

10 PM Current Affairs Quiz Compilation

17th to 23rd August, 2020

*THIS IS A WEEKLY DOCUMENT CONTAINING ALL MCQS ASKED IN 10 PM
CURRENT AFFAIRS QUIZ BY FORUMIAS.*

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Q.1) Consider the following statements regarding the **International Solar Alliance**:

1. Only countries falling between Tropics of Cancer and Capricorn are eligible for the membership of the alliance.
2. The alliance was launched at the Rio+20 United Nations Conference on Sustainable Development.

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

Correct answer: D

Explanation: Statement 1 is incorrect. Membership to the **International Solar Alliance (ISA)** was earlier limited to 121 countries, which were partially or entirely located within the tropics. It is now open to all **UN member countries**.

Till now, 87 countries have signed the Framework Agreement of the ISA and of these 67 have deposited their instruments of ratification.

Statement 2 is incorrect. The launch of the International Solar Alliance (ISA) was announced by Prime Minister of India and President of France on 30th November 2015, at the 21st session of **United Nations Climate Change Conference of the Parties (COP-21) in Paris, France**.

Q.2) Consider the following statements regarding the **SalivaDirect Diagnostic test** for COVID-19:

1. It is an antibody-based test for SARS-COV-2 virus.
2. It has been developed by researchers at the Yale School of Public Health.

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

Correct answer: B

Explanation: **U.S. Food and Drug Administration (FDA)** have granted an Emergency Use Authorization for **SalivaDirect**, a saliva-based test for COVID-19.

Statement 1 is incorrect. It has been developed by researchers at the **Yale School of Public Health** in collaboration with the National Basketball Association (NBA).

Statement 2 is correct. It is an **RT-PCR based** test. Collecting and testing saliva samples involves three steps: collecting saliva without preservative buffers, proteinase K treatment and heat inactivation, and duplex RT-qPCR virus detection.

New test on the block

SalivaDirect, a new rapid detection test for COVID-19 is touted to be simple, cheap and accurate

WHY IS IT DIFFERENT?

SalivaDirect uses saliva samples, as opposed to the more invasive nasopharyngeal swabs

IS IT AFFORDABLE?

Compared to other tests approved by the Food and Drug Administration, SalivaDirect is affordable – each test could cost as little as \$10, or less – and has the highest sensitivity (88-94%)

WHO DEVELOPED IT?

It was developed by researchers from Yale School of Public Health in partnership with the National Basketball Association (NBA)

HOW ARE SAMPLES COLLECTED?

The test could allow for 'at-home, self-administered sample collection', according to a researcher involved in developing the test

Q.3) Consider the following statements regarding the **National Biopharma Mission (NBM)**:

1. It is an Industry-Academia Collaborative Mission for accelerating biopharmaceutical development in the country.
2. It is being implemented by Biotechnology Industry Research Assistance Council (BIRAC).
3. Innovate in India (i3) program has been launched under the mission to promote entrepreneurship and indigenous manufacturing in the sector.

Which of the statements given above is/are correct?

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

Correct answer: D

Explanation: All of the above are correct statements.

The **National Biopharma Mission (NBM)** is an industry-Academia Collaborative Mission for accelerating biopharmaceutical development in the country.

The mission will be implemented by **Biotechnology Industry Research Assistance Council (BIRAC)**. It was approved in 2017 at a total cost of Rs 1500 crore and is 50% co-funded by World Bank loan.

The Government has launched **Innovate in India (i3) programme** under the mission to create an enabling ecosystem to promote entrepreneurship and indigenous manufacturing in the sector.

The program is promoting entrepreneurship by supporting small and medium enterprises for indigenous product development (Novel Cell lines, indigenously developed Biologics, devices and Raw materials for Biologics manufacturing) and through establishment of shared facilities and Technology Transfer Offices.

Q.4) Which of the following comes under the mandate of **Central Water Commission**?

1. To study and provide the hydrological and hydro-meteorological data relating to major rivers in the country.
2. To provide flood forecasting services to all major flood prone inter-state river basins of India.
3. To conduct studies on dam safety aspects for the existing dams.

Select the correct answer using the code given below:

- a) 1 and 2 only

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

Correct answer: D

Explanation: All of the above are the functions of the **Central Water Commission**.

Central Water Commission is a premier Technical Organization of India in the field of Water Resources and is presently functioning as an attached office of the **Ministry of Jal Shakti**. Its functions include:

- To carry out techno-economic appraisal of irrigation, flood control and multipurpose projects
- To collect, compile, analyse and publish the **hydrological and hydro-meteorological data** relating to major rivers
- To provide **flood forecasting services** to all major flood prone inter-state river basins of India
- Monitoring of selected major and medium irrigation projects
- To initiate studies on **socio-agroeconomic and ecological aspects** of irrigation projects
- To conduct studies on **dam safety** aspects for the existing dams and standardize related instrumentation for dam safety measures.

Google in association with the Central Water Commission (CWC) have started a flood forecasting initiative. Any user in the affected region having an Android smartphone with location services enabled will receive these alerts.

Q.5) Consider the following statements:

1. Water has more specific heat capacity than Air.
2. Water expands as it gets warmer at all temperatures.

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

Correct answer: A

Explanation: Statement 1 is correct. Water has a much **higher heat capacity than air**, meaning the oceans can absorb larger amounts of heat energy with only a slight increase in temperature.

Water's **specific heat capacity** is 4200 Jkg⁻¹K⁻¹ and Air's is 993 Jkg⁻¹K⁻¹ therefore water has 4.23 times more specific heat capacity.

The specific heat capacity is the amount of energy that must be added, in the form of heat, to one unit of mass of the substance in order to cause an increase of one unit in its temperature.

Statement 2 is incorrect. Water is an unusual liquid and has unique properties. Water does indeed **expand when warms**, and it contracts when it cools, but not at all temperatures. An **oddity occurs between 4 and 0 degrees Celsius** (about 40- and 32-degrees Fahrenheit).

Between the temperatures of 32 F (0 C) to 40 F (4 C), liquid water actually contracts with increasing temperature.

Q.6) Consider the following statements regarding the **National Digital Health Mission (NDHM)**:

1. Every person is to be provided with a digital health ID having all his/her health records.
2. The UIDAI will design, build, roll-out and implement the NDHM.

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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

Correct answer: A

Explanation: National Digital Health Mission (NDHM) aims to liberate citizens from the challenges of finding the right doctors, seeking appointment with them, payment of consultation fee, making several rounds of hospitals for prescription sheets

Statement 1 is correct. Every person in the country will get a **digital health ID** which is basically a digital format of all his/her health records which will be linked to the registry of doctors and health facilities across the country.

The platform has been planned to improve efficiency, effectiveness and transparency of health service delivery. The health ID will be in the form of a mobile application of website.

Statement 2 is incorrect. **National Health Authority (NHA)** will design, build, roll-out and implement the NDHM. The scheme would first be tested in the Union Territories of Chandigarh, Ladakh, Dadra and Nagar Haveli and Daman and Diu, Puducherry, Andaman & Nicobar Islands and Lakshadweep.

Q.7) Consider the following statements regarding the **Fit India Youth Clubs**:

1. The volunteers of Nehru Yuva Kendra Sangathan and National Service Scheme are to register as Fit India Youth Clubs.
2. The clubs will be registered in every block in the country, under the aegis of a district unit.

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

Correct answer: C

Explanation: Both statements are correct.

Union Minister of Youth and Sports recently launched the nation-wide initiative of **Fit India Youth Clubs** to promote fitness as part of the Fit India Movement.

Under this initiative, 75 lakh volunteers of **Nehru Yuva Kendra Sangathan and National Service Scheme**, along with **Scouts and Guides, National Cadet Corps** and other youth organizations will come together to register as Fit India Youth Clubs in every block in the country, under the aegis of a district unit.

Members of the club will motivate people from the community to take up fitness activities their daily routine. Additionally, the clubs will organize and encourage schools and local bodies to organize one community fitness programme every quarter.

One of the first initiatives that will be taken up by the Fit India Youth Clubs is to popularise the Fit India Freedom Run, which begins from August 15 to October 2.

Q.8) Which of the following correctly defines '**inverted duty structure**'?

- a) Rate of taxation on exports being higher than on imports
- b) Rate of tax on inputs used being higher than on the finished good
- c) Rate of taxation on consumers higher than on producers
- d) Rate of taxation increasing with the lowering of income

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Correct answer: B

Explanation: Inverted duty structure (IDS) is a situation where the rate of tax on inputs used is higher than the rate of tax on the finished good.

It also refers to a situation where import duty on finished goods is low compared to the import duty on raw materials that are used in the production of such finished goods. When the import duty on raw materials is high, it will be more difficult to produce the concerned good domestically at a competitive price.

The term 'Inverted Tax Structure' under GST refers to a situation where the GST rate on inputs purchased (or inward supplies) is more than the GST rate on finished goods (or outward supplies).

Q.9) Tulsidas wrote **Ramcharitmanas** during the reign of which of the following Mughal Ruler?

- a) Jahangir
- b) Babar
- c) Humayun
- d) Akbar

Correct answer: D

Explanation: Ramcharitmanas is an epic poem in the Awadhi language, composed by the 16th-century Indian bhakti poet Goswami Tulsidas.

Little is known about Tulsidas's life. He lived most of his adult life at Varanasi. The Ramcharitmanas was written between 1574 and 1576/77 during the reign of Mughal emperor **Akbar** (1556-1605 CE).

At the age of five years, Rambola (Tulsidas) was adopted by Narharidas, a Vaishnava ascetic of Ramananda's monastic order who is believed to be the fourth disciple of Ramananda.

Q.10) Which of the following is/are **exempt from disclosure** of information under the **Right to Information Act, 2005**?

1. The disclosure of which may constitute contempt of court
2. Information received in confidence from foreign Government
3. The disclosure of which would endanger the life or physical safety of any person

Select the correct answer using the code given below:

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

Correct answer: D

Explanation: Section 8 of the Right to Information Act, 2005 provides for exemption from disclosure of information:

(a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;

(b) information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute **contempt of court**;

(c) information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;

(d) information including commercial confidence, **trade secrets or intellectual property**, the disclosure of which would harm the competitive position of a third party, unless the

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competent authority is satisfied that larger public interest warrants the disclosure of such information;

(e) Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;

(f) Information received in **confidence from foreign Government**;

(g) Information, the disclosure of which would **endanger the life** or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

(h) Information which would impede the process of investigation or apprehension or prosecution of offenders;

(i) Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers; (shall be made public after the decision has been taken)

(j) Information which relates to personal information the disclosure of which has no relationship to any public activity or interest

Q.11) Which of the following is/are part of the **Doctrine of Proportionality** for judicial review?

1. The action must be sanctioned by law
2. The proposed action must be necessary in a democratic society for a legitimate aim;
3. The extent of such interference must be proportionate to the need for such interference;

Select the correct answer using the code given below:

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

Correct answer: D

Explanation: All of the above are part of the **Doctrine of Proportionality**.

In the nine-judge Bench judgement of the Supreme Court in Justice **KS Puttaswamy v. Union of India**, in which the Court upheld privacy as a fundamental right, proportionality can be ascertained on the basis of the following:

-the action must be sanctioned by law;

-the proposed action must be necessary in a democratic society for a legitimate aim;

-the extent of such interference must be proportionate to the need for such interference;

-there must be procedural guarantees against abuse of such interference.

Q.12) Consider the following statements regarding the **United Kingdom's Innovation Challenge Fund** in India:

1. It is to support scientists in academia and industry to tackle the COVID-19 pandemic and the threat to environment.
2. The grants are part of 'Tech Clusters' initiative of the UK government.

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

Correct answer: C

Explanation: Both statements are correct.

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The UK government has launched a £3 million **Innovation Challenge Fund in India** to support scientists in academia and industry to tackle the **COVID-19 pandemic and the threat to our environment**.

The Fund invites tech innovators with connections to the **AI-Data cluster in Karnataka and the Future Mobility cluster in Maharashtra** to submit research and development proposals for tackling COVID-19 or which promote a greener planet. At least 12 grants up to £250,000 are expected to be awarded.

In April 2018, the Indian and British Prime Ministers announced the formal creation of the UK-India Tech Partnership.

These grants are part of a wider initiative under the **Tech Partnership known as 'Tech Clusters'**. Tech Clusters will support the development of Indian Tech Clusters by breaking down barriers to growth, including building international links.

Q.13) Consider the following statements regarding the **SARS-COV-2**:

1. It is a DNA (deoxyribonucleic acid) virus.
 2. It enters human cells by its Spike proteins binding to the ACE2 receptors.
- Which of the statements given above is/are correct?

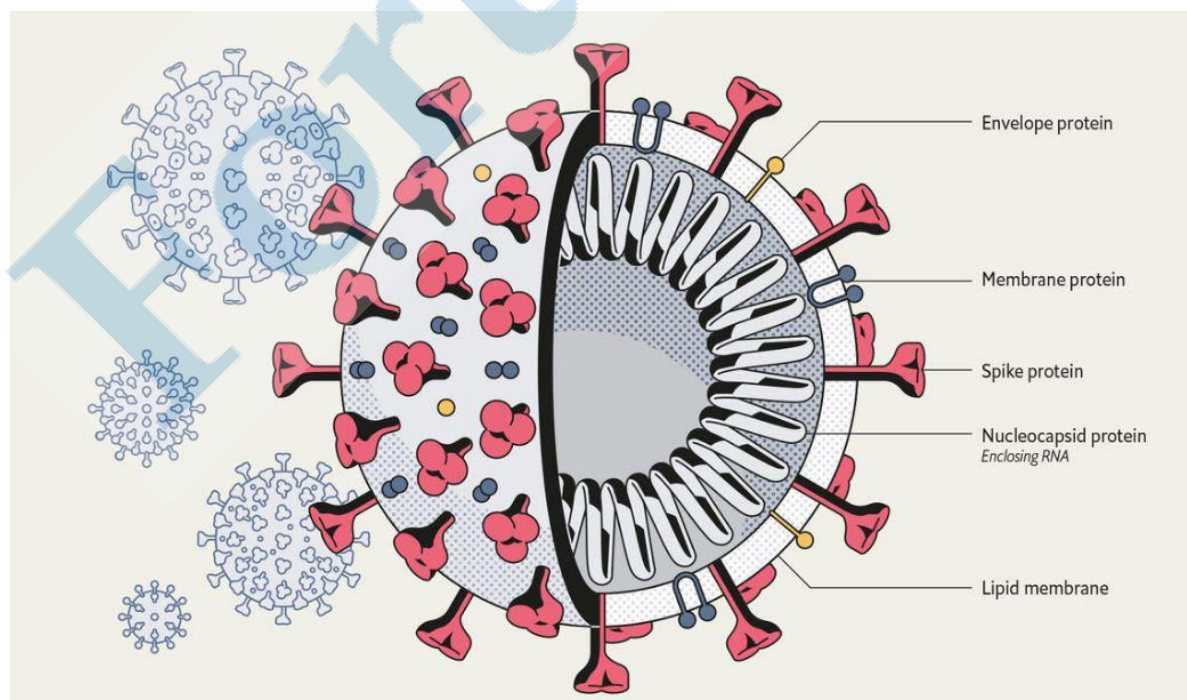
- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Correct answer: B

Explanation: Statement 1 is incorrect. The **SARS-CoV-2** is a positive-sense single-stranded **RNA virus**.

An RNA virus is a virus that has RNA (ribonucleic acid) as its genetic material. RNA viruses replicate their genomes using virally encoded RNA-dependent RNA polymerase (RdRp). The RNA may be either double- or single-stranded.

Statement 2 is correct. The SARS-COV-2 has spike proteins which binds with the **Angiotensin-converting enzyme 2 (ACE2)** on cell membranes in human body.



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Q.14) Which of the following is/are initiative(s) for the tribal population of India by **Ministry of Tribal Affairs**?

1. Going Online as Leaders (GOAL)
2. Swasthya: Health and Nutrition Portal
3. SVAMITVA scheme

Select the correct answer using the code given below:

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

Correct answer: A

Explanation: Option 1 is correct. The Ministry of Tribal Affairs in collaboration with PiramalSwasthya, the Centre of Excellence has developed this **Tribal Health and Nutrition Portal 'Swasthya'**, a one-stop solution presenting all information pertaining to tribal health and nutrition related to Scheduled Tribe people.

Option 2 is correct. **'Going Online as Leaders (GOAL)' Programme** is an initiative of Ministry of Tribal Affairs in collaboration with Facebook. Through the GOAL Programme, the Ministry aims to mentor 5000 Tribal Youth across India and enable them to become village-level digital young leaders for their communities.

Option 3 is incorrect. **SVAMITVA (Survey of villages and mapping with improvised technology in village areas)** scheme is a new initiative of the **Ministry of Panchayati Raj**. It aims to provide rural people with the right to document their residential properties so that they can use their property for economic purposes.

Q.15) Consider the following statements regarding the **Positive Pay mechanism**:

1. The mechanism involves cross checking the financial instrument with the details provided by the issuing party or individual.
2. It has potential to make cheque payments more secure from altering, counterfeiting and forging.

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

Correct answer: C

Explanation: To enhance the safety of cheque payments, **Reserve Bank of India** has decided to introduce a mechanism of Positive Pay for all cheques of value Rs 50,000 and above.

Statement 1 is correct. It is aimed to end **cheque frauds** including altering, counterfeiting and forging of the financial instruments by confirming details with details electronically uploaded information by issuer.

Statement 2 is correct. The Positive Pay system demands that an account holder **electronically uploads** the details of the high value cheque through the bank's net banking system.

The details are cross checked with details provided by the issuing party or the individual. Only a match will lead to the drawee's bank clearing the cheque and in the event of a 'no match' scenario, the issuing authority/individual will be contacted for verification, cancellation or withdrawal of the cheque.

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Q.16) Which of the following is/are correctly matched?

1. Death Valley - Jordan
2. Taklamakan Desert - China
3. Dasht-e Lut - Iran

Select the correct answer using the code given below:

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

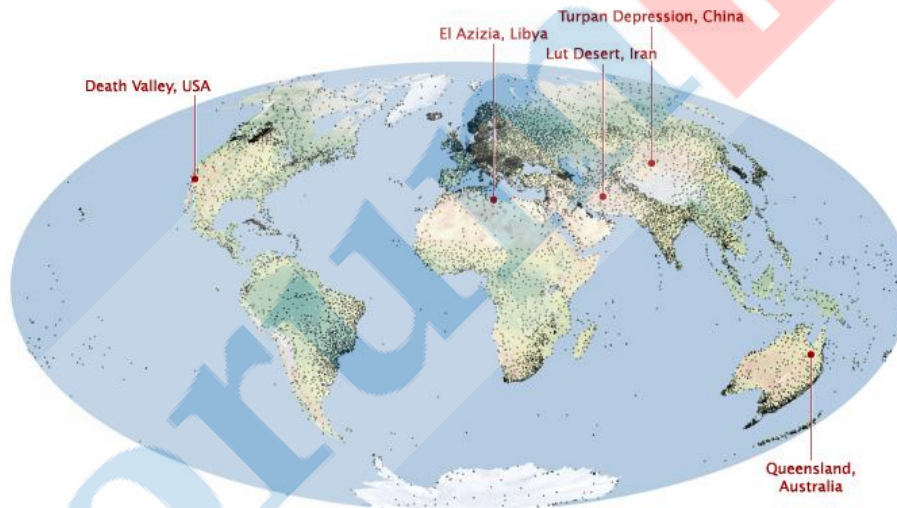
Correct answer: B

Explanation: Option 1 is incorrectly matched. **Death Valley** is a desert valley in Eastern California, USA.

In July 1913, observers in Furnace Creek, California—Death Valley—watched the thermometer reach 56.7°C (134°F) and declared it to be the highest temperature ever recorded on Earth. It recently hit a high of hits 54.4C.

Option 2 is correctly matched. The **Taklamakan Desert** is a desert in Southwest Xinjiang in Northwest China. The surface of the mountain is said to reach temperatures of 50 to 80°C (122 to 175°F) in the summer

Option 3 is correctly matched. The Lut Desert, widely referred to as **Dasht-e Lut**, is a large salt desert located in the provinces of Kerman and Sistan and Baluchestan, Iran.



Q.17) Consider the following statements regarding the **National Capital Territory of Delhi**:

1. The Council of Ministers of NCT of Delhi cannot have more than ten per cent. of the total number of members in the Legislative Assembly.
2. The Ministers are appointed by the President on the advice of the Chief Minister and hold office during the pleasure of the President.

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

Correct answer: C

Explanation: Statement 1 is correct. As per the special provisions for NCT of Delhi under article 239AA of the Constitution, there shall be a **Council of Ministers** consisting of **not more than ten per cent.** of the total number of members in the Legislative Assembly.

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Statement 2 is correct. The Chief Minister of NCT of Delhi is appointed by the **President** and other Ministers are appointed by the President on the advice of the Chief Minister. The Ministers shall hold office during the pleasure of the President.

The Council of Ministers shall be collectively responsible to the Legislative Assembly

Q.18) What is a **Sunrise Industry**?

- a) Industry with potential for substantial and rapid growth
- b) Industry having major big capital investment on solar power
- c) Industry heavily reliant on foreign capital
- d) Industry completely reliant on domestic capital

Correct answer: A

Explanation: Emerging industry that is gaining favor with investors and is expected to be an engine of future economic growth through steadily rising generation of employment and profits is referred colloquially as **Sunrise Industry**.

A sunrise industry is a new business or business sector showing potential for substantial and rapid growth.

Notable characteristics of sunrise industries include high-growth rates and a lot of start-ups and venture capital funding.

Q.19) Which of the following law(s) prescribe **minimum age for marriage** in India?

- 1. Prohibition of Child Marriage Act, 2006
- 2. Special Marriage Act, 1954
- 3. Hindu Marriage Act, 1955

Select the correct answer using the code given below:

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

Correct answer: D

Explanation: All of the above are legal provisions mandating minimum age standards for marriages in India.

-In 2019, the **Delhi high court** had also sought the government's response to a plea that proposed a uniform age for marriage for both men and women.

-The **Union Ministry for Women and Child Development** recently set up a task force to examine matters pertaining to age of motherhood, imperatives of lowering Maternal Mortality Ratio and the improvement of nutritional levels among women.

The **Section 5(iii) of The Hindu Marriage Act, 1955**, sets 18 years as the minimum age for the bride and 21 years as the minimum age for the groom.

The **Special Marriage Act, 1954 and the Prohibition of Child Marriage Act, 2006** prescribe 18 and 21 years as the minimum age of consent for marriage for women and men respectively.

Q.20) The **Global Gender Gap Report** is released by which of the following institution?

- a) World Economic Forum
- b) United Nations Development Program
- c) World Bank
- d) United Nations Educational, Scientific and Cultural Organisation

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Correct answer: A

Explanation: The **Global Gender Gap Report published by the World Economic Forum** since 2006 is designed to "measure gender-based gaps in access to resources and opportunities in countries rather than the actual levels of the available resources and opportunities in those countries."

As per the World Economic Forum's **Global Gender Gap Index 2020** rankings, **India ranks 112** among 153 countries. China was ranked 106 while Iceland topped the table.

Q.21) Consider the following statements regarding the **Atal Ranking of Institutions on Innovation Achievements (ARIIA) 2020:**

1. It is an initiative of the Ministry of Education.
2. It ranks higher educational institutions and universities based on "Innovation and Entrepreneurship Development" amongst students and faculties.
3. IIT Madras ranked first in ARIIA 2020 under the category of Institutes of National Importance.

Which of the statements given above is/are correct?

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

Correct answer: D

Explanation: All of the statements are correct.

Atal Ranking of Institutions on Innovation Achievements (ARIIA) is an initiative of **Ministry of Education** (erstwhile Human Resource Development MHRD), Govt. of India.

It systematically ranks all major higher educational institutions and universities in India on indicators related to "**Innovation and Entrepreneurship Development**" amongst students and faculties.

Major Indicators for consideration: Budget & Funding Support, Infrastructure & Facilities, Awareness, Promotions & support for Idea Generation & Innovation, Promotion & Support for Entrepreneurship Development, Innovative Learning Methods & Courses, Intellectual Property Generation, Technology Transfer & Commercialization and Innovation in Governance of the Institution.

ARIIA 2020 toppers:

- IIT Madras under the category of Institutes of National Importance, Central Universities, and Centrally Funded Technical Institutes;
- Institute of Chemical Technology, Mumbai under Government and Government Aided Universities;
- College of Engineering, Pune under Government and Government Aided Colleges;
- Kalinga Institute of Industrial Technology, Bhubaneswar under Private or Self-Financed Universities
- S R Engineering College, Warangal under Private or Self-Financed Colleges.

Q.22) Consider the following statements:

1. Swadeshi Microprocessor Challenge has been launched in India by Intel Corporation.
2. SHAKTI and VEGA are microprocessors indigenously developed in India.

Which of the statements given above is/are correct?

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

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Correct answer: B

Explanation: Statement 1 is incorrect. The **Ministry of Electronics & IT** has launched the **Swadeshi Microprocessor Challenge- Innovate Solutions** for Aatmanirbhar Bharat seeks to invite innovators, startups and students to use these microprocessors to develop various technology products.

The participants will get monetary support/ seed fund and an opportunity to translate their innovations around Swadeshi Processors, showcase them at a higher viewership platform and facilitate them to scale from ideation to marketplace.

Statement 2 is correct. **IIT Madras and Center for Development of Advance Computing (CDAC)** have developed two microprocessors named **SHAKTI (32 bit) and VEGA (64 bit)** respectively using Open Source Architecture under the aegis of Microprocessor Development Programme of Ministry of Electronics and IT.

Q.23) Consider the following statements regarding the **Payment and Settlement Systems Act, 2007**:

1. No person can operate a payment system except under and in accordance with an authorization issued by the Reserve Bank of India.
2. The Act prohibits foreign entities from operating a payment system in India.

Which of the statements given above is/are correct?

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

Correct answer: A

Explanation: Statement 1 is correct. The **Payment and Settlement Systems Act, 2007** empowers Reserve Bank of India to regulate and oversee the various payments and settlement systems in India.

Every person operating a payment and settlement system (system provider) needs to be **authorized by the RBI**. The form and manner of application for authorization is prescribed by RBI.

The Reserve Bank of India (RBI) recently released a framework for setting up of a pan-India umbrella entity for retail payments systems. It will manage and operate new payments systems in the retail space comprising ATMs, white label PoS, Aadhaar-based payments and remittance services.

The formation of the umbrella entity has been authorised under the Payment and Settlement Systems Act, 2007.

Statement 2 is incorrect. The **Payment and Settlement Systems Act, 2007** does not prohibit foreign entities from operating a payment system in India and the Act **does not discriminate** or differentiate between foreign entities and domestic entities.

All entities, whether domestic or foreign, need to obtain a licence, approval or authorization from the RBI before commencing payment system operations in the country.

Q.24) Consider the following statements regarding the **National Cancer Registry Programme Report 2020**:

1. It has been released by the Ministry of Health and Family Welfare in collaboration with the World Health Organization.
2. It estimates that Tobacco Related Cancers contribute more than one-fourth of the total cancer burden of India in 2020.

Which of the statements given above is/are correct?

- a) 1 only

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

Correct answer: B

Explanation: Statement 1 is incorrect. **National Cancer Registry Programme Report 2020** has been released by the **National Centre for Disease Informatics & Research (NCDIR)-Indian Council of Medical Research (ICMR)**.

Statement 2 is correct. As per the report, the highest incidence of cancer in India was observed in the **north eastern region**.

-Cancer of lung, mouth, stomach and oesophagus were the most common cancers in men.

-Cancer of breast and cervix uteri were the most common cancers in women.

-The report estimates that in 2020, **tobacco-related cancers** are estimated to contribute to **27.1% of the total cancer burden**.

Report of National Cancer Registry Programme 2012-2016 Projection of Cancer Cases in India

Table 14.2 Cancer Burden by Broad Anatomical Sites of Cancer - 2020 and 2025

Broad Anatomical Sites of Cancer	2020		2025	
	No. of Cases	(%)	No. of Cases	(%)
All Sites	1392179	100.0	1569793	100.0
Tobacco Related Cancers	377830	27.1	427273	27.2
Gastro Intestinal Tract	273982	19.7	310142	19.8
Cervix Uteri	75209	5.4	85241	5.4
Breast	205424	14.8	232832	14.8
Corpus Uteri and Ovary	70400	5.1	79765	5.1
Lymphoid & Haematopoietic Malignancies	124931	9.0	138592	8.8
Prostate	41532	3.0	47068	3.0
Central Nervous System	32729	2.4	36258	2.3

Q.25) Consider the following statements regarding the **PM CARES Fund**:

1. Prime Minister is the ex-officio Chairman and Union Ministers of Defence, Home Affairs and Finance are ex-officio Trustees of the Fund.
2. The fund consists entirely of voluntary contributions and does not get any budgetary support.
3. The donations to the fund qualify to be counted as Corporate Social Responsibility (CSR) expenditure under the Companies Act, 2013.

Which of the statements given above is/are correct?

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

Correct answer: D

Explanation: Statement 1 is correct. **Prime Minister is the ex-officio Chairman** of the PM CARES Fund and Minister of Defence, Minister of Home Affairs and Minister of Finance, Government of India are ex-officio Trustees of the Fund.

The Chairperson of the Board of Trustees (Prime Minister) has the power to nominate three trustees to the Board of Trustees who shall be eminent persons in the field of research, health, science, social work, law, public administration and philanthropy.

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Statement 2 is correct. The fund consists entirely of **voluntary contributions** from individuals/organizations and does not get any budgetary support.

Statement 3 is correct. Donations to PM CARES Fund qualify to be counted as **Corporate Social Responsibility (CSR)** expenditure under the Companies Act, 2013

PM CARES Fund has also got exemption under the FCRA and a separate account for receiving foreign donations has been opened. This enables PM CARES Fund to accept donations and contributions from individuals and organizations based in foreign countries.

Q.26) India is part of which of the following group(s) or alliance(s)?

1. Quad
2. MIKTA
3. Five Eyes

Select the correct answer using the code given below:

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

Correct answer: A

Explanation: Option 1 is correct. The **Quad or Quadrilateral Security Dialogue** is an informal strategic forum between the United States, Japan, Australia and India.

Option 2 is incorrect. **MIKTA** is an informal partnership between Mexico, Indonesia, South Korea, Turkey and Australia.

Option 3 is incorrect. The **Five Eyes (FVEY)** is an intelligence alliance comprising Australia, Canada, New Zealand, the United Kingdom and the United States.

Q.27) Consider the following statements regarding **Cheetah**:

1. It is the world's fastest land mammal.
2. It has become extinct in wild in Indian subcontinent.

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

Correct answer: C

Explanation: Statement 1 is correct. The **cheetah is the world's fastest land mammal**. A cheetah can go from 0 to 60 miles an hour in only three seconds. These big cats are quite nimble at high speed and can make quick and sudden turns in pursuit of prey.

Statement 2 is correct. The Asiatic cheetah, which once roamed parts of India, is now only found in Iran, where there are thought to be about 50 left.

Studies show that at least 200 cheetahs were killed in India, largely by sheep and goat herders, during the colonial period. It is the **only large mammal to become extinct** after the country gained independence in 1947.

Recently Cheetahs from South Africa arrived at Mysuru zoo (not in wild).

The Supreme Court in January, 2020 said African cheetahs could be introduced to the wild in a "carefully chosen location" India.

Cheetahs are the only big cats that can't roar.

Q.28) Which of the following is/are correctly matched?

1. Durand Line - Afghanistan and British India

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2. McMohan Line - Tibet and India
3. RadCliff Line - Bangladesh and India

Select the correct answer using the code given below:

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

Correct answer: D

Explanation: Option 1 is correctly matched. **Durand Line** is boundary established in the Hindu Kush in 1893 running through the tribal lands between **Afghanistan and British India** (Today Pakistan).

It was the result of an agreement between Sir Mortimer Durand, a secretary of the British Indian government, and Abdur Rahman Khan, the emir, or ruler, of Afghanistan.

Option 2 is correctly matched. **McMahon Line** is frontier between **Tibet and North-east region of India**, negotiated between Tibet and Great Britain at the end of the Shimla Conference (October 1913–July 1914) and named for the chief British negotiator, Sir Henry McMahon.

In 1962, the Chinese forces occupied south of the McMahon Line but subsequently withdrew after a cease-fire had been achieved.

Option 3 is correctly matched. The **Radcliffe Line** was the boundary demarcation line between the **Indian and Pakistani portions of the Punjab and Bengal provinces (now Bangladesh)** of British India.

Q.29) Consider the following statements regarding the **EastMed Gas Forum**:

1. It is a regional cooperation platform for developing the natural gas fields in the Mediterranean area.
2. Both Israel and Palestinian Authority are members of the forum.

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

Correct answer: C

Explanation: Both statements are correct.

The **East Mediterranean Gas Forum** is a regional cooperation platform for developing the natural gas fields in the Mediterranean area.

It was established as an international body in January 2020 and is headquartered in Cairo, Egypt. The Energy Ministers of **Israel, Egypt, Italy, Greece, Cyprus, Jordan, and the PA (Palestinian Authority)** approved the transformation of the Forum into a regional organization.

It aims to create a regional gas market that serves the interests of its members by ensuring supply and demand, optimising resources development, rationalising the cost of infrastructure, offering competitive prices and improving trade relations.

Q.30) Consider the following statements regarding the **inflation indices** in India:

1. The Consumer Price Index tracks changes in retail prices of goods and services.
2. The Wholesale Price Index does not include services.

Which of the statements given above is/are correct?

- a) 1 only

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

Correct answer: C

Explanation: Statement 1 is correct. The **Consumer Price Index** measures the average change in prices (retail) over time that consumers pay for a basket of **goods and services**. The **National Statistical Office (NSO)**, Ministry of Statistics and Programme Implementation releases monthly Consumer Price Index (CPI) for Rural, Urban and Combined.

The most important category in the consumer price index is Food and beverages (45.86 percent of total weight). It also includes services like Transport and communication (8.59 percent), health (5.89 percent), and education (4.46 percent).

Statement 2 is correct. The **Office of Economic Adviser**, Department for Promotion of Industry and Internal Trade releases monthly Wholesale price Index (WPI). It tracks the changes in the price of goods in the stages before the retail level.

The wholesale market is only for goods, so **WPI does not include services**.

Q.31) Consider the following statements regarding the **National Recruitment Agency (NRA)**:

1. It will conduct the Common Eligibility Test (CET) for recruitment to non-gazetted posts in government and public sector banks.
2. The CET will be conducted in all eighth schedule languages.

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

Correct answer: A

Explanation: Statement 1 is correct. The Union Cabinet recently approved the proposal to set up the **National Recruitment Agency (NRA)**.

The NRA will conduct the **Common Eligibility Test (CET)** for recruitment to **non-gazetted posts** in government and public sector banks and replace multiple examinations conducted by different recruiting agencies.

Statement 2 is incorrect. The CET will be conducted in **12 major Indian languages**.

Other salient features:

-The Common Eligibility Test will be held twice a year.

-There will be different CETs for graduate level, 12th Pass level and 10th pass level to facilitate recruitment to vacancies at various levels.

-To begin with CET will cover recruitments made by three agencies: viz. Staff Selection Commission, Railway Recruitment Board and the Institute of Banking Personnel Selection. This will be expanded in a phased manner.

-CET will be a first level test to shortlist candidates and the score will be **valid for three years**.

-There shall be no restriction on the number of attempts to be taken by a candidate to appear in the CET subject to the upper age limit. Age relaxation for SC/ST and OBC candidates as per existing rules will apply.

Q.32) Consider the following statements regarding the **Teesta River**:

1. It is a left bank tributary of the Ganga River.

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2. It originates in Nepal and flows to Bangladesh through India.

Which of the statements given above is/are correct?

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

Correct answer: D

Explanation: Both statements are incorrect.

The **Teesta River** originates from the **Pahunri (or Teesta Kangse)** glacier above 7,068 m, and flows southward through gorges and rapids in the **Sikkim Himalaya**.

The river then flows past the town of Rangpo where the **Rangpo River** joins, and where it forms the border between Sikkim and West Bengal up to Teesta Bazaar. Just before the Teesta Bridge, where the roads from Kalimpong and Darjeeling join, the river is met by its main tributary, the **Ranggeet River**.

Teesta River ultimately drains into **Brahmaputra (Jamuna)** at Teestamukh Ghat in Kamarjani- Bahadurabad in Rangpur district of Bangladesh.

Q.33) The '**Algiers Process**' relates to which of the following issue?

- a) UAE – Israel Agreement for Bilateral Relations
- b) Peace and Development Agreement in Lebanon
- c) Israel - Palestine Peace Agreement
- d) Agreement for Peace and Reconciliation in Mali

Correct answer: D

Explanation: The **Mali Civil War** is a series of armed conflicts that started from January 2012 between the northern and southern parts of Mali in Africa.

In **2015**, **peace accord** was signed, called '**Agreement for Peace and Reconciliation in Mali Resulting from the Algiers Process**'. It is a compromise between the government in Bamako and the Tuareg and Arab rebel groups.

Recently there was a coup in Mali and the sitting President Ibrahim Boubacar Keïta has been ousted by military leaders.



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Q.34) Which of the following is/are potential benefit(s) of the **Universal Basic Income (UBI)**?

1. A motivation for the labor force to work more
2. Support for unpaid care workers
3. Eliminating the need for social security schemes and subsidies

Select the correct answer using the code given below:

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

Correct answer: B

Explanation: Statement 1 is incorrect. A concern with UBI is that it would **encourage workers to stop working**. If people aren't working, there is less taxable income. However, people may choose to stop working for reasons that benefit society as a whole, such as getting a better education or caring for a relative in need.

Statement 2 is correct. Those with ill or differently abled relatives are often forced to quit their jobs to care for them full-time. UBI would allow **care-workers to support themselves**, encouraging care work within the home and relieving pressure on public services that provide care to the sick and elderly.

Statement 3 is correct. There exist countless **governmental organisations/schemes** responsible for helping those in poverty, unemployment benefits, food stamps, subsidised housing, etc. UBI would cut a country's spending by eliminating these schemes.

Q.35) Consider the following statements regarding the **National Assessment and Accreditation Council (NAAC)**:

1. It is an autonomous institution of the University Grants Commission (UGC).
2. It conducts assessment and accreditation of Higher Educational Institutions in India.

Which of the statements given above is/are correct?

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

Correct answer: C

Explanation: Statement 1 is correct. **National Policy on Education (NPE, 1986)** and the Programme of Action (PoA, 1992) spelt out strategic plans for the policies, advocated the establishment of an independent National accreditation agency for Higher Education Institutions (HEIs).

Consequently, the **National Assessment and Accreditation Council (NAAC)** was established in 1994 as an autonomous institution of the University Grants Commission (UGC).

Statement 2 is correct. NAAC conducts **assessment and accreditation of Higher Educational Institutions** (HEI) such as colleges, universities or other recognised institutions to derive an understanding of the 'Quality Status' of the institution.

NAAC evaluates the institutions for its conformance to the standards of quality in terms of its performance related to the educational processes and outcomes, curriculum coverage, teaching-learning processes, faculty, research, infrastructure, learning resources, organisation, governance, financial wellbeing and student services.

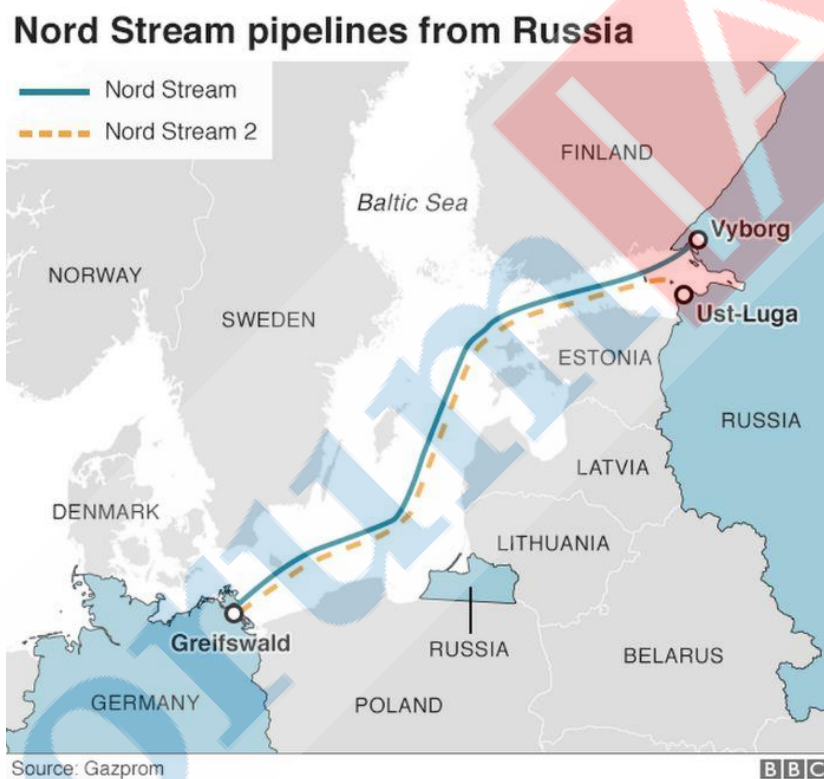
Q.36) Which of the following correctly defines the **Nord Stream**?

- a) Nearest galaxy to Milky Way
- b) A gas pipeline from Russia to Europe
- c) A petroleum corridor between Central Asia and India
- d) A Trans-Atlantic optical fiber line

Correct answer: B

Explanation: **Nord Stream** is a system of offshore natural gas pipelines from **Russia to Germany**. It includes two lines running from Vyborg to Greifswald forming original Nord Stream (Nord Stream 1), and two lines running from Ust-Luga to Greifswald termed Nord Stream 2.

Russia currently supplies about 40% of the EU's gas supplies - just ahead of Norway, which is not in the EU but takes part in its single market. The new pipeline will increase the amount of gas going under the Baltic to 55 billion cubic meters per year.



Q.37) Consider the following statements regarding the **National Technical Textiles Mission (NTTM)**:

1. An Export Promotion Council for Technical Textiles to be set up for effective coordination and promotion activities.
2. The Mission will promote technical education at higher engineering and technology levels related to technical textiles.

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

Correct answer: C

Explanation: Both statements are correct.

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The **National Technical Textiles Mission** with a four-year implementation period from financial year 2020-21 to 2023-24 was launched in February this year.

The Mission will have **four components**:

-Research, Innovation and Development: Carbon Fibre, Aramid Fibre, Nylon Fibre, and Composites and application-based research in geotextiles, agro-textiles, medical textiles, mobile textiles and sports textiles and development of biodegradable technical textiles.

-Promotion and Market Development: The Mission will aim at average growth rate of 15-20% per annum taking the level of domestic market size to 40-50 Billion USD by the year 2024; through market development, market promotion, international technical collaborations, investment promotions and 'Make in India' initiatives.

-Export Promotion: The component aims at export promotion of technical textiles and ensuring 10% average growth in exports per year upto 2023-24. An Export Promotion Council for Technical Textiles will be set up for effective coordination and promotion activities in the segment.

-Education, Training, and Skill Development: The Mission will promote technical education at higher engineering and technology levels related to technical textiles and its application areas covering engineering, medical, agriculture, aquaculture and dairy segments.

Q.38) Consider the following statements regarding India's **Jute Industry**:

1. Minimum Support Price for raw jute is fixed every year to protect the interest of farmers.
2. The jute stick is used as fuel and building material by the farming community.

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

Correct answer: C

Explanation: Statement 1 is correct. **Minimum Support Price** for **raw jute** is fixed every year to protect the interest of farmers. **Jute Corporation of India (JCI)** is the Price Support Agency of the Govt. of India for jute.

While fixing prices of different grades, the issue of discouraging production of lower grade jute and encouraging production of higher grades jute are taken into consideration so as to motivate farmers to produce higher grade jute.

Statement 2 is correct. **Raw jute crop** is an important cash crop to the farmers. Cultivation of raw jute crop provides not only fibre which has industrial use, but **jute stick** which is used as **fuel and building material by the farming community**.

Raw jute is produced mainly in the state of West Bengal, Bihar, Assam, Orissa, Andhra Pradesh, Tripura and Meghalaya.

Recently a Memorandum of Understanding, MoU to provide certified good quality seeds to jute farmers in the year 2021-22 was signed between Jute Corporation of India and National Seeds Corporation.

Q.39) Consider the following statements regarding the **World Conference of Speakers of Parliament 2020**:

1. It is being organized jointly by the Inter-Parliamentary Union (IPU) and the Parliament of Austria.
2. The Lok Sabha Speaker from India is a participant in this first ever world conference.

Which of the statements given above is/are correct?

- a) 1 only

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

Correct answer: A

Explanation: Statement 1 is correct. The **World Conference of Speakers of Parliament 2020** is being organized jointly by the **Inter-Parliamentary Union (IPU), Geneva and the Parliament of Austria** with the support of the United Nations (UN).

Statement 2 is incorrect. Lok Sabha Speaker from India is a participant along with few MPs from India. This is not the first but **fifth edition** of the World Conference of Speakers of Parliament.

The theme of the Conference is Parliamentary leadership for more effective multilateralism that delivers peace and sustainable development for the people and planet.

The first Conference of Presiding Officers of National Parliaments took place in August 2000. The commitment of Member States for greater cooperation with the world of parliaments was embedded in the final declaration of the 2000 Summit, known as the Millennium Declaration. Fourth World Conference of Speakers of Parliament was held in September 2015.

Q.40) Which of the following statement(s) is/are correct regarding the **Thalassemia disease**?

1. It is an inherited blood disorder.
2. The human body doesn't make enough hemoglobin protein.

Select the correct answer using the code given below:

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

Correct answer: C

Explanation: Both statements are correct.

Thalassemia is an inherited blood disorder caused when the body doesn't make enough of a protein called **hemoglobin**, an important part of red blood cells.

When there isn't enough hemoglobin, the body's red blood cells don't function properly and they last shorter periods of time, so there are fewer healthy red blood cells traveling in the bloodstream.

People with thalassemia may have mild or severe **anemia** because Red blood cells carry oxygen to all the cells of the body and when there are not enough healthy red blood cells, there is also not enough oxygen delivered to all the other cells of the body..

Q.41) **Namath Basai** is an initiative to promote teaching in mother tongue in which of the following state?

- a) Kerala
- b) Assam
- c) Andhra Pradesh
- d) Chhattisgarh

Correct answer: A

Explanation: **Namath Basai** is a **Kerala** state government's unique programme of teaching tribal children in their mother tongue.

It is implemented by the **Samagra Siksha Kerala (SSK)** and has succeeded in retaining tribal children in their online classes.

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The SSK has distributed some 50 laptops exclusively for Namath Basai. Pre-recorded classes are offered through a YouTube channel.

Q.42) Consider the following statements regarding the **Swachh Survekshan Survey 2020**:

1. It is an initiative of the Ministry of Housing & Urban Affairs.
2. Chhattisgarh ranked first in as 'India's cleanest state with more than 100 urban local bodies'.

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

Correct answer: C

Explanation: Both statements are correct.

In order to encourage the cities to improve the status of urban sanitation, the **Ministry of Housing and Urban Affairs (MoHUA)** started an annual ranking of the cities in the year 2016. The first Swachh Survekshan conducted in 2016 covered 73 cities and subsequently numbers of cities were added to expand the coverage. This year in 2020 the coverage of the survey includes 4242 cities (including 62 cantonment boards).

Chhattisgarh won the prestigious title of the Cleanest State of India in the > 100 ULB category while Jharkhand was adjudged the Cleanest State of India in the <100 ULB category.

Indore won the coveted title of the Cleanest City of India, Surat and Navi Mumbai won the second and third position respectively (in the > 1 lakh population category).

Q.43) Consider the following statements regarding the **Lingaraj Temple**:

1. It is located near Bindusagar Lake in Bhubaneswar.
2. It was built during the reign of Kalinga King Kharavela.

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

Correct answer: A

Explanation: The **Lingaraja Temple** marks the culmination of the temple architecture in Bhubaneswar which was the cradle of the Kalinga School of Temple Architecture.

The temple can broadly be divided into four main halls. The Garba Griha (Sanctum Sanctorum), the Yajana Mandapa (the hall for prayers), the Natya Mandapa (dance and music hall) and the Bhoga Mandapa (where devotees can have the offering of the Lord).

Statement 1 is correct. **Bindusagar Lake** is located in the north side of the temple. The lake is centre of activities for the people of Old Town and is the hub of temple festivities.

Statement 2 is incorrect. The **Lingaraja Temple was built during the 11th century AD**. The temple has been described as "One of the finest examples of purely Hindu Temple in India" by noted critic and historian James Fergusson (1808-1886).

The temple is believed to be built by the kings from the **Somavamsi dynasty**, with later additions from the Ganga rulers.

Kharavela was a king of Kalinga, who ruled during the first or second century BCE. He was the best-known king of the Mahameghavahana dynasty also known as the Chedi dynasty.

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Q.44) Consider the following statements regarding the **Trifood Project**:

1. It is a joint initiative of Ministry of Tribal Affairs and Ministry of Consumer Affairs, Food & Public Distribution.
2. The project promotes value addition to Minor Forest Produce (MFP) to enhance the income of tribals.

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

Correct answer: B

Explanation: Statement 1 is incorrect. **TRIFOOD Scheme** is a joint initiative of Ministry of Food Processing Industry, Ministry of Tribal Affairs and Tribal Cooperative Marketing Development Federation of India (TRIFED).

Statement 2 is correct. TRIFOOD aims to enhance the income of tribals through better utilization of and **value addition to the Minor Forest Produce (MFP)** collected by the tribal forest gatherers. TRIFOOD Scheme, implemented in the backdrop of VanDhan Yojana will promote value addition to Minor Forest Produce (MFP).

As a start, two Minor Forest Produce (MFP) processing units are being set up in **Jagdalpur in Chhattisgarh and Raigad in Maharashtra**.

The units are envisaged to be professionally operated by reputed food processors who will operate the facilities for a designated period of time under the overall administrative control of TRIFED so that the assets created are efficiently commercially utilised as per its installed capacities and designed objectives.

Q.45) Who among the following organizes **the International Science, Technology and Innovation Indicators Conference (STI Conference)**?

- a) Institute of Electrical and Electronics Engineers (IEEE)
- b) Elsevier Publishing Company
- c) European Network of Indicator Designers (ENID)
- d) American National Standards Institute (ANSI)

Correct answer: C

Explanation: Since 2010 the **International Science, Technology and Innovation Indicators Conference (STI Conference)** has been organized under the auspice of **European Network of Indicator Designers (ENID)**.

It provides a European and worldwide forum for presenting and discussing advances in constructing, using, and interpreting science and technology indicators. The STI Indicators conference series is devoted to bring together researchers, STI producers and users, as well as other stakeholders.

The next **STI Indicators conference** was to be held in **September 2020** in Aarhus but has been postponed until September 2021 due to **COVID-19 pandemic**.

Q.46) Consider the following statements regarding the **Adenovirus**:

1. It can spread from an infected person to others through the air by coughing and sneezing.
2. The Sputnik V vaccine for COVID-19 is based on adenovirus vectors.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only

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- c) Both 1 and 2
- d) Neither 1 nor 2

Correct answer: C

Explanation: Statement 1 is correct. **Adenoviruses** are common viruses that cause a range of illness. They can cause cold-like symptoms, fever, sore throat, bronchitis, pneumonia, diarrhea, and pink eye (conjunctivitis).

Adenoviruses usually spread from infected people to others through: close personal contact such as touching or shaking hands, **the air by coughing and sneezing**, touching objects or surfaces with adenoviruses on them then touching your mouth, nose, or eyes.

Statement 2 is correct. **Vectors** are viruses that have had the gene responsible for replication removed. Therefore, they no longer pose any threat of infection. Adenoviral vectors are considered safe, and are some of the easiest to engineer.

Scientists use vectors to transport genetic material from a different virus -the one that is being vaccinated against -into a human cell.

Sputnik V uses two types of adenoviral vectors — Ad5 and Ad26 — in the COVID-19 vaccine. In this way, they trick the body, which has developed immunity against the first type of vector and boost the effectiveness of the vaccine with the second shot using a different vector.

Oxford University and China's Cansino Biologics are also using Adenovirus vector for developing COVID-19 vaccine.

Q.47) Who among the following has recently released the National Strategy for Financial Education (NSFE) 2020-25?

- a) Reserve Bank of India (RBI)
- b) Ministry of Education
- c) NITI Aayog
- d) Economic Advisory Council to the Prime Minister (EAC-PM)

Correct answer: A

Explanation: 'National Strategy for Financial Education 2020-2025' (NSFE) has been released by RBI recently. It has suggested a multi-stakeholder-led approach for creating a financially aware and empowered India.

The **five Cs**, outlined by the strategy paper, are: Content, Capacity, Community, Communication and Collaboration.

The document stresses on development of financial literacy content for school children (including curriculum and co-scholastic), teachers, young adults, women, new entrants at workplace/entrepreneurs (MSMEs), senior citizens, persons with disabilities, illiterate people.

NSFE states that the **Technical Group on Financial Inclusion and Financial Literacy (TGFIFL)** would be responsible for periodic monitoring and implementation of National Strategy for Financial Education.

This NSFE for the period 2020-2025, the second one after the 2013-18 NSFE, has been prepared by the **National Centre for Financial Education (NCFE)** in consultation with all the Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA), DFS and other stakeholders.

Q.48) Which of the following is/are bilateral cooperation measure(s) between India and Bangladesh?

- 1. Mangdechhu Hydroelectric Plant
- 2. Rampal Maitree Power Plant

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3. Bandhan Express Train

Select the correct answer using the code given below:

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

Correct answer: C

Explanation: Option 1 is incorrect. The **Mangdechhu hydroelectric project** is a 720MW run-of-river power plant built on the Mangdechhu River in Trongsa Dzongkhag District of central **Bhutan** in collaboration with India.

Option 2 is correct. The **Rampal Maitree Power Plant** is ongoing project of coal-fired power station at Bagerhat District in Khulna, Bangladesh. It is being setup by BIFPCL (**Bangladesh India Friendship Power Company Limited**) which is 50:50 joint venture between India's state owned National Thermal Power Corporation (NTPC) and Bangladesh's Bangladesh Power Development Board (BPDB).

Option 3 is correct. **Maitree Express and Bandhan Express** are India-Bangladesh train. Maitree Express connects Dhaka in Bangladesh to Kolkata, while Bandhan Express runs between the Indian city of Kolkata and the Bangladeshi city of Khulna.

India and Bangladesh will set up a mechanism to monitor bilateral projects: Ministry of External Affairs (MEA).

Q.49) The **Taif Agreement** in news recently relates to which of the following?

- a) Israel-Palestine peace process
- b) Lebanese political system
- c) Gulf Cooperation Council economic union
- d) Non-proliferation of nuclear weapons in Arab countries

Correct answer: B

Explanation: The **Lebanese political system** is based on a sectarian division of constitutional powers and administrative positions, guaranteeing the representation of certain groups. It was negotiated in Ta'if, Saudi Arabia, by the surviving members of Lebanon's 1972 parliament.

The flaws of the sect-based governance system in part led Lebanon into civil war. The **1989 Taif Agreement, which put an end to the war**, reshuffled the system.

The **Taif accords** sought to end the Lebanese civil war. It extends Lebanese sovereignty and authority in South Lebanon, occupied by Israel. The accords transferred the power away from the Presidency and vested it in a cabinet equally divided between the Muslims and Christians.

Q.50) Consider the following statements regarding the **Millennium Alliance**:

1. It is a consortium of partners including the Department of Science and Technology, India and United States Agency for International Development (USAID).
2. The alliance provides a platform to leverage Indian creativity, expertise and resources to help scale it to a broader level.

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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Correct answer: C

Explanation: Statement 1 is correct. The **Millennium Alliance** is an innovation-driven consortium of partners (Public-Private Partnership) including the **Department of Science and Technology**, Govt. of India, **United States Agency for International Development** (USAID), Federation of Indian Chambers of Commerce and Industry (FICCI), UK Government's Department for International Development (DFID), Facebook and Marico Innovation Foundation.

The program is currently running in its sixth year and has played a catalytic role in providing funding, capacity building, and business development support to Indian social enterprises.

Statement 2 is correct. The Millennium Alliance provides a platform to **leverage Indian creativity**, expertise and resources to:

- Identify game changing innovations
- Rigorously test promising solutions
- Scale innovations that work to a level that it reaches and affects the needy population.

Millennium Alliance offers **three types of grants**: Stage 1, Stage 2, and South-South. Funding amount for Stages 1 is fixed at Rs. 30 lakhs and, for Stage 2, it is upto Rs. 1 Crore. South-South grant size is determined on a case-by-case basis.

Recently 49 innovations in 5 focus areas received Millennium Alliance Round 6 & COVID19 Innovation Challenge-Awards.

Q.51) Consider the following statements regarding the **Thumbimahotsavam 2020**:

1. It is a Dragonfly Festival being held in Kerala.
2. It is being organized by the National Board for Wildlife.

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

Correct answer: A

Explanation: Statement 1 is correct. **Thumbimahotsavam 2020** is a Dragonfly Festival being held in Kerala.

A **dragonfly** is an insect belonging to the order Odonata, infraorder Anisoptera. Dragonflies are a group of roughly 3,000 species of aerial predatory insects most commonly found near **freshwater habitats** throughout most of the world. Large bodies, massive eyes and four long wings are the common characteristics of Dragonflies.

Statement 2 is incorrect. This festival is part of a national dragonfly festival being organised by the **WWF India**, Bombay Natural History Society & Indian Dragonfly Society in association with the National Biodiversity Board, United Nations Environment Programme, United Nations Development Programme and IUCN - Centre for Environment Conservation. 'Pantalu' is the official mascot of the festival.

Q.52) Which of the following **museum (s)** is/are correctly matched to their location?

1. Kariye (Chora) Museum - Istanbul
2. Albert Hall Museum - Jaipur
3. Iga-ryu Ninja Museum - Shanghai

Select the correct answer using the code given below:

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

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Correct answer: B

Explanation: Option 1 is correctly matched. The Church of the Holy Saviour in Chora is a medieval Byzantine Greek Orthodox church preserved as the **Kariye/Chora Museum in Istanbul**.

After **Hagia Sophia Museum**, the Kariye Museum has been opened as Mosque by Turkish Government.

Option 2 is correctly matched. The **Albert Hall Museum in Jaipur** is the oldest museum of the state and functions as the state museum of Rajasthan, India. An Egyptian mummy is the main attraction of this museum.

It is named after **King Edward VII (Albert Edward)**, during whose visit to the city as the Prince of Wales, its foundation stone was laid in February 1876.

Option 3 is incorrectly matched. The **Iga-ryu Ninja Museum**, located in Iga city, **Japan**, is dedicated to the history and practices of ninja.

Q.53) Consider the following statements:

1. The Green Highways Policy 2015 promotes greening of Highway corridors with participation of the community, private sector, NGOs, and government.
2. The National Highways Authority of India (NHAI) has developed a mobile App 'Harit Path' to track plantation along national highways.

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

Correct answer: C

Explanation: Statement 1 is correct. **Green Highways (Plantation, Transplantation, Beautification & Maintenance) Policy, 2015** of the Ministry Road Transport & Highways and Shipping promotes greening and development eco-friendly National Highway corridors across the country with participation of farmers, private sector and government institutions including Forest Department.

Statement 2 is correct. The National Highways Authority of India (NHAI), a public sector undertaking under the Ministry of Road Transport and Highways, has developed a **mobile App called 'Harit Path'** to monitor location, growth, species details, maintenance activities, targets and achievements of each of its field units for each and every plant under all plantation projects.

In order to track the growth and health of the plants, photographs along with data of the plants captured using Harit Path shall be uploaded every 3 months on NHAI's AI powered **Big Data Analytics platform – Data Lake**.

Q.54) Consider the following statements regarding the **ASEAN**:

1. All ASEAN countries are participant to the East Asia Summit.
2. India is a member of the ASEAN Regional Forum (ARF).

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

Correct answer: C

Explanation: Statement 1 is correct. The **East Asia Summit (EAS)** is the Indo-Pacific's premier forum for strategic dialogue.

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The EAS has 18 members - the **ten ASEAN countries** (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Vietnam) along with Australia, China, India, Japan, New Zealand, the Republic of Korea, the United States and Russia.

Statement 2 is correct. The **ASEAN Regional Forum (ARF)** was set up in 1993 as a regional security cooperation and dialogue platform based on deliberations in the ASEAN Post Ministerial Conference between the Foreign Ministers of ASEAN and its full dialogue partners.

India became a member of ARF in 1996. ARF comprises 27 members: the 10 ASEAN member states, the 10 ASEAN dialogue partners (Australia, Canada, China, the European Union, India, Japan, New Zealand, the Republic of Korea, Russia and the United States); Bangladesh, the Democratic People's Republic of Korea, Mongolia, Pakistan, Sri Lanka, and Timor-Leste; and one ASEAN observer (Papua New Guinea).

The Ministry of External Affairs in partnership with the Foreign Ministry of Thailand recently organized the 6th Round Table of ASEAN-India Network of Think Tanks (AINTT).

Q.55) Consider the following statements regarding the **National Strategy for Financial Inclusion 2019-2024**:

1. The strategy was prepared and released by the Reserve Bank of India.
2. It aims at strengthening of digital financial services to create infrastructure to move towards cash-less society by 2022.

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

Correct answer: C

Explanation: Statement 1 is correct. The Reserve Bank of India (RBI) released the **National Strategy for Financial Inclusion 2019-2024** in January, 2020. It sets forth the vision and objectives of financial inclusion policies in India.

The strategy was **prepared by the RBI with inputs** from the central government and financial sector regulators (Securities and Exchange Board of India, Insurance Regulatory and Development Authority of India and Pension Fund Regulatory and Development Authority of India).

Statement 2 is correct. RBI identified **six strategic objectives** of a national strategy for financial inclusion:

(i) universal access to financial services, (ii) providing basic bouquet of financial services, (iii) access to livelihood and skill development, (iv) financial literacy and education, (v) customer protection and grievance redressal, and (vi) effective coordination.

To achieve this vision, it identified certain **milestones** such as:

-providing banking access to every village (or hamlet of 500 households in hilly areas) within a five km radius by 2020,

-strengthening **digital financial services** to create infrastructure to move towards a cash less society by 2022;

-ensuring that every adult has access to a financial service provider through a mobile device by 2024.

Reserve Bank of India (RBI) recently released the National Strategy for Financial Education 2020-25.

Q.56) Consider the following statements:

1. The Speaker and Chairman in respective houses of Parliament may permit any member to address the House in his/her mother-tongue.

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2. Constitution motivates the states to provide for instruction in the mother-tongue in the primary education to children belonging to linguistic minority groups.

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

Correct answer: C

Explanation: Statement 1 is correct. Constitution under **article 120** provides that the **Chairman of the Council of States or Speaker of the House of the People**, or person acting as such, as the case may be, may **permit any member** who cannot adequately express himself in Hindi or in English to address the House in his **mother-tongue**.

Statement 2 is correct. **Article 350A** states that it shall be the **endeavour of every State** and of every local authority within the State to provide **adequate facilities for instruction in the mother-tongue** at the primary stage of education to children belonging to **linguistic minority** groups; and the President may issue such directions to any State as he considers necessary or proper for securing the provision of such facilities.

Q.57) Consider the following statements regarding the **State of Nagaland**:

- 1. It does not share border with Myanmar.
- 2. Mount Saramati of Purvanchal Range is located in Nagaland.

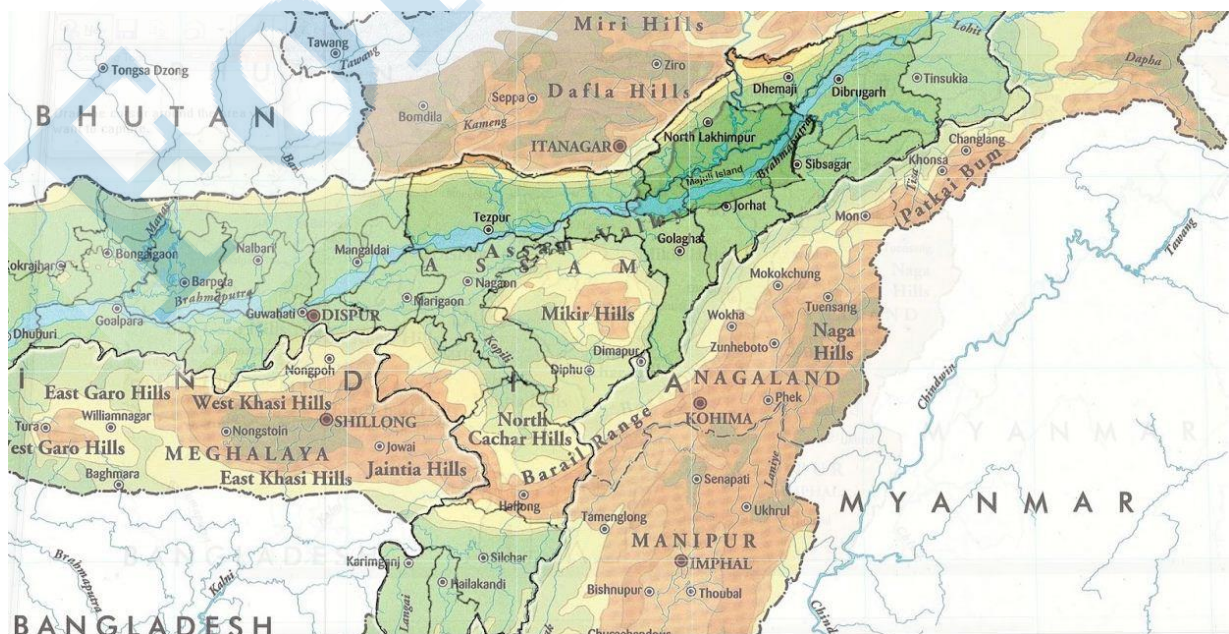
Which of the statements given above is/are correct?

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

Correct answer: B

Explanation: Statement 1 is incorrect. **Nagaland** became the full-fledged 16th state of India on 1 Dec 1963.

This state borders with Assam in the northwest, Arunachal Pradesh in north and Manipur in the south. It also **shares an international boundary with Myanmar**.



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Statement 2 is correct. The **Purvanchal Range**, or Eastern Mountains, is a sub-mountain range of the Himalayas in northeast India.

Saramati is a peak rising above the surrounding peaks at the mountainous border of Nagaland state and the Sagaing Region, Burma. It is located near Thanamir Village in the Kiphire District of Nagaland. It is the highest peak in the state of Nagaland.

Q.58) Which of the following correctly defines the **Wet-Bulb Temperature**?

- a) Ambient air temperature measured in shade
- b) Temperature at which water vapor starts to condense out of the air
- c) Temperature of a moistened thermometer exposed to the air flow
- d) The ambient temperature measured in the direct sunlight

Correct answer: C

Explanation: The **Wet Bulb temperature** is the temperature of adiabatic saturation. This is the temperature indicated by a **moistened thermometer bulb** exposed to the air flow.

Wet Bulb temperature can be measured by using a thermometer with the bulb wrapped in wet muslin. The wet bulb temperature is always lower than the dry bulb temperature but will be identical with 100% relative humidity (the air is at the saturation line).

-The **Dry Bulb Temperature** refers basically to the ambient air temperature. It is called "Dry Bulb" because the air temperature is indicated by a thermometer not affected by the moisture of the air. Dry-bulb temperature can be measured using a normal thermometer freely exposed to the air but shielded from radiation and moisture.

-The **Dew Point** is the temperature at which water vapor starts to condense out of the air, the temperature at which air becomes completely saturated.

Q.59) The **Plastic microbeads** can be found in which of the following cosmetic product(s)?

- 1. Toothpaste
- 2. Sunscreen
- 3. Facial scrubs

Select the correct answer using the code given below:

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

Correct answer: D

Explanation: Microbeads are small, solid, manufactured plastic particles that are less than 5mm and don't degrade or dissolve in water. They may be added to a range of products, including rinse-off cosmetics, **personal care and cleaning products**.

Microbeads are used as ingredients in these products for a variety of purposes. This includes as an abrasive or exfoliant, a bulking agent, for controlled timed release of active ingredients, and to prolong shelf life. They are also a relatively cheap ingredient.

Microbeads may be found in some products. These include **toothpaste, sunscreen, facial scrubs, body wash, cosmetics** such as foundation and blush, and other care products.

Q.60) What are the **Aptameters**?

- a) Antibody based diagnostic test kits for COVID-19
- b) DNA or RNA sequences that bind to a specific target molecule
- c) Enzymes released by body due to lack of adequate healthy red blood cells
- d) Biosensors measuring oxygen requirement of the body

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Correct answer: B

Explanation: Aptamers are oligonucleotide or peptide molecules that bind to a specific target molecule. Aptamers can be classified as: DNA or RNA aptamers consisting of (usually short) strands of oligonucleotides and Peptide aptamers consisting of one (or more) short variable peptide domains, attached at both ends to a protein scaffold.

These the artificial single-stranded DNA or RNA sequences (or peptides) fold into secondary and tertiary structures making them **bind to certain targets** with extremely **high specificity**.

Birla Institute of Technology, Ranchi, has initiated the research with support from the Science and Engineering Research Board (SERB) under DST on the covid-19 detection kit, which can be stored under less stringent conditions. Scientists are working on detecting a target spike protein using bioinformatics tools. The kit will use aptamer (a biosensor) to detect SARS-Co-V2.

Q.61) Consider the following statements regarding the **Caribbean Community (CARICOM)**:

1. Mexico and USA are members of the CARICOM.
2. The community promotes cooperation for economic integration, foreign policy coordination and security among its members.

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

Correct answer: B

Explanation: Statement 1 is incorrect. The **Caribbean Community (CARICOM)**, established in 1973, is a grouping of twenty countries: fifteen Member States and five Associate Members. It has ethnic groups of Indigenous Peoples, Africans, Indians, Europeans, Chinese, Portuguese and Javanese.

Members: Antigua and Barbuda, Bahamas, Barbados, Belize, Dominica, Grenada, Guyana, Haiti, Jamaica, Montserrat, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, and Trinidad & Tobago.

All members subscribe to the Community's principles outlined in the **Revised Treaty of Chaguaramas (2002)**.



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Statement 2 is correct. CARICOM rests on four main pillars: economic integration; foreign policy coordination; human and social development; and security.

India has recently extended USD 1 million assistance to Caribbean Community (CARICOM) Countries.

Q.62) Consider the following statements regarding **Organic Farming in India**:

1. India ranks first globally in area under organic farming and number of organic farmers.
2. Participatory Guarantee System (PGS) is a process of certifying organic products.

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

Correct answer: B

Explanation: Statement 1 is incorrect. **India ranks first** in number of **organic farmers** and **ninth** in terms of **area under organic farming**. Sikkim became the first State in the world to become fully organic and other States including Tripura and Uttarakhand have set similar targets.

Organic Agriculture: Key Indicators and Top Countries

Indicator	World	Top countries
Countries with organic activities ¹	2018: 186 countries	
Organic agricultural land	2018: 71.5 million hectares (1999: 11 million hectares)	Australia (35.7 million hectares) Argentina (3.6 million hectares) China (3.1 million hectares)
Organic share of total agricultural land	2018: 1.5 %	Liechtenstein (38.5 %) Samoa (34.5 %) Austria (24.7 %)
Wild collection and further non-agricultural areas	2018: 35.7 million hectares (1999: 4.1 million hectares)	Finland (11.3 million hectares) Zambia (3.2 million hectares) Tanzania (2.4 million hectares)
Producers	2018: 2.8 million producers (1999: 200'000 producers)	India (1'149'371) Uganda (210'352) Ethiopia (203'602)
Organic market ²	2018: 96.7 billion euros (2000: 15.1 billion euros)	US (40.6 billion euros) Germany (10.9 billion euros) France (9.1 billion euros)
Per capita consumption	2018: 12.8 euros	Switzerland (312 euros) Denmark (312 euros) Sweden (231 euros)
Number of countries with organic regulations	2018: 103 countries	
Number of affiliates of IFOAM – Organics International	2018: 779 affiliates from 110 countries	Germany - 79 affiliates India - 55 affiliates China - 45 affiliates United States - 48 affiliates

Source: FiBL survey 2020, based on national data sources and data from certifiers

Statement 2 is correct. **PGS-India (Participatory Guarantee System of India)** is a process of certifying organic products, a quality assurance initiative that is locally relevant, emphasize the participation of stakeholders, including producers and consumers and operate outside the frame of third-party certification.

Q.63) Consider the following statements regarding the **Gangetic Dolphins**:

1. It can only live in freshwater and is essentially blind.
2. It is classified as Endangered in the IUCN Red List.

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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

Correct answer: C

Explanation: Both statements are correct.

The **Ganges river dolphins** once lived in the Ganges-Brahmaputra-Meghna and Karnaphuli-Sangu river systems of Nepal, India, and Bangladesh. But the species is extinct from most of its early distribution ranges.

The Ganges river dolphin can only live in **freshwater** and is essentially **blind**. They hunt by emitting **ultrasonic sounds**, which bounces off of fish and other prey, enabling them to “see” an image in their mind.

It is listed as **Endangered species** in the IUCN Red List of Threatened Species.

Q.64) Which of the following is/are correctly matched?

- 1. J Satyanarayana Committee - National Digital Health Blueprint
- 2. Ranbir Singh Committee - Criminal Law Reform
- 3. Ishaat Hussain Committee - Social stock exchanges

Select the correct answer using the code give below:

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

Correct answer: D

Explanation: Option 1 is correctly matched. The **National Digital Health Blueprint** was prepared by a Health Ministry panel headed by **J. Satyanarayana** with an objective to create a framework for the national health stack proposed in 2018 by the NITI Aayog.

Option 2 is correctly matched. Union Home Ministry constituted a high-level committee to introduce **reforms in criminal laws** under the chairmanship of **Ranbir Singh**, Vice-Chancellor, National Law University (NLU).

Option 3 is correctly matched. A panel was set up by SEBI in September 2019 under the Chairmanship of **Ishaat Hussain** to recommend on the norms for setting up **Social Stock Exchange** in India as declared by Finance Minister in 2019-20 Budget Speech.

Q.65) Consider the following statements regarding the **Seagrasses**:

- 1. Seagrasses have leaves, roots and veins, and produce flowers and seeds.
- 2. Seaweeds are most common type of seagrasses.

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

Correct answer: A

Explanation: Statement 1 is correct. **Seagrasses** belong to a group of plants called monocotyledons that include grasses, lilies and palms. Seagrasses have **leaves, roots and veins**, and produce **flowers and seeds**.

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Chloroplasts in their tissues use the sun's energy to convert carbon dioxide and water into sugar and oxygen for growth through the process of photosynthesis.

Statement 2 is incorrect. Even though **seagrasses and seaweeds** look superficially similar, they are very **different organisms**.

Algae (Seaweed) on the seafloor have a holdfast and transport nutrients through the body by diffusion, while seagrasses are flowering vascular plants with roots and an internal transport system.

Seagrasses grow in **salty and brackish (semi-salty)** waters around the world, typically along gently sloping, protected coastlines. Because they depend on light for photosynthesis, they are most commonly found in shallow depths where light levels are high.

Seagrasses are one of the most productive ecosystems in the world. Seagrasses provide shelter and food to an incredibly diverse community of animals, from tiny invertebrates to large fish, crabs, turtles, marine mammals and birds.

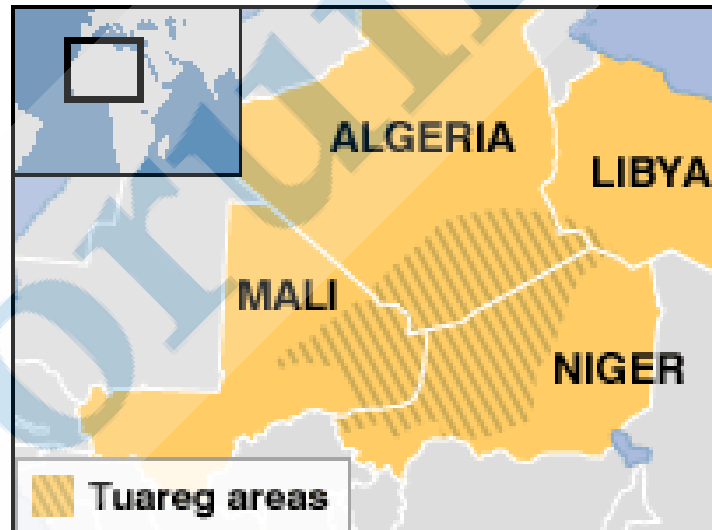
Q.66) Who are the Tuareg people?

- a) Nomadic people living across the Sahara Desert
- b) Tribals of Bastar division in the Chhattisgarh
- c) Original inhabitants of Amazon rainforest
- d) Tribal inhabitants of Eastern Iran and West Pakistan

Correct answer: A

Explanation: The **Tuareg people** are about 2 million nomadic people who live across the **Sahara Desert**, including in the **North African countries** of Mali, Niger, Libya, Algeria and Chad.

The Tuaregs are part of the **Berber group** of people, and they are largely Muslim. Their political organizations extend across national boundaries.



Q.67) Which of the following is/are correctly matched?

- 1. Naifaru - Maldives
- 2. Great Blasket Island - Ireland
- 3. El Azizia - Libya

Select the correct answer using the code given below:

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

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Correct answer: D

Explanation: Option 1 is correctly matched. **Naifaru** is an island in the **Maldives** 141 km north of the capital, Malé. It is the capital and most populous island of Lhaviyani Atoll.

Option 2 is correctly matched. **Great Blasket** is the principal island of the Blaskets, County Kerry, **Ireland**.

Option 3 is correctly matched. **El Azizia** is a small town known for its record high temperatures is located southwest of the **Libya** capital Tripoli. In 1918-22, it was the capital of the Tripolitanian Republic, the first formal republic in the Arab world.

Q.68) The **Financial Inclusion Support Framework (FISF)** is an initiative of which of the following institution?

- a) World Bank Group
- b) World Economic Forum
- c) United Nations Conference on Trade and Development
- d) World Trade Organisation

Correct answer: A

Explanation: The **Financial Inclusion Support Framework (FISF)** is a **World Bank Group (WBG)** initiative that aims to accelerate and increase the effectiveness of reforms and other country-led actions to achieve national financial inclusion goals.

FISF-supported activities aim to help catalyze private sector financing, knowledge and innovation, to spur the usage of a broad range of financial services – payments, savings, insurance, credit – by low-income individuals and micro, small and medium enterprises (MSMEs), who are currently un- or under-banked.

FISF has two main components:



Q.69) Consider the following statements regarding the **National Recruitment Agency (NRA)**:

- 1. The NRA will conduct Common Eligibility Test twice a year and the score will be valid for three years.
- 2. NRA is to be headed by the Minister of Personnel, Public Grievances & Pensions.

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

Correct answer: A

Explanation: Statement 1 is correct. The NRA will conduct the **Common Eligibility Test (CET)** for recruitment to **non-gazetted posts** in government and public sector banks. This

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test aims to replace multiple examinations conducted by different recruiting agencies for selection to government jobs advertised each year, with single online test.

Salient features:

-The Common Eligibility Test will be held **twice a year**.

-The CET will be conducted in **12 major Indian languages**.

-The CET will cover recruitments made by three agencies in beginning: **Staff Selection Commission, Railway Recruitment Board and the Institute of Banking Personnel Selection**. This will be expanded in a phased manner.

-CET will be held in 1,000 centres across India in a to bid remove the currently prevalent urban bias. There will be an examination centre in every district of the country. There will be a special thrust on creating examination infrastructure in the **117 aspirational districts**.

-CET will be a first level test to shortlist candidates and the score will be **valid for three years**.

Statement 2 is incorrect. **National Recruitment Agency** will be a **Society** registered under the Societies Registration Act. It will be **headed by a Chairman of the rank of the Secretary** to the Government of India. It will have representatives of Ministry of Railways, Ministry of Finance/Department of Financial Services, SSC, RRB & IBPS.

Q.70) Who among the following has released the **Digital Quality of Life (DQL) Index 2020**?

- a) Kaspersky Lab
- b) Microsoft Corporation
- c) SurfShark
- d) World Economic Forum

Correct answer: C

Explanation: **Digital Quality of Life (DQL) Index, 2020** has been released by **SurfShark**, an online privacy solutions provider.

The index ranks countries by looking at **five fundamental pillars**: Internet affordability, Internet quality, Electronic government availability and advancement, Electronic infrastructure development and State of electronic security.

Information points used to index the digital quality of life around the world were gathered from open data sources provided by the United Nations, World Bank, International Telecommunications Union etc.

Scandinavian countries Denmark and Sweden topped the index with Canada rounding up the top three.

India: Overall ranks of 57 out of the 85 countries but stands out in relatively affordable internet and in the field of e-government advancement despite lower than average digital quality of life level.