The **current GER** in higher education is **26.3%**. **Hence, statement (1) is correct.**
- The National Assessment Centre- '**PARAKH**' has been created to **assess the students**. It is envisaged as a standard-setting body to advise school boards regarding new assessment patterns and latest research and promote collaborations between them. **Hence, statement (2) is NOT correct.**

59. (a)

Explanation:

- **Fund of Funds Scheme (FFS) is a mutual fund scheme** that invests in other **mutual fund** schemes. In this, the fund manager holds a portfolio of other mutual funds **instead of directly investing** in equities or bonds. **Hence, statement (2) is NOT correct.**
- Under FFS, support is extended to **Securities and Exchange Board of India (SEBI) registered Alternative Investment Funds (AIFs)**, which in turn invest in startups.
- FFS was announced with a corpus of Rs. 10,000 crore.
 - The corpus is to be built up over **14th and 15th Finance Commission Cycles** (FY 2016-2020 and FY 2021-2025) through budgetary support by the **Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry.**
- FFS has made capital available for startups at **early stage, seed stage and growth stage.**
 - It has also played a role in facilitating **raising of domestic capital, reducing dependence on foreign capital and encouraging home grown and new venture capital funds.**
- **Small Industries Development Bank of India (SIDBI)**, which is responsible for operationalizing the Scheme, has undertaken a **series of reforms** recently to expedite the drawdowns to **enable AIFs assisted under FFS to avail accelerated drawdowns.** **Hence, statement (1) is correct.**

60. (a)

Explanation:

Quaternary Activities

- These are specialized tertiary activities in the '**Knowledge Sector**' which demands a separate classification.

- The quaternary sector is the intellectual aspect of the economy. It is the process which enables entrepreneurs to innovate and improve the quality of services offered in the economy.
- Personnel working in office buildings, elementary schools and university classrooms, hospitals and doctors' offices, theatres, accounting and brokerage firms all belong to this category of services.
- Like other tertiary functions, quaternary activities can also be outsourced.

Quinary Activities

- The quinary sector is the part of the economy where the **top-level decisions are made**. This includes the government which passes legislation. It also comprises the **top decision-makers in industry, commerce and also the education sector.**
- These are services that **focus on the creation, re-arrangement and interpretation of new and existing ideas**; data interpretation and the use and evaluation of new technologies.
- Profession under this category often referred as '**gold collar**' professions, they represent another subdivision of the tertiary sector representing **special and highly paid skills of senior business executives, government officials, research scientists, financial and legal consultants, etc.**
- Farmers harvesting their crops is a part of the primary sector. **Hence, option (a) is correct.**

61. (c)

Explanation:

- **Gross Value Added (GVA)** is defined as the value of output minus the value of intermediate consumption and is a **measure of the contribution to growth made by an individual producer, industry or sector.** **Hence, statement (1) and (2) are correct.**
 - It provides the **rupee value** for the number of goods and services produced in an economy after **deducting the cost of inputs and raw materials** that have gone into the production of those goods and services.
- It can be described as the **main entry on the income side of the nation's accounting balance sheet**, and from an economics perspective **represents the supply side.**

- At the macro level, from a **national accounting perspective**, GVA is the sum of a country's GDP and net of subsidies and taxes in the economy.
 - Gross Value Added = GDP + subsidies on products - taxes on products **Hence, statement (3) is correct.**
- Earlier, India had been measuring GVA at '**factor cost**' till the new methodology was adopted in which GVA at '**basic prices**' became the primary measure of economic output. **Hence, statement (4) is NOT correct.**
 - GVA at basic prices will **include production taxes and exclude production subsidies.**
 - GVA at factor cost included no taxes and excluded no subsidies.
- The **base year** has also been shifted to **2011-12** from earlier 2004-05.
- The National Statistical Office (NSO) provides **both quarterly and annual estimates of output** of GVA. It provides sectoral classification data on **eight broad categories** that includes **both goods produced and services provided** in the economy.

62. (a)

Explanation:

- The Essential Commodities Act (ECA), 1955 was **legislated at a time when the country was facing a scarcity of foodstuffs** due to persistent low levels of foodgrains production.
- The country was dependent on imports and assistance (such as wheat import from the US under PL-480) to feed the population.
- To prevent **hoarding and black marketing of foodstuffs**, the Essential Commodities Act was **enacted in 1955.**
- There is **no specific definition** of essential commodities in the Essential Commodities Act, 1955.
- Section 2(A) of the Act states that an "**essential commodity**" means a commodity specified in the Schedule of the Act. **Hence, option (a) is correct.**

63. (b)

Explanation:

- **Birsa Munda (1875-1900)** was an Indian **tribal freedom fighter** and folk hero who is also known as **Dharti Abba**. Dharti Abba translates to "father of the land". **Hence, option (b) is correct.**

- Birsa Munda not only fought the British, but also championed the rights of tribal people and helped **abolish the feudal system that plagued the Adivasi lands** in Jharkhand and Bihar.
- In March 1900, while fighting the British alongside his guerilla army, Munda was arrested in Jamkopai forest in Chakradharpur. A few months later, on 9 June, he passed away while in custody.
- Almost a decade after his death, the British introduced the **Chhotanagpur Tenancy Act (CNT)**, which prohibits the transfer of tribal land to non-tribal parties.
- More than a century later, Munda's legacy still lives on, **especially in Bihar, Jharkhand (which was created on his birth anniversary in the year 2000)** and parts of Karnataka and Odisha.
- **Pan-India celebrations** marked the **Jan Jatiya Gaurav Divas on 15th November** to pay tributes to Birsa Munda on his birth anniversary.

64. (b)

Explanation:

- At 1,500 MW capacity, **Nathpa Jhakri is the largest hydropower project on the Sutlej River** in the state of Himachal Pradesh in northern India.
- **The Bhakra Nangal Dam is located on the Satluj River in Himachal Pradesh, India.** The dam is used for irrigation and hydroelectric power.
- **The Sardar Sarovar Dam is a concrete gravity dam built on the Narmada River** near the town of Kevadiya, in Narmada District, in the Indian state of Gujarat. **Hence, option (b) is correct.**

65. (c)

Explanation:

- Recently, the **Asia-Pacific Economic Cooperation (APEC) Leaders' Summit 2023** took place in **San Francisco, United States.** **Hence, statement (3) is correct.**
- The APEC 2023 summit's theme was "Creating a Resilient and Sustainable Future for All".
- APEC reaffirmed their commitment to free, fair, and open trade and investment, and to advancing inclusive and sustainable growth in the region.
- The summit concluded with the adoption of the **Golden Gate Declaration.**

- **Members:** Australia, Brunei, Canada, Chile, China, Hong Kong, Indonesia, Japan, South Korea, Malaysia, Mexico, New Zealand, Papua New Guinea, Peru, Philippines, Russia, Singapore, Chinese Taipei, Thailand, Vietnam and the United States.
- **India** currently has the ‘**observer**’ status. **Hence, statement (2) is correct.**
- The APEC process is supported by a **permanent secretariat based in Singapore. Hence, statement (1) is correct.**

66. (c)

Explanation:

- In order to maintain the efficacy of the rules-based trading system and for members to continue to have access to an independent appeal process for dispute settlement, 16 WTO members set up a separate appeal system for trade disputes in March 2020.
- Known as the **Multi-Party Interim Appeal Arbitration Arrangement (MPIA)**, it is an alternative system for **resolving WTO disputes** that are appealed by a member in the absence of a functioning and staffed WTO Appellate Body. **Hence, statement (1) is correct.**
- WTO members can resort to the use of the MPIA under Article 25 of the WTO Dispute Settlement Understanding, as an alternative mechanism for dispute settlement.
- The MPIA embodies the WTO appellate review rules and in a dispute between members, it will supersede the previous appeal processes and also apply to future disputes between members. **Hence, statement (2) is correct.**
- Any member can join the MPIA by notifying the Dispute Settlement Body and a range of members have done so.
- The MPIA is likely to remain in place for as long as the WTO Appellate Body is not functioning, and for disputes among those members that are party to it, the MPIA serves as a temporary solution to the WTO Appellate Body gridlock.

67. (b)

Explanation:

- **Multilateral Investment Guarantee Agency (MIGA)** is a member of the World Bank Group, and its mandate is to promote cross-border investment in developing countries by providing guarantees (political risk insurance and credit enhancement) to investors and lenders. **Hence, statement (3) is correct.**

- MIGA convention that defined its core mission was submitted to the Board of Governors of the International Bank for Reconstruction and Development (IBRD) in 1985 and went into establishing MIGA as the newest member of the World Bank Group in 1988.
- MIGA was created to complement public and private sources for investment insurance against non-commercial risks (currency inconvertibility and transfer restriction, government expropriation, war, terrorism, and civil disturbance, breaches of contract, and the non-honouring of financial obligations) in developing countries.
- **Council of Governors:** MIGA is governed by its Council of Governors which represents its member countries. The Council of Governors holds corporate authority, but primarily delegates such powers to MIGA’s Board of Directors.
- **MIGA Board of Directors:** The Board of Directors consists of directors and votes on matters brought before MIGA. **Each director’s vote is weighted in accordance with the total share capital of the member nations that the director represents. Hence, statement (1) is NOT correct.**
- India is one of the 154 developing countries that are MIGA members. **Hence, statement (2) is correct.**

68. (a)

Explanation:

- In system of flexible exchange rate, the exchange rate is **determined by forces of market demand and supply.**
- In completely flexible system, the central banks follow a simple set of rules – they do nothing to directly affect the level of exchange rate, in other words they do not intervene in the foreign exchange market.
- The link between balance of payment accounts and transaction in foreign exchange market is evident when we recognize that all expenditures by domestic residents on foreign goods, services and assets and all foreign transfer payments also represent demand for foreign exchange.

Hence, option (a) is correct.

69. (b)

Explanation:

Hard Currency

- The term “**hard currency**” refers to money issued by a politically and economically solid country. Hard

currencies are frequently recognized as a **means of payment for products and services all over the world**, and they may be preferred over the local currency.

- **The US dollar, British pound, European Euro, Swiss Franc, and Japanese yen** are examples of hard currencies.

Soft Currency

- In the international market, a **soft currency** is one with **low demand and a high supply**. The majority of emerging countries' currencies are soft currencies. They are **not used to conduct trade or settle payments** as a means of exchange (an exception is a Chinese Renminbi).
- Soft currencies include the **Zimbabwe dollar and the Venezuelan bolivar**.

Hot Money

- **Hot money** refers to a currency that travels swiftly and frequently between financial markets, allowing investors to lock in the best short-term interest rates. Hot money is constantly moving from low-interest-rate countries to higher-interest-rate countries.
- For instance, **Foreign Portfolio investments** are considered hot money as investors seek short-term returns.

Heated Currency

- **Heated Currency** is a term used in the forex market to describe a **domestic currency that is under enough depreciation pressure** (heat) as a result of a hard currency's high tendency to leave the economy (since it has become hot).
- In the instance of the Southeast Asian crises, for example, the **US Dollar has become a hot commodity**. Hence, option (b) is correct.

70. (c)

Explanation:

- India is a member of the World Trade Organisation and committed to the Agreement on **Trade Related Aspects of Intellectual Property (TRIPS Agreement)**.
- India is also a member of World Intellectual Property Organization (WIPO), a body responsible for the promotion of the protection of intellectual property rights throughout the world.
- India is also a member of the following important **WIPO-administered International Treaties and Conventions relating to IPRs**.

- **Budapest Treaty** on the International Recognition of the Deposit of Microorganisms for the Purposes of Patent Procedure.
- **Paris Convention** for the **Protection of Industrial Property**. Hence, pair (2) is correctly matched.
- Convention Establishing the World Intellectual Property Organization (WIPO).
- **Berne Convention** for the **Protection of Literary and Artistic Works**. Hence, pair (1) is correctly matched.
- Protocol Relating to the Madrid Agreement Concerning the International Registration of Marks- Madrid Protocol.
- Washington Treaty on Intellectual Property in respect of Integrated Circuits.
- **Nairobi Treaty** on the **Protection of the Olympic Symbol**. Hence, pair (3) is correctly matched.
- Convention for the Protection of Producers of Phonograms Against Unauthorized Duplication of Their Phonograms.
- **Marrakesh Treaty** to facilitate access to Published Works by Visually Impaired Persons and Persons with print disabilities.

71. (d)

Explanation:

- Prime Minister Shri Narendra Modi announced the launch of **two India-led initiatives: the Global Digital Public Infrastructure Repository and a Social Impact Fund** aimed at promoting the development of Social Impact Fund to advance **Digital Public Infrastructure (DPI) in the Global South** during the Virtual G20 Leaders' Summit on 22nd November 2023. Hence, option (d) is correct.
- The **G20 Digital Economy Working Group (DEWG)**, chaired by the **Ministry of Electronics and Information Technology (MeitY)**, has led the advancement of the global DPI Agenda.
- The DEWG's rigorous negotiation efforts have culminated in the first-ever multilateral consensus on DPI. The Digital Economy Ministers' Meeting (DEMM) unanimously endorsed three DPI deliverables, which included: a Framework for building DPI, mobilizing finances for DPI development in **Low- and Middle-Income Countries (LMICs)**, and the creation of a Global DPI Repository (GDPIR) for the exchange of information and best practices. This landmark consensus was also affirmed as a part of the G20 New Delhi Leaders' Declaration (NDLD).

72. (c)

Explanation:

- The quota of a country depends on its economic importance. When a country joins the IMF, it is assigned an initial quota in the same range as the quotas of existing members that are broadly comparable in economic size and characteristics. The IMF uses a quota formula to guide the assessment of a member's relative position.
- The **current quota formula** (applied for **14th quota review**) is a **weighted average of GDP** (weight of 50 percent), **openness** (30 percent), **economic variability** (15 percent), and **international reserves** (5 percent). For this purpose, GDP is measured through a blend of GDP—based on market exchange rates (weight of 60 percent)—and on PPP (Purchasing Power Parity) exchange rates (40 percent). The formula also includes a “compression factor” that reduces the dispersion in calculated quota shares across members. Quota formulas are also subjected to review. **Hence, option (c) is correct.**
- Quotas are denominated in SDRs, the IMF's unit of account.
- After the 14th quota review (**enforced on January 26, 2016**), the United States, continues to be the largest quota holder (as of September 12, 2016) with quota holding of SDR 82.99 billion (about US\$116 billion). The smallest quota holder is Tuvalu, with a quota of SDR 2.5 million (about US\$3.5 million). India's quota holding is SDR 13.11 bn.
- For any member country, out of the quota, 25% should be paid in the form of foreign currency or gold (called as **reserve tranche** or gold tranche) to the Fund, and the remaining 75% in the form of domestic currency (called as **credit tranche**).

73. (a)

Explanation:

- The **Artificial Intelligence (AI) Safety Summit 2023 held at Bletchley Park, England** has marked a significant turning point in the global approach to tackling the **challenges posed by frontier AI technologies**.
- To tackle these challenges, 28 major countries, including the United States, China, India, and the **European Union**, signed the **Bletchley Park Declaration** at this first-ever AI Safety Summit.

- This landmark declaration seeks to create a collective understanding and coordinated approach to address the potential risks and benefits of **advanced AI systems, known as frontier AI**. **Hence, option (a) is correct.**

74. (b)

Explanation:

- **Saagu Baagu - Pioneering agritech revolution:** the groundbreaking initiative called “Project Saagu Baagu,” led by the Government of Telangana in partnership with the **World Economic Forum, the Bill and Melinda Gates Foundation, and Digital Green**. **Hence, option (b) is correct.**
- **Telangana** has made agriculture a priority sector, fuelling its growth in recent years. With an estimated 5 million farmers, the state has been transitioning from growing cereals to commercial crops, presenting challenges for small and marginal farmers.

75. (a)

Explanation :

- The “T” in T cell stands for **thymus**, the small gland in your chest where T cells go to mature after they're manufactured by the **bone marrow**, and before they're sent out to patrol the body. **Hence, statement (1) is NOT correct.**
- Like T cell lymphocytes, B cell lymphocytes also are made in your bone marrow. They **mature in spleen**. **Hence, statement (2) is correct.**
- When a lymphocyte spots a cell that's been infected with bacteria or a virus, the lymphocyte will proceed to kill the cell. It also will actually remember the infectious agent, so it can act faster the next time it encounters the same infectious problem. This enables the human immune system to identify and fight repeat infections more quickly.
- These T cell lymphocytes also **kill cancer cells**, which is why one promising approach to cancer treatment (known as **CAR-T therapy**) involves isolating, multiplying and then using a patient's own T cells to fight a particular cancer.
- Although each **B cell** only produces one specific **antibody**, your body's huge number of B-cells collectively recognize an almost unlimited number of intruders and produce a tremendous variety of antibodies to fight them. **Hence, statement (3) is NOT correct.**

76. (b)

Explanation:

- **Swachh Vayu Survekshan (SVS)** is a new initiative by the **Ministry of Environment, Forest and Climate Change (MoEFCC)** to rank cities on the basis of air quality and implementation of activities approved under the **city action plan** prepared as part of **National Climate Action Plan (NCAP)** in 131 **non-attainment cities**.
 - ◆ Cities are declared non- attainment if **over a 5-year period they consistently do not meet the National Ambient Air Quality Standards (NAAQS)** for PM₁₀ or NO₂.
 - ◆ The survey was **conducted** by the **Central Pollution Control Board (CPCB)**. Hence, **option (b) is correct**.
- The categorisation of cities has been based on the **2011 population census**.
- **Criteria:** The cities were assessed on eight major points:
 - Control of biomass
 - Municipal solid waste burning
 - Road dust
 - Dust from construction and demolition waste
 - Vehicular emissions
 - Industrial emissions
 - Public awareness
 - Improvement in PM₁₀ concentration

77. (b)

Explanation:

- **Jebel Ali** is a major port in **Dubai, United Arab Emirates**, not Saudi Arabia. Hence, pair (1) is **NOT correctly matched**.
- **Guangzhou** is a port in **China**, not Japan. Hence, pair (2) is **NOT correctly matched**.
- **Haropa** is a union of the ports of **Le Havre, Rouen, and Paris**, and it is located in **France**. Hence, pair (3) is **correctly matched**.
- **Eilat** is a port city in **Israel**. Hence, pair (4) is **correctly matched**.

78. (c)

Explanation:

- The **Financial Stability Board (FSB)**'s latest report on crypto-asset intermediaries sought measures to enhance cross-border cooperation and information sharing among local authorities.

- The **FSB is an international body** that monitors and makes recommendations about the global financial system.
- FSB was established in **2009** under the aegis of **G20**. The Board includes **all G20 major economies**, and the European Commission. Hence, **statement (1) is correct**.
- **India is an active member of the FSB** having three seats in its Plenary represented by Secretary of Economic Affairs, Ministry of Finance; Deputy Governor of Reserve Bank of India (RBI); Chairperson of Securities and Exchange Board of India (SEBI).
- The **FSB publishes the list of global systemically important banks (G-SIBs)**. The FSB has been identifying G-SIBs since 2011, in consultation with the Basel Committee on Banking Supervision (BCBS) and national authorities. Hence, **statement (2) is correct**.

79. (c)

Explanation:

- **Takeout financing** is a model for providing long duration finance through medium term loans. Hence, takeout financing enables **financing longer term projects**.
- Take-out financing **can help commercial banks address asset-liability mismatches** and free up capital for new projects. It also relieves commercial banks from locking assets for long periods of time.
- In a take-out financing scheme, a **long-term lending institution in the infrastructure sector** purchases the infrastructure loan sanction from a commercial bank. The **National Bank for Financing Infrastructure and Development (NBFID)** is an example of an institution with both financial and developmental objectives. Hence, **option (c) is correct**.

80. (d)

Explanation:

- **Masala bonds** are a type of debt instrument issued by Indian entities in the international market but **denominated in Indian rupees (INR)**, as opposed to the local currency of the foreign market. They are named "masala" to reflect the Indian origin and cultural identity of the bond. Hence, **statement (2) is NOT correct**.
- The first Masala bond was issued by the **World Bank-backed International Finance Corporation (IFC)** in **November 2014**. Hence, **statement (1) is NOT correct**.

- Unlike dollar bonds, where the borrower takes the currency risk, Masala bonds makes the investors bear the risk.

81. (a)

Explanation :

- **Section 35(6) of the Banking Regulation Act, 1949** empowers **National Bank for Agriculture and Rural development (NABARD)** to conduct inspection of **State Cooperative Banks (StCBs)**, District Central Cooperative Banks (DCCBs) and Regional Rural Banks (RRBs) (collectively called NABARD's Supervised Entities). **Hence, statement (1) is correct.**
- The **Reserve Bank** regulates and **supervises the banking functions of Urban Cooperative Banks (UCBs) under the provisions of Banking regulation Act, 1949 (AACs)**. Within the Reserve Bank, a separate department, viz. **Urban Banks Department**, has been entrusted with these functions. **Hence, statement (2) is NOT correct.**

82. (b)

Explanation:

- A **contractionary monetary policy** is employed by the central bank (in this case, the Reserve Bank of India or RBI) to **control inflation and stabilize the economy**. The primary tools used in a contractionary monetary policy are:
- **Increase the Statutory Liquidity Ratio (SLR):** This is not a typical action taken in a contractionary policy. SLR is the percentage of deposits that banks are required to maintain in the form of liquid assets like cash, gold, or government-approved securities. Increasing SLR usually has a **more restrictive effect on the banking system**.
- **Increase the Marginal Standing Facility (MSF) Rate:** MSF is the rate at which banks can borrow overnight funds from the central bank. An **increase in MSF rate makes borrowing more expensive for banks**, discouraging them from taking loans and leading to a reduction in money supply.
- **Bank Rate and Repo Rate:** In a contractionary policy, the **central bank typically raises these rates**. Raising these **rates makes borrowing more expensive**, thereby reducing the money supply in the economy. **Hence, option (b) is correct.**

83. (b)

Explanation:

- **Liability for a bank** is anything that **it owes to the outsiders**. Examples of liabilities for a bank include distribution payments to customers from stock, interest paid to customers for savings and fixed deposits. The most common bank liabilities are **Loans taken from the central bank**.
- The **bank's assets include cash; investments or securities**; loans and advances made to customers of all kinds, though primarily to corporations (including term loans and mortgages); and, finally, the bank's premises, furniture, and fittings.
- A **bank deposit is a liability owed by the bank to the depositor**. The deposit itself is a liability, and the actual funds deposited are an asset of the bank. Further, RBI has defined **NPAs as assets** that stop generating income for them. **Hence, option (b) is correct.**

84. (a)

Explanation:

- According to the Constitution of India, **electricity** is a concurrent subject, listed as Item 38 in **List III (Concurrent list) of the Seventh Schedule**. This means that both the central and state governments have the power to make laws on the subject. **Hence, statement (1) is correct.**
- **100% FDI in the power sector** in India is allowed for generation from all sources (except atomic energy), transmission and distribution of electric energy, and Power Trading under the automatic route. **Hence, statement (2) is NOT correct.**
- The **private sector in the power industry in India generates 51.2%** of the country's power, whereas States and the Centre generate 25% and 24%, respectively.

85. (b)

Explanation:

- The word **swap** means exchange. A **currency swap** between the **two countries** is an agreement or contract to **exchange currencies with predetermined terms and conditions**. **Hence, statement (1) is correct.**
- These **swap operations carry no exchange rate or other market risks** as transaction terms are set in advance.

- **Exchange rate risk, also known as currency risk**, is the financial risk arising from fluctuations in the value of a base currency against a foreign currency in which a company or individual has assets or obligations. **Hence, statement (2) is NOT correct.**
- The **RBI's SAARC currency swap facility** came into operation on 15th November, 2012.
- The revised framework is valid from 14th November, 2019 to 13th November, 2022. The RBI can offer a swap arrangement within the overall corpus of USD 2 billion. **Hence, statement (3) is correct.**

86. (a)

Explanation:

- The **Narasimham Committee and P J Nayak Committee** are related to **banking sector** reforms, focusing on **strengthening governance and autonomy**. The Alagh and Gadgil Committees are not directly related to banking sector reforms. **Hence, option (a) is correct.**

87. (b)

Explanation:

- The **21st Conference of Parties (COP 21)** under the United Nations Framework Convention on Climate Change (UNFCCC) took place in Paris by December 2015. The **Paris Agreement** on post-2020 actions on climate change will succeed the Kyoto Protocol.
- Unlike the Kyoto Protocol, it provides a framework for all countries to take action against climate change. Placing emphasis on concepts like climate justice and sustainable lifestyles, the Paris Agreement for the first time brings together all nations for a common cause under the UNFCCC.
- One of the main focus of the agreement is to hold the increase in the global average temperature to well below 2°C above pre-industrial level and on driving efforts to limit it even further to 1.5°C.
- A marked departure from the past is the Agreement's bottom-up approach, allowing each **nation to submit its own national plan for reducing greenhouse gas emissions**, rather than trying to repeat a top-down approach advocated by the Kyoto Protocol, giving each country an emission reduction target. **Hence, statement (1) is NOT correct.**

- **Countries are required to communicate to the UNFCCC climate action plans known as nationally determined contributions (NDCs) every five years.** Each Party's successive NDC will represent a progression beyond the Party's then current NDC thereby steadily increasing global effort and ambition in the long-term. **Hence, statement (2) is correct.**

88. (a)

Explanation:

- The **Green Climate Fund (GCF)** is a global fund created to support the efforts of developing countries to respond to the challenge of climate change—by helping them limit or reduce their greenhouse gas (GHG) emissions and adapt to climate change.
- It was set up by 194 countries who are parties to the United Nations Framework Convention on Climate Change (UNFCCC) in 2010. **Hence, statement (1) is correct.**
- It aims to deliver equal amounts of funding to mitigation and adaptation. It has been given an important role in serving the agreement and supporting the goal of Paris Climate Agreement-2015 by keeping climate change well below 2 degrees Celsius.
- A **green bond** is a debt instrument with which capital is being raised to fund 'green' projects, which typically include those relating to renewable energy, clean transportation, sustainable water management etc.
- In 2007, green bonds were launched by few development banks such as the European Investment Bank and the World Bank. Subsequently, in 2013, corporates too started participating, which led to its overall growth. **Hence, statement (2) is NOT correct.**

89. (c)

Explanation:

- A unicorn is any privately owned firm with a market capitalization of more than USD 1 billion. **Hence, statement (1) is correct.**
- It denotes new entities dedicated to offering creative solutions and new business models, among other things.
- There are several categories like fintech, Edtechs, B2B (Business-to-Business) companies, etc.
- The Government has set up a National Startup Advisory Council to advise the Centre on measures needed to build a strong ecosystem for nurturing innovation and start-ups in the country.

- Its chairman is the Minister for Commerce & Industry. **Hence, statement (2) is correct.**
- It includes Nominees of the concerned Ministries/ Departments/Organisations not below the rank of Joint secretary as Ex-officio members.
- Non-official members, to be nominated by the Central Government, from various categories like founders of successful startups, veterans who have grown and scaled companies in India, persons capable of representing the interests of investors into startups, etc. The term of the non-official members will be for a period of two years.
- Startups are allowed to self-certify (through the Startup mobile app) with 9 Labour Laws and 3 Environment Laws (refer below).
- In case of the labour laws, no inspections will be conducted for a period of 3 to 5 years. **Hence, statement (3) is correct.**
- Startups may be inspected on receipt of credible and verifiable complaint of violation, filed in writing and approved by at least one level senior to the inspecting officer.

90. (a)

Explanation:

- The **NITI Aayog** launched its index in 2018 to monitor the country's progress on the goals through data-driven assessment, and foster a competitive spirit among the States and Union Territories in achieving them.
- The Index classifies States/UTs into five broad categories as per their performance score (which varies from 0 to 100) in achieving the goals:
 - Score of 100 implies targets achieved set for 2030;
 - Score of 0 implies being at the bottom;
 - Front-Runners have scores equal to or greater than 65;
 - Performers fall in the range of 50-64; and
 - Aspirants are those with the score below 50. **Hence, statement (2) is NOT correct.**
- The indicators for calculating the score incorporate 16 out of 17 SDGs, with a qualitative assessment on Goal 17. **Hence, statement (1) is correct.**

91. (b)

Explanation:

- **India created a corpus called the NCEF (National Clean Energy Fund) in 2010–11 out of the cess on**

coal produced/imported ('polluter pays' principle) for the purpose of financing and promoting clean energy initiatives and funding research in the area of clean energy. Hence, statement (2) is correct.

- It is a non-lapsable fund under Public Accounts and with its secretariat in Department of Expenditure, Ministry of Finance.
- The NCEF is governed by an Inter-Ministerial group with the **Finance Secretary as the Chairman. Hence, statement (1) is NOT correct.**
- Some of the projects financed by this fund include innovative schemes like
 - a green energy corridor for boosting the transmission sector;
 - Jawaharlal Nehru National Solar Mission's (JNNSM) installation of solar photovoltaic (SPV) lights and small capacity lights, installation of SPV water pumping systems, SPV power plants, grid-connected rooftop SPV power plants; and
 - pilot project to assess wind power potential.
- Its mandate is to fund research and **development of innovative clean energy technology in the fossil fuel and non-fossil fuel sectors. Hence, statement (3) is correct.**

92. (b)

Explanation:

- The ISA was conceived as a joint effort by India and France to mobilize efforts against climate change through deployment of solar energy solutions.
- It was conceptualized on the sidelines of the 21st Conference of Parties (COP21) to the United Nations Framework Convention on Climate Change (UNFCCC) held in Paris in 2015.
- With the amendment of its Framework Agreement in 2020, **all member states of the United Nations are now eligible to join the ISA. Hence, statement (2) is correct.**
- At present, 116 countries are signatories to the ISA Framework Agreement, of which 94 countries have submitted the necessary instruments of ratification to become full members of the ISA.
- The **ISA is guided by its 'Towards 1000' strategy** which aims to **mobilise USD 1,000 billion** of investments in **solar energy solutions by 2030**, while delivering energy access to 1,000 million people using

clean energy solutions and resulting in installation of 1,000 GW of solar energy capacity. **Hence, statement (1) is NOT correct.**

- This would help mitigate global solar emissions to the tune of 1,000 million tonnes of CO₂ every year. For meeting these goals, the ISA takes a programmatic approach. Currently, the ISA has 9 comprehensive programmes, each focusing on a distinct application that could help scale deployment of solar energy solutions.
- The United Nations General Assembly (UNGA) has granted **Observer Status** to the International Solar Alliance (ISA). **Hence, statement (3) is correct.**
- It will help provide for regular and well-defined cooperation between the Alliance and the United Nations that would benefit global energy growth and development.

93. (a)

Explanation:

- In a modern economy money consists mainly of currency notes and coins issued by the monetary authority of the country.
- In India **currency notes are issued by the Reserve Bank of India (RBI)**, which is the monetary authority in India. However, coins are issued by the Government of India.
- Apart from currency notes and coins, the balance in savings, or current account deposits, held by the public in commercial banks is also considered money since cheques drawn on these accounts are used to settle transactions. Such deposits are called demand deposits as they are payable by the bank on demand from the account-holder. **Hence, both statement I and statement II are correct and statement II is the correct explanation for statement I.**
- Other deposits, e.g. fixed deposits, have a fixed period to maturity and are referred to as time deposits.

94. (b)

Explanation:

- Under competitive assets market condition the price of a bond must always be equal to its present value in equilibrium.
- The **price of a bond is inversely related to the market rate of interest. Hence, statement (1) is NOT correct.**

- For a bond holder, a decrease in bond price means a loss – similar to a loss he/she would suffer if the value of a property held by him/her suddenly depreciates in the market. Such a loss occurring from a falling bond price is called a capital loss to the bond holder.
- Under such circumstances, bond holders will try to sell bond and hold money instead. Thus speculations regarding future movements in interest rate and bond prices give rise to the **speculative demand for money.**
- When the interest rate is very high everyone expects it to fall in future and hence anticipates capital gains from bond-holding. Hence people convert their money into bonds. Thus, speculative demand for money is low.
- When interest rate comes down, more and more people expect it to rise in the future and anticipate capital loss. Thus, they convert their bonds into money giving rise to a high speculative demand for money. **Hence, statement (2) is correct.**
- Hence speculative demand for money is inversely related to the rate of interest

95. (c)

Explanation:

- The **total stock of money** in circulation among the public at a particular point of time is called money supply.
- RBI publishes figures for four alternative measures of money supply, viz. **M1, M2, M3 and M4**. They are defined as follows:
 - $M1 = CU + DD$
 - $M2 = M1 + \text{Savings deposits with Post Office savings banks}$
 - $M3 = M1 + \text{Net time deposits of commercial banks}$
 - $M4 = M3 + \text{Total deposits with Post Office savings organisations (excluding National Savings Certificates)}$
- where, CU is currency (notes plus coins) held by the public and DD is net demand deposits held by commercial banks. The word 'net'
- Since, deposits in savings and current accounts are both included in money supply the withdrawal or deposition into these accounts by public does not change the money supply.
- Open Market Operations refers to buying and selling of bonds issued by the Government in the open market. This purchase and sale is entrusted to the Central bank on behalf of the Government.

- When RBI **buys a Government bond in the open market**, it pays for it by giving a cheque. This cheque increases the total amount of reserves in the economy and thus **increases the money supply**.
- Selling of a bond by RBI (to private individuals or institutions) leads to reduction in quantity of reserves and hence the money supply.
- If the RBI increases the reserve ratio the same amount in reserves could support a lesser loan amount given by the banking system. It would have to call back some loans to meet the increased reserve requirements. Hence, money supply would fall. **Hence, option (c) is correct.**

96. (a)

Explanation:

- The Government allows a maximum of **74% foreign direct investment (FDI) in the insurance sector** increased from an earlier 49%, and **100% in 'insurance intermediaries'**. **Hence statement (1) is correct.**
- When an insurance company buys cover for its insurance business, a new segment comes into being, i.e., re-insurance.
- General Insurance corporation of India (GIC) entered the re-insurance market as GIC Re in 2000 and was the only player in the Indian market for more than a decade.
- The **re-insurance industry is regulated by Insurance Regulatory and Development Authority (IRDA)**. IRDA decided to open the market for foreign companies in 2015 and by 2022 the Indian re-insurance market had a total of 10 foreign companies. **Hence, statement (2) is NOT correct.**
- IRDA was set up in 2000 under the Insurance Regulatory and Development Authority Act, 1999 and is a legal body that regulates the insurance industry in India. **Hence, statement (3) is NOT correct.**

97. (c)

Explanation:

- **Third-party insurance** is a policy that the owner of a vehicle buys from an insurance provider to shield him against third-party claims for any harm done to him or his vehicle as a result of accidents, no matter how minor. However, the policy holder (owner of the vehicle) will not receive financial assistance under this coverage. **Hence, statement (3) is correct.**

- The government has made it mandatory in India for motor vehicles to get a third-party insurance policy. The **Motor Vehicles Act of India, 1988, mandates all vehicle owners** to take third-party liability insurance. **Hence, statement (1) is correct.**
- It is known as **"Third Party Cover"** since it offers financial support to a third party rather than the policy holder.
- **Ministry of Road Transport and Highways regulates the base premium rates for motor third party insurance** from time to time in accordance with the Motor Vehicles (MV) Act, 1988. **Hence, statement (2) is correct.**

98. (c)

Explanation:

- Repo rate refers to the rate at which commercial banks borrow money by selling their securities Reserve Bank of India (RBI) to maintain liquidity, in case of shortage of funds or due to some statutory measures. It is one of the main tools of RBI to keep inflation under control.
- By lowering the interest rate at which it lends money to commercial banks, the RBI hopes that the commercial banks (and the rest of the banking system), in turn, will feel incentivised to lower interest rates. **Hence, statement (1) is correct.**
- Lower interest rates and more liquidity, together, are expected to boost both consumption and production in the economy.
- Reverse Repo Rate is a mechanism to absorb the liquidity in the market, thus restricting the borrowing power of investors.
- Reverse Repo Rate is the rate at which RBI borrows money from banks when there is excess liquidity in the market. The banks benefit out of it by receiving interest for their holdings with the central bank.
- The **RBI widens the gap between repo rate and reverse repo rate in order to make it less attractive** for banks to simply park their funds at the RBI. A lower reverse repo rate pushes banks to extend more fresh loans in the economy. **Hence, statement (2) is correct.**

99. (d)

Explanation:

- **BRICS** was an informal grouping of countries that has developed into an **intergovernmental organization**.

- The term originally denoted a collection of countries experiencing rapid economic growth that would, if growth were maintained at similar rates, emerge as the dominant economic players of the 21st century.
- The acronym has since been adopted as the name of a formal intergovernmental organization that aims to create greater economic and geopolitical integration and coordination among member states.
- **BRICS included Brazil, Russia, India, China and South Africa. Saudi Arabia, Iran, Egypt, Ethiopia and the United Arab Emirates** have recently been granted full membership.
- **Argentina** has indicated that they will not act on their successful application for becoming member of BRICS by the previous administration to become full members of BRICS. **Hence, option (d) is correct.**

100. (a)

Explanation:

- The central banks of all the countries are empowered to issue the currency. The currency issued by the central bank is called '**high power money**' because it is generally backed by supporting 'reserves' and its value is guaranteed by the government.
- The currency issued by the central bank is, in fact, is a liability of the central bank and the government. In

general, therefore, this liability must be backed by an equal value of assets consisting mainly, gold and foreign exchange reserves.

- In practice, however, most countries have adopted a 'minimum reserve system'.
- Under the **minimum reserve system** the central bank is required to keep a certain minimum 'reserve of gold and foreign securities and is empowered to issue currency to any extent.
- India adopted this system in October 1956. The RBI was required to hold a reserve worth of only ₹515 crore consisting of foreign securities worth ₹400 crore and gold worth ₹115 crore. **Hence, statement (1) is correct.**
- In 1957, the minimum reserves were further reduced to only gold reserve of ₹115 crore and the rest in the form of rupee securities, mainly due to the scarcity of foreign exchange to meet essential import bill.
- A gold reserve of ₹115 crore against the currency of ₹17,00,000 crore in circulation today, makes only 0.7 per cent reserve which is of no consequence. This makes the Indian currency system a 'managed paper currency system'.
- Under the proportional reserve system generally 40% reserve is maintained. Under the minimum reserve system, the reserve is fixed at a certain amount and the central bank is empowered to issue currency to any extent. **Hence, statement (2) is NOT correct.**

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