

## *10 PM Current Affairs Quiz Compilation*

**31<sup>st</sup> Jan to 5<sup>th</sup> February, 2022**

**PRELIMS**

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**Q.1) Taxes work as an automatic stabilizer, which of the following explains this role of taxes most appropriately?**

- a) Tax revenues automatically increase as GDP falls, which prevents consumption and real GDP from falling further
- b) Tax revenues automatically decrease as GDP falls, which prevents consumption and real GDP from falling further
- c) An automatic decrease in tax revenues causes government spending to decrease, which prevents real GDP from falling further
- d) None of the above

**Answer- b**

- When real GDP falls, incomes tend to fall. When incomes fall, taxes on that income will also fall. This means that disposable income that households have may increase which may drive consumption. As a result, the decrease in tax revenue offsets some of the impact of a recession.
- Tax revenues automatically decrease when GDP falls, not increase. A decrease in real GDP will lower incomes so that less tax revenue will be collected.
- During a recession, there is a decrease in tax revenues. However, this does not necessarily mean that government spending will necessarily decrease. Governments can run deficits during a recession when tax revenue is less than government spending.

Source- [Article](#)

**Q.2) “Recombinant DNA technology” has applications in which the following?**

1. Insulin Production
2. GM crop production
3. Vaccines

**Select the correct answer using the code given below:**

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

**Answer-d**

- Recombinant DNA technology has also proven important to the production of **vaccines and** protein therapies such as **human insulin**, interferon and **human growth hormone**.
- Recombinant DNA technology introduces foreign genes into microbes, plant, and animals in order to express new characteristics. The technique has been used in breeding crops and livestock to increase yields in food production.

Source- [Article](#)

**Q.3) Which of the following can be the reasons for the High economic cost of rice and wheat to the Food Corporation of India (FCI)?**

- 1.High Issue prices
- 2.Higher population coverage under the National Food Security Act (NFSA)

**Select the correct answer using the given code below-**

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

**Answer-b**

- Central Issue price(CIP) is the price at which the government makes available food grains for beneficiaries of the National Food Security Act, 2013 and other welfare schemes to the states from the central pool.
- Observing that the food subsidy is becoming “unmanageably large”, the Economic Survey 2020-21 has recommended the revision of Central Issue Prices (CIP) of food grains released from the central pool, which have been unchanged for the last several years.
- Food subsidy is ballooning as a result of the high economic cost of rice and wheat to the Food Corporation of India (FCI), reason for which are the low issue prices at which it has to supply grains for the public distribution system (PDS), and the large population (67 per cent) to be covered under the National Food Security Act (NFSA).

Source- [Article](#)

**Q.4) Equator passes through which of the following south east Asian countries?**

- 1.Malaysia
- 2.Indonesia
- 3.Philippines

Which of the statements given above is/are correct?

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

**Answer-d**

Equator passes through only one South east Asian country that is Indonesia

Source- [Article](#)

**Q.5) Which of the following can be regarded as the negative effect of climate change on the ecosystem**

1. Consistent, lower-than-average winter snowfall in a mountain ecosystem causing a decrease in water supply to rivers later in the year, impacting the survival of some populations.
2. Trawling in a marine ecosystem removes large quantities of fish and destroys corals, decreasing the amount of available food and habitat resources.

**Select the correct answer using the given code below**

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

**Answer- a**

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- Trawling disrupts an ecosystem through overexploitation of resources and habitat loss. So, this example does not describe the effects of climate change, which disrupts an ecosystem by shifting typical weather patterns.
- Climate change involves long-term changes to weather patterns that can disrupt the balance of existing ecosystems. So, statement 1 does illustrate an effect of climate change, describing a consistent change in winter weather that is affecting the survival of populations.

Source- [Article](#)

**Q.6) Which of the following are the examples of Controlled-environment agriculture (CEA)?**

1. Crop diversification
2. Aquaculture
3. Vertical farming

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

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

**Answer- c**

- The aim of CEA is to provide protection from the outdoor elements and maintain optimal growing conditions throughout the development of the crop. Production takes place within an enclosed growing structure such as a Greenhouse or Plant factory.
- Examples include vertical farming, Aquaculture, Hydroponics.

Source- [Article](#)

**Q.7) Government made the Aarogya setu App open source soon after its launch, Which of the following can be the implications of the move**

1. This means that users can look at exactly how the software was created using one or more programming languages.
2. It will expose the application to the hackers and may make it more vulnerable
3. It will allow experts and researchers to detect vulnerabilities

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

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

**Answer-d**

- Making any application open source means that the source code for it is released. This means that users can look at exactly how the software was created using one or more programming languages.
- This is done on purpose so that anyone can benefit from using the code. This will allow experts and researchers to review and detect vulnerabilities. But this may have a drawback also as it also makes it vulnerable to hackers.

Source- [Article](#)

**Q.8) Which of the following is/are not as per the basic tenets of the Federalism?**

1. All-India Services
2. Zonal councils
3. Emergency provisions

**Select the correct answer from the codes given below:**

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

**Answer: c**

- The members of the All-India Services are recruited and trained by the Centre which also possess ultimate control over them. Thus, these services violate the principle of federalism under the Constitution.
- Zonal councils aim at promoting cooperation and coordination between states, union territories and the Centre. Hence, they promote the spirit of Federalism.
- Under Emergency provisions, the Indian state acquires a unitary character.

**Source:** [Article](#)

**ECONOMY**

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**Q.9) With reference to Cage aquaculture, consider the following statements:**

1. Only fishes are grown in this process.
2. This type of aqua culture reduces water pollution as well as eutrophication.

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

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

**Answer: A**

**Statement 1 is correct:** Cage aquaculture involves the growing of fishes in existing water resources while being enclosed in a net cage which allows free flow of water.

**Statement 2 is incorrect:** In cage aquaculture, accumulation of unused feed and excreta will lead to water pollution as well as eutrophication.

Source: [PIB](#)

**SCIENCE AND TECHNOLOGY**

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**Q.10) With reference to NeoCoV, consider the following statements:**

1. NeoCov is a new Covid variant identified in South Africa.
2. NeoCoV virus has an extremely high transmission and fatality rate.

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

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

**Answer: B**

**Statement 1 is incorrect:** Neo-Cov is not a new Covid-19 variant. It belongs to a distinctly different genera (a type of subclassification) of coronaviruses known as merbecovirus.

**Statement 2 is correct:** NeoCov is currently spreading only among animals. However, NeoCov is just one mutation away from being able to penetrate the human immune system.

NeoCoV virus also has an extremely high transmission and fatality rate, as it can cause death in at least one out of three infected people.

Source: [What is NeoCoV?](#)

**PRELIMS**

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**Q.1) Which of the following methods will possibly help in Sequestering Carbon to Avoid Climate Catastrophe?**

1. Carbon farming
2. Adding Biochar to soil
3. Fertilizing the ocean

**Select the correct answer using the code given below.**

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

**Answer-c**

- Most farming is intended to produce something that's harvested from the land. Carbon farming is the opposite. It uses plants to trap CO<sub>2</sub>, then strategically uses practices such as reducing tilling, planting longer rooted crops and incorporating organic materials into the soil to encourage the trapped carbon to move into and stay in the soil.
- Another way to enhance plants' ability to store carbon is to partly burn materials such as logging slash or crop waste to make a carbon-rich, slow-to-decompose substance known as biochar, which can then be buried or spread on farmland. Biochar has been used for centuries to enrich soil for farming, but of late has been drawing increased attention for its ability to sequester carbon.
- Plants and plant like organisms that live in the ocean absorb immeasurable amounts of CO<sub>2</sub> each year, their ability to do so limited only by the availability of iron, nitrogen and other nutrients they need to grow and multiply. So researchers are looking at strategies for fertilizing the ocean or bringing nutrients up from the depths to hyperdrive plants' ability to trap and store carbon.

Source- [Article](#)

**Q.2) Which of the following show the impact of fuel price rise on Indian economy?**

1. Fall in value of rupee
2. Fall in current account deficit
3. Lower discretionary spending

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

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

**Answer- C**

Higher fuel prices take a toll on the consumer. Rise in fuel prices may eat up a major portion of income and they also lead to inflation. Hence, there is a reduction in discretionary spending.

The rise in oil prices make the situation worse for the government as well. Every \$10 increment leads to an increase of about \$10 billion in current account deficit. Rising oil prices also reduce the GDP by about 0.5% for every \$10 increase.

Also as India is largely dependent on import for its fuel requirement , it will improve the import bill of the country. Increase in current account deficit (CAD) will have a negative impact on the value of rupee.

Source- [Article](#)



**Q.3) Which of the following will possibly help in formalisation of Indian economy?**

- 1.e-shram portal
- 2.Currency demonetisation
- 3.Introduction of goods and services tax
- 4.Digitalisation of financial transactions

**Select the correct answer using the code given below.**

- a) 1 and 4
- b) 2 and 3 only
- c) All of the above
- d) 1, 3 and 4

**Answer-c**

- The larger purpose of demonetisation was to move INDIA from a Tax Non-compliant society to a compliant society. This necessarily involved the formalisation of the Economy and a blow to the black money.
- One of the objectives of the e -shram portal is to improve the implementation efficiency of the social security services for the unorganized workers.(ii) Integration of Social Security Schemes meant for UWs being administered by Ministry of labour and subsequently those run by other ministries as well.
- As the businesses that were previously outside the tax net will sought GST registration, formalization of economy is expected to rise.
- Digital technology can make it easier for firms to comply with tax requirements and other regulations. At the same time, the use of such tools can help governments remedy institutional weaknesses, which contribute to informality in developing countries.

Source- [Article](#)

**Q.4) South Atlantic ocean and south east pacific ocean rarely see any tropical cyclone formation, which of the following can be the reasons for the same**

- 1.Higher Sea surface temperature
- 2.Presence of warm currents

**Which of the statements given above are correct?**

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

**Answer- d**

- The most proximate reasons for the lack of cyclone formation in the regions are sea surface temperatures that tend to run a shade cooler than ideal for tropical cyclone formation even in the southern summer.
- Also there is presence of cold current on both the South east pacific coast(cold peruvian current present here) and on the south Atlantic coast (Cold Benguela Current). The cold currents lower the surface temperatures of these coasts making them unfit for the breeding of cyclonic storms.

Source- [Article](#)

**Q.5) Which of the following tree species are usually found in tropical evergreen forests?**

1. Rosewood
2. Teak
3. Shisham

Select the correct answer using the code given below:

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

**Answer-a**

Species found in Tropical evergreen forests include rosewood, mahogany, aini, ebony, etc. Tropical (moist) deciduous forests are found in the north-eastern states along the foothills of Himalayas, eastern slopes of the Western Ghats and Odisha. Teak, sal, shisham, hurra, mahua, amla, semul, kusum, and sandalwood etc. are the main species of these forests.

Source- [Article](#)

**Q.6) Which of the following will help in increasing India's domestic capacity for solar cell/module manufacturing?**

1. Provision of Domestic Content Requirement (DCR).
2. Discontinuation of customs duty concession benefits
3. Production Linked Incentive (PLI) Scheme

Select the correct answer using the given code below-

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

**Answer-d**

- Under Domestic Content Requirement (DCR) use of domestically manufactured Solar Cells & Modules is mandatory.
- If concessions for customs duty will be discontinued, it will lead to less import as the imported products will be expensive and this may provide an opportunity to domestic greenfield projects to grow.
- Government has in the recent time taken steps to enhance domestic manufacturing of solar PV cells and modules which includes modified special incentive package scheme (M-SIPS), Production Linked Incentive (PLI) Scheme, preference to local suppliers, domestic content requirement, imposition of basic customs duty on import of solar PV cells and modules.

Source- [Article](#)

**Q.7) With reference to Treaty on the Non- Proliferation of Nuclear weapons (NPT), consider the following statements**

1. It was designed to prevent the spread of nuclear weapons, to further the goals of nuclear disarmament and general and complete disarmament.
2. It promotes cooperation in the peaceful uses of nuclear energy.

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

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

**Answer-d**

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- The NPT is an international treaty whose objective is to prevent the spread of nuclear weapons and weapons technology, to promote cooperation in the peaceful uses of nuclear energy and to further the goal of achieving nuclear disarmament and general and complete disarmament.
- The Treaty represents the only binding commitment in a multilateral treaty to the goal of disarmament by the nuclear-weapon States. Four states—**India, Israel, Pakistan, and South Sudan**—have never signed the treaty.

Source- [Article](#)

**Q.8) With reference to Parasitic Plants, consider the following statements:**

1. Some parasitic plants are capable of Photosynthesis.
2. The defining structural feature of a parasitic plant is the haustorium.

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

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

**Answer: C**

**Both statements are correct.**

- **Statement 1 is correct:** Hemiparasites are capable of photosynthesis to some extent.
- **Statement 2 is correct:** The defining structural feature of a parasitic plant is the haustorium, a specialized organ that penetrates the host and forms a vascular union between the plants.

Source: [Article](#)

**GEOGRAPHY**

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**Q.9)** With reference to **Bomb Cyclone**, consider the following statements:

1. A bomb cyclone occurs when a cyclone rapidly increases its atmospheric pressure.
2. Bomb Cyclones are different from Hurricanes.

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

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

**Answer: B**

**Statement 1 is incorrect:** A bomb cyclone occurs when a mid-latitude cyclone rapidly intensifies or quickly drops in atmospheric pressure, marking the strengthening of the storm.

**Statement 2 is correct:**

- Bomb cyclones form during winter while Hurricanes form from late spring to early fall.
- Bomb cyclones have cold air and fronts
- Bomb cyclones form at higher latitudes, on the other hand, Hurricanes form in tropical waters.

Hence, Bomb Cyclones are different from Hurricanes.

**Source:** [What is a Bomb Cyclone?](#)

**ART AND CULTURE**

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**Q.10)** With reference to protected monuments/sites under the Archaeological Survey of India (ASI), consider the following statements:

1. Both the conservation and maintenance of the site will be done by ASI.
2. Maharashtra have the highest number of protected monuments/sites in India.
3. In India, to be declared as Ancient monument the site has to exist for at least 100 years.

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

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

**Answer: A**

**Statement 3 is correct:** According to the Ancient Monuments and Archaeological Sites and Remains Act, 1958, an "Ancient Monument means any structure, erection or monument, or any tumulus or place of interment, or any cave, rock-sculpture, inscription or monolith which is of historical, archaeological or artistic interest and which has been in existence for not less than 100 years."

**Statement 2 is incorrect:** There were 3,686 centrally protected monuments/sites under the ASI in the country; the number has now increased to 3,693. Uttar Pradesh (745 monuments/sites), Karnataka (506) and Tamil Nadu (413) have the highest number of ASI-maintained sites.

**Statement 3 is correct:** Once declared as protected monuments/site, both the conservation and maintenance of the site will be done by ASI.

Source: [PIB](#)

**PRELIMS**

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**Q.1) Consider the following statements:**

1. Generally the degree of cyber protective measures taken beforehand are more in the case of cryptocurrencies than digital currency.
2. While all cryptocurrency transaction details are in the public domain, details of digital currency transactions are not.
3. There is little encryption that happens in official digital currency and no special cybersecurity measures.

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

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

**Answer-d**

- There is little encryption that happens in official digital currency and no special cybersecurity measures. Anyone with a regular online bank account, for instance, can store and use digital currencies.
- While it is true that some of the crypto wallets have been hacked, generally the degree of cyber protective measures taken beforehand are more in the case of cryptocurrencies.
- Digital currency does not require encryption, but users need to secure their digital wallets (banking apps) with strong passwords to minimise the risk of theft or hacking. However, Cryptocurrency is protected by strong encryption.
- Details of digital currency transactions are only available to the sender, receiver and banking authorities. All cryptocurrency transaction details are in the public domain by virtue of a decentralised ledger.

Source- [Article](#)

**Q.2) Consider the following statements:**

1. Mobile phones rely on microwaves for transmission, one of their characteristics is that they can travel through matter.
2. One cannot share files with others on a Wi-Fi network that does not have access to the internet.

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

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

**Answer-a**

The ability of the microwaves used in cell phones to travel through matter allows for cell phones to work in many different locations like inside buildings. If it hadn't been the case, communication through enclosed spaces would have become difficult.

**Wi-Fi** is a wireless method of connecting devices to an internet connection. Wi-Fi is a wireless technology used to link to a broadband connection, you can still connect your wireless device to a **Wi-Fi** network that does not have access to the internet. While this will allow you to share files with other users on the same network, you will not be able to use the internet. Broadband is a type of internet connection that has some of the highest access speeds.

Source- [Article](#)

**Q.3) Which of the following statements best describes “Economic Growth”?**

- a) It is defined as an increase in nominal GDP.
- b) It is a sustained increase in real GDP per capita over time.
- c) It refers to any increase in nominal GDP per capita.
- d) It can be defined as an increase in real GDP.

**Answer-b**

An increase GDP per capita is only economic growth if it is 1) adjusted for inflation (“real”), 2) adjusted for population size (“per capita”), and 3) sustained over time. So the best option is statement b here.

Source- [Article](#)

**Q.4) With reference to the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), consider the following statements:**

- 1.Strengthening of the Panchayati Raj Institutions is one of its objectives.
- 2.It is the mandate of the MGNREGA to provide at least 100 days of guaranteed wage employment in a financial year to every household.
- 3.Resource transfer from Centre to States under the scheme is based on the demand for employment in each State.

**Which of the statements given above are correct?**

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

**Answer-c**

The mandate of the MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every **rural** household whose adult members volunteer to do unskilled manual work.

MGNREGA is demand driven wage employment programme and resource transfer from Centre to States is based on the demand for employment in each State.

Source- [Article](#)

**Q.5) Which of the following best describes the circumstances in which a government will run a budget deficit?**

- a) Tax revenues are less than the sum of the government spending component of real GDP and transfer payments
- b) The accumulation of budget shortfalls over time.
- c) Tax revenues are more than the sum of the government spending component of real GDP and transfer payments
- d) When a government engages in contractionary fiscal policy

**Answer-a**

A government’s budget balance is the difference between tax revenues and government purchases plus transfer payments in a given year. If the total of government spending and transfer payments is more than tax revenues, then the budget balance is negative, and the government is running a deficit

Statement b points out to government debt and not deficit, A deficit is a one-time shortfall; a debt is accumulated over time.

Question asks about budget deficit and also if a government engages in contractionary fiscal policy, it is more likely to run a budget surplus than a deficit.

Source- [Article](#)

**Q.6) With reference to the International Financial Services Centre (IFSC), consider the following statements:**

1. One of its objectives is to bring financial service experts sitting offshore back to Indian shores.
2. It seeks to attract the financial services transactions that are currently carried on outside to India
3. It is a jurisdiction that provides financial services to non-residents and residents Institutions

**Which of the statements given above are correct?**

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

**Answer-d**

An IFSC caters to the customers outside the jurisdiction of domestic economy. Such centres deal with the flow of finance, financial products, and services across the borders. IFSC as envisaged under the Indian context “is a jurisdiction that provides financial services to non-residents and residents (Institutions), in foreign currency other than Indian Rupee (INR) It aims to bring financial service experts sitting offshore back to Indian shores and transform India as a talent hub.

IFSC is set-up to undertake financial services transactions that are currently carried on outside India by overseas financial institutions and overseas branches/ subsidiaries of Indian financial institutions.

Source- [Article](#)

**Q.7) Which of the following are advantages of appropriate use of scientific technologies and practices in agriculture?**

1. It allows more quantum of production to get monetised.
  2. It helps to mitigate inflationary pressures for the end-consumer.
- Select the correct answer using the given code below-

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 or 2

**Answer-c**

Following are some immediate advantages from appropriate use of scientific technologies and practices in agriculture-

-Reducing input costs per unit of output, thereby reducing initial cost of production. This is important from the perspective of income to farmers, as well as to mitigate inflationary pressures for the end-consumer.

-Reducing wasteful production, and reducing losses to production. This too ensures that per unit price to consumers does not increase to cover such wasted output. It also allows a greater quantum of production to get monetised.

Source- [Article](#)



**Q.8) With reference to Special Economic Zone (SEZ), consider the following statements:**

1. It is deemed to be foreign territory for the purposes of trade operations and duties and tariffs.
2. All laws of India are applicable in SEZs unless specifically exempted as per the SEZ Act.

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

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

**Answer: c**

**Both statements are correct.**

- **Statement 1 is correct:** Special Economic Zone (SEZ) is a specifically delineated duty-free enclave and shall be deemed to be foreign territory for the purposes of trade operations and duties and tariffs. In other words, SEZ is a geographical region that has economic laws different from a country's typical economic laws. Usually the goal is to increase foreign investments.
- **Statement 2 is correct:** All laws of India are applicable in SEZs unless specifically exempted as per the SEZ Act/ Rules.

**Source:** [Article](#)

**Q.9) With reference to Leprosy, consider the following statements**

1. Leprosy is one of the neglected tropical diseases.
2. Reconstructive Surgeries are conducted under National Leprosy Eradication Programme.

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

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

**Answer: C**

**Both the statements are correct.**

Leprosy is one of the neglected tropical diseases.

National Leprosy Eradication Programme is a centrally sponsored scheme. Its vision is "Leprosy-free India". Under this, action is taken for early case detection, complete treatment of detected cases and to contain the onset of disease in close contacts.

Under the programme, Reconstructive Surgeries are conducted and welfare allowance is paid to each patient undergoing Reconstructive Surgeries.

**Source:** [All India Radio](#)

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**Q10) Which of the following pair(s) is/are correctly matched?**

Digital currency - Country

1. Krona Norway
2. Sand Dollar Bahamas
3. e-RMB China

**Select the correct answer from the codes given below:**

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

**Answer: b**

According to the Bank for International Settlements, more than 60 countries are currently experimenting with the CBDC. There are few Countries that already rolled out their national digital currency. Such as,

- **Sweden** is conducting real-world trials of their digital currency (**krona**)
- **The Bahamas** already issued their digital currency "**Sand Dollar**" to all citizens
- **China** started a trial run of their digital currency **e- RMB** amid pandemic. They plan to implement pan-china in 2022. This is the first national digital currency operated by a major economy.

**Source:** [Article](#)

**PRELIMS**

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**Q1 Which of the following statements best describes “Participatory democracy”?**

- a) It is a model of democracy in which no one group dominates politics and organized groups compete with each other to influence policy.
- b) It is a model of democracy in which a small number of people, usually those who are wealthy and well-educated, influence political decision making.
- c) It is a model of democracy in which citizens have the power to decide directly on policy and politicians are responsible for implementing those policy decisions.
- d) It is a model of democracy in which citizens are directly responsible for making policy decisions.

**Ans - c**

**Pluralist democracy** is a model of democracy in which no one group dominates politics and organized groups compete with each other to influence policy.

**Elite democracy** is a model of democracy in which a small number of people, usually those who are wealthy and well-educated, influence political decision making.

Participatory democracy is not the same as **direct democracy**, in which citizens are directly responsible for making policy decisions.

Source- [Article](#)

**Q.2) Which of the following are the consequences of ground water depletion?**

- 1. Diminishing surface water
- 2. Decrease in salt content in the water aquifers near ocean
- 3. Land subsidence

**Select the correct answer using the code given below.**

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

**Answer-b**

Surface waters are also affected by falling water tables. In various wetlands, for instance, the water table is essentially at or slightly above the ground surface. Dropping water tables results in wetlands drying up, with the ecological results described earlier. Further, as water tables drop springs and seeps dry up, diminishing streams and rivers even to the point of dryness. Thus, excessive groundwater removal leads to the same effects as the diversion of surface water.

Over the ages, groundwater has leached cavities in the Earth. Where these spaces are filled with water, the water helps support the overlying rock and soil, but as the water table drops, this support is lost. Then there may be a gradual settling of the land, a phenomenon known as **land Subsidence**

Another problem resulting from dropping water tables is **Saltwater intrusion**. In coastal regions, springs of outflowing groundwater may lie under the ocean. As long as a high-water table maintains a sufficient head of pressure in the aquifer, there is a flow of freshwater into

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the ocean. Thus, wells near the ocean yield fresh water. However, a lowering of the water table or a rapid rate of groundwater removal may reduce the pressure in the aquifer permitting saltwater to flow back into the aquifer and hence into wells.

Source- [Article](#)

### **Q.3) Which of the following is true regarding the global distribution of biodiversity?**

- a) Biodiversity is greatest closest to the equator and lessens as you move towards the north and south poles.
- b) Areas at high elevations contain greater biodiversity than areas at low elevations.
- c) As temperature decreases, biodiversity levels increase.
- d) All of the above

#### **Answer-a**

The climate near the equator is warm year-round and supports many species, so the biodiversity is rich. As one moves further from the equator, the presence of seasons causes more temperate regions to have less biodiversity because organisms must be adapted to multiple conditions.

Extreme regions with cold or dry conditions, such as the tundra and deserts, have the least biodiversity.

Areas at high elevations tend to have less biodiversity as the conditions are more difficult for many species to survive under.

In general, biodiversity increases as temperature increases. However, areas that experience extremes in either temperature, whether too hot or too cold, will have lower biodiversity.

Source- [Article](#)

### **Q.4) Consider the following pairs:**

#### **Wetland**

#### **State/UT**

- |                 |                   |
|-----------------|-------------------|
| 1. Wular lake   | Jammu and Kashmir |
| 2. Asan barrage | Assam             |
| 3. Lonar lake   | Telangana         |

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

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

#### **Answer-a**

Lonar lake is in Maharashtra, It is the only crater lake in the country formed by the meteorite impact.

Wular lake, the largest freshwater lake in India with extensive marshes of emergent and floating vegetation is in J and k

Asan Barrage is in Uttarakhand

Source- [Article](#)

**Q.5) Which of the following will help in strengthening South west monsoon?**

- 1.Intense heating of Tibetan plateau during summer months.
- 2.Positive Indian Ocean dipole

**Select the correct answer using the code given below.**

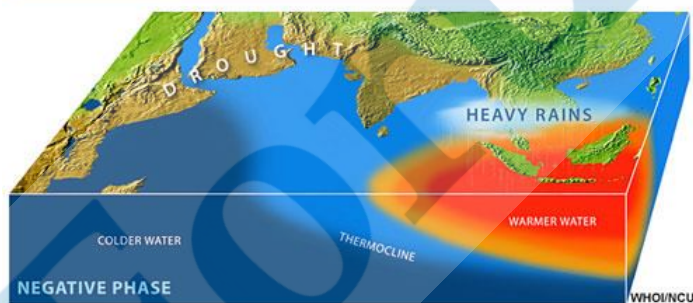
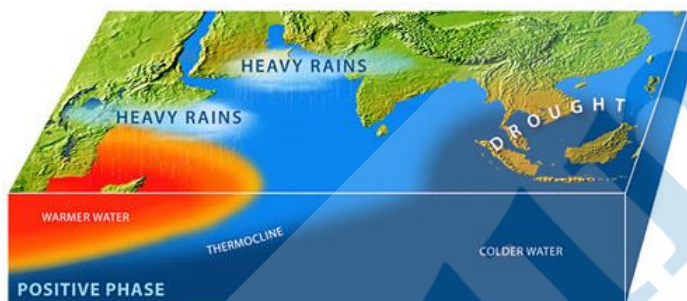
- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

**Answer-c**

Warming of Tibetan plateau during summer months **heats the air above, which then rises and creates an area of low pressure**. That belt of low pressure then attracts the moisture from the oceans, thus initiating the monsoon.

The Indian Ocean Dipole (IOD) is defined by the difference in sea surface temperature between two areas (or poles, hence a dipole) – a western pole in the Arabian Sea (western Indian Ocean) and an eastern pole in the eastern Indian Ocean south of Indonesia.

During the positive phase of Indian ocean dipole(IOD), sea surface temperatures are warmer in the western Indian Ocean (which gives a boost to monsoon winds) as compared to the eastern Indian Ocean—hence a dipole nature.



Source-[Article](#)

**Q.6) Which of the following would definitely be recorded as an increase in the current account?**

- a) An increase in real GDP
- b) Selling bonds domestically
- c) An increase in net exports
- d) None of the above

**Ans) c**

The current account is part of the balance of payments, which records international transactions. The current account includes foreign transactions that are not associated with a future financial obligation, such as imports and exports. Therefore, when net exports increase, the current account balance increases.

The current account is part of the balance of payments, which records international transactions, not domestic.

An increase in real GDP does not necessarily mean an increase in the current account, so this is not the best option for this question. If real GDP increases because domestic spending increased, then the current account would not change. If this option read “An increase in real GDP due to an increase in net exports,” then this option would be correct.

Source- [Article](#)

**Q.7) Consider the following Statements:**

1. A free-trade agreement (FTA) is one which eliminates tariffs, import quotas, and preferences on most goods and services traded between the two countries.
2. It is the first stage of economic integration of countries.

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

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

**Answer-a**

A Preferential trade agreement and not FTA is the first stage of economic integration.

A free-trade area is a trade bloc whose member countries have signed a free-trade agreement (FTA), which eliminates tariffs, import quotas, and preferences on most (if not all) goods and services traded between them.

Source- [Article](#)

**ENVIRONMENT**

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**Q.8) With reference to Wetlands, consider the following statements:**

1. A wetland may support both aquatic and terrestrial species.
2. wetlands are found on every continent except Antarctica.

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

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

**Answer: c**

**Both statements are correct.**

**Statement 1 is correct:** Wetlands may support both aquatic and terrestrial species. The prolonged presence of water creates conditions that favor the growth of specially adapted plants (hydrophytes) and promote the development of characteristic wetland (hydric) soils.

**Statement 2 is correct:** Wetlands are found from the tundra to the tropics and on every continent except Antarctica

**Source:** [Article](#)

**SCHEMES AND PROGRAMS**

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**Q.9)** With reference to **Nal Se Jal Yojana**, consider the following statements:

1. It is a separate scheme and has no link with Jal Jivan Mission.
2. The water committees comprising villagers will decide what they will pay for the water they consume.

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

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

**Answer: B**

**Statement 1 is incorrect:** Nal Se Jal Yojana is a component of the government's Jal Jivan Mission.

**Statement 2 is correct:** The scheme is based on a unique model where paani samitis (water committee) comprising villagers will decide what they will pay for the water they consume. The tariff they fix will not be the same for everyone in the village. Those who have large households will pay more, while poor households or households where there is no earning member, will be exempted.

Source: ['Nal Se Jal' Yojana](#)

**Q.10)** With reference to **cartelisation**, consider the following statements:

1. Cartelisation undermines overall economic efficiency and innovations.
2. Competition Commission of India is responsible for restricting cartelisation.

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

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

**Answer: c**

**Both statements are correct.**

Competition Commission of India is responsible for restricting cartelisation. According to the Competition Commission of India, a "Cartel includes an association of producers, sellers, distributors, traders or service providers who, by agreement amongst themselves, limit, control or attempt to control the production, distribution, sale or price of, or, trade in goods or provision of services".

The International Competition Network defines a cartel as "an agreement between competitors to restrict competition".

Cartel raises the price above the competitive level and reduces output. Further, it undermines the overall economic efficiency and innovations.

Source: [PIB](#)



**PRELIMS**

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**Q.1) With reference to the quantum computers, consider the following statements:**

1. They can be used by a pharmaceutical company which wants to simulate molecules to better understand drug interactions.
2. They can be employed by an investment company which wants to balance the risk of their investment portfolios.
3. Supercomputers don't have the working memory to hold the myriad combinations of above kind of real world problems.

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

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

**Answer-d**

Quantum computers harnesses the phenomena of quantum mechanics to deliver a huge leap forward in computation to solve certain problems. Until now, we've relied on supercomputers to solve most problems.

These are very large classical computers, often with thousands of classical CPU and GPU cores. However, supercomputers aren't very good at solving certain types of problems, which seem easy at first glance. This is why we need quantum computers.

Supercomputers have to analyze each combination one after another, which can take a long time. Thus they are less suitable for these kind of problems than quantum computers.

Source- [Article](#)

**Q.2) Which of the following is not a financial inclusion scheme/initiative?**

- a) Pradhan Mantri Mudra Yojana (PMMY)
- b) Establishment of Payment banks
- c) Issuing Kisan credit cards
- d) AMRUT scheme

**Answer-d**

All the schemes other than AMRUT have financial inclusion as one of its goals.

About AMRUT scheme [here](#).

About PM MUDRA yojana, [here](#)

Source- [Article](#)

## 10 PM Compilation for the Month of February First Week, 2022

**Q.3) With reference to Zero based budgeting, consider the following statements:**

- 1.All budgeting begins from a zero base every year.
- 2.There are no pre-committed expenses.

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

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

**Answer-c**

As the name suggests, zero-based Budget refers to planning and preparing the Budget from scratch or 'zero base'. It is different from a traditional Budget that is based on previous Budgets. The process of zero-based budgeting involves review and justification of each and every ministry's expenditure in order to receive funding at the beginning of each financial year. In zero-based Budget, no balances are carried forward, or there are no pre-committed expenses. Simply put, it is a procedure for preparing a Budget with zero prior bases.

Under zero-based Budget, all budgeting begins from a 'zero base' every year; that is, expenses must be justified afresh each year, no matter what was spent in the year before.

Source- [Article](#)

**Q.4) Renminbi is the official currency of the People's Republic of China, suppose the Chinese Renminbi appreciated between Jan and Feb 2022.**

**What would this mean for tourists heading to China to watch the Winter Olympics in Feb 2022?**

- a) Chinese goods would be relatively cheaper to tourists
- b) It would have taken more of their currency to buy the Renminbi
- c) The exchange rate of other currencies relative to the Renminbi would have increased
- d) Price level in China would have increased

**Answer- b**

If the Renminbi appreciates, then Chinese goods will be relatively more expensive to tourists. An appreciation of the Renminbi means that it takes more of another currency to obtain a Renminbi. That means that it will require more of other currencies, not less, to buy Chinese goods and services.

When a currency has been appreciated, it has increased in value relative to other currencies. That means the exchange rates of other currencies have decreased while the exchange rate of the Renminbi has increased.

The statement refers to inflation. If the price level has increased, then goods and services within China will become more expensive. It does not mean that its currency has increased in value(appreciation).

Source- [Article](#)

**Q.5) With reference to the Graphene, consider the following statements:**

- 1.It is impermeable to gases or liquids.
- 2.It is a non-conductor of electricity.
- 3.It is one of the thinnest and strongest materials known.

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

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

**Answer-d**

Graphene is made of a single layers of carbon atoms arranged in a honeycomb lattice. Graphene is stronger and stiffer than diamond, yet can be stretched by a quarter of its length, like rubber. Its surface area is the largest known for its weight.

Despite graphene's thinness it is impermeable to gases or liquids. It conducts heat and electricity better than copper, and can be made into transistors which are faster than those made from silicon. It makes possible experiments with high-speed quantum particles.

Source- [Article](#)

**Q.6) Which of the following countries share the biggest land border with India?**

- a) (a)Bangladesh
- b) (b)Nepal
- c) (c)China
- d) (d)Pakistan

Answer-a

The length of our land borders with neighbouring countries is as under:

Name of country	Border length(km)
Bangladesh	4096
China	3488
Nepal	1751
Pakistan	3433

**Q.7) With reference to Reservation in India, consider the following statements**

1. Article 15 and 16 of the Constitution empower the State to make special provisions in education and jobs respectively for the socially and educationally backward section of society and for the economically weaker section.
2. The provisions under article 15 and 16 are binding on the government
3. Supreme Court observed that the Right to Reservation is not a fundamental Right

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

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

**Answer-c**

Various **provisions in Article 15 and 16 of the Constitution** empower the State to make special provisions in **education and jobs** respectively for the **socially and educationally backward section of society** and for the **economically weaker section**.

Although these provisions are mentioned in **Part III (fundamental rights)** of the Constitution, **their nature is like directives to the state i.e.**, they are not binding on the state.

Supreme court of India had in 2020 observed that reservation of seats provided to certain communities is not a fundamental right.

A writ petition was filed under article 32 regarding non- implementation of reservation of medical seats for Other backward classes (OBC) candidates by the state of Tamil Nadu to the All India quota. The Supreme court bench held that there is no fundamental right to reservation. Hence, a petition filed under article 32 is not maintainable and directed petitioners to file the petition in the High court.

Source- [Article](#)

**GEOGRAPHY**

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**Q.8) With reference to Marine Heat Waves (MHWs), consider the following statements:**

1. They are caused by an increase in the heat content of oceans, especially in the upper layers.
2. Over the years, the Bay of Bengal has witnessed more MHWs as compared to Western Indian Ocean.

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

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

**Answer:** a

- **Statement 1 is correct:** Marine heat waves are caused by an increase in the heat content of oceans, especially in the upper layers. Worldwide, they are one of the major results of human-induced global warming.
- **Statement 2 is incorrect:** The number of MHWs in the west Indian ocean increased by around 1.5 events per decade between 1982 and 2018. The occurrences went up by around 0.5 events per decade in north Bay of Bengal in the same period.

**Source:** [Article](#)

**SCIENCE AND TECHNOLOGY**

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**Q.9)** With reference to Quantum Communication, consider the following statements:

1. Quantum communication is considered 'Future-proof' since no future advancements in computational power can break quantum-cryptosystems.
2. The US had successfully launched the world's first quantum satellite.
3. The data encryption in quantum communication relies on mathematics.

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

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

**Answer: A**

**Statement 1 is correct:** Since Quantum Communication uses Quantum Key Distribution (QKD), it is considered as 'Future-proof'. This denotes no future advancements in computational power can break quantum-cryptosystems.

**Statement 2 is incorrect:** China had successfully launched the world's first quantum satellite in August, 2016, dubbed as Quantum Experiments at Space Scaler (QUESS) satellite. It was nicknamed as Micius after a 5th century BC Chinese philosopher and scientist.

**Statement 3 is incorrect:** Typical encryption relies on traditional mathematics. But, the Quantum Communication uses physics to encrypt data. Quantum Key Distribution (QKD) is a secure communication technique that uses quantum properties of photons, the elementary particles of light, to encrypt secret keys that can be shared by two parties to protect their communications.

Source: [ISRO demonstrates hack-proof quantum communication](#)

**ECONOMY**

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**Q.10)** With reference to the recent budget announcement for coal gasification, consider the following statements:

1. Coal gasification produces more carbon dioxide than a conventional coal-powered thermal power plant.
2. Coal gasification also produces hydrogen which can be used for various purposes such as making ammonia, powering a hydrogen 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

**Answer: c**

**Both statements are correct.**

Coal gasification is a process in which coal is partially oxidised with air, oxygen, steam or carbon dioxide to form a fuel gas. The hydrogen obtained from coal gasification can be used for various purposes such as making ammonia, powering a hydrogen economy.

Concerns with Coal Gasification:

- Coal gasification actually produces more carbon dioxide than a conventional coal-powered thermal power plant. According to CSE estimates, one unit of electricity generated by burning gasified coal generates 2.5 times more carbon dioxide than what would result when burning the coal directly.
- The syngas process converts a relatively high-quality energy source (coal) to a lower quality state (gas) and consumes a lot of energy in doing so. Thus, the efficiency of conversion is also low.

Source: [Down To Earth](#)

**Q.1)** With reference to the Waves, consider the following statements:

1. Waves transfer energy and the size of a wave depends on the amount of energy that it carries.
2. Waves produce erosional formations like cliffs, wave cut platforms, sea arches.
3. Breakwaters and sea walls are structures that increase the intensity of waves.

**Which of the statements given above are correct?**

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

**Answer-a**

Waves are caused by wind on the surface of the water that creates friction between the air and the water. Other waves are caused by abrupt disruptions in the ocean or the movement of tides.

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ocean waves do not actually cause the water to move but are instead the movement of energy through the water with very little movement of the actual water. Waves transfer energy and the size of a wave and the distance it travels depends on the amount of energy that it carries..

The energy of waves produces erosional formations like cliffs, wave cut platforms, sea arches, and sea stacks.

When waves reach the shore, deposits like beaches, spits, and barrier islands form in certain areas.

Groynes, jetties, breakwaters, and sea walls are structures humans build to protect the shore from the erosion of breaking waves.

Source- [Article](#)

### **Q.2) With reference to the Lok Adalat, consider the following statements:**

1. There is no court fee payable when a matter is filed in a Lok Adalat.
2. The award (decision) made by the Lok Adalats is final and binding on all parties and no appeal against such an award lies before any court of law.
3. If the parties are not satisfied with the award of the Lok Adalat they are free to initiate litigation by approaching the court of appropriate jurisdiction.

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

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

### **Answer-d**

NALSA along with other Legal Services Institutions conducts Lok Adalats. Lok Adalat is one of the alternative dispute redressal mechanisms, it is a forum where disputes/cases pending in the court of law or at pre-litigation stage are settled/ compromised amicably. Lok Adalats have been given statutory status under the Legal Services Authorities Act, 1987. Under the said Act, the award (decision) made by the Lok Adalats is deemed to be a decree of a civil court and is final and binding on all parties and no appeal against such an award lies before any court of law.

There is no court fee payable when a matter is filed in a Lok Adalat. If a matter pending in the court of law is referred to the Lok Adalat and is settled subsequently, the court fee originally paid in the court on the complaints/petition is also refunded back to the parties.

If the parties are not satisfied with the award of the Lok Adalat though there is no provision for an appeal against such an award, but they are free to initiate litigation by approaching the court of appropriate jurisdiction by filing a case by following the required procedure, in exercise of their right to litigate.

Source- [Article](#)



**Q.3) Which of the following scientific questions would be most helpful in determining if the Golden langur is a keystone species in the community in which it lives?**

- a) Is total species diversity lower in areas where Golden langur have been removed compared to areas where golden langurs are present?
- b) Are Golden langurs more abundant than other animals in the communities they inhabit?
- c) If all of the Golden langurs in a certain community are removed, does the total number of remaining organisms in the community decrease?
- d) All of the above

**Answer-a**

keystone species help maintain species diversity in their ecosystems, so one can expect species diversity to be lower in areas where a keystone species has been removed. So, investigating whether species diversity is lower in areas where Golden langurs have been removed could help determine whether they are a keystone species.

Keystone species play a central role in maintaining species diversity in their communities, but they are not necessarily more abundant than other species. Therefore, Statement b is wrong.

Keystone species play a central role in maintaining species diversity, not organism number, in their communities. So, statement c is wrong.

Source- [Article](#)

**Q.4) With reference to Freedom of religion in India, consider the following statements:**

1. Article 25 of the Constitution of India is available to both citizens as well as citizens of any foreigners currently in India.

2. The rights stated under Article 25 are subject to public order, morality, and health and also to other provisions which are related to Fundamental rights.

Which of the statements given above is/are correct?

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

**Answer-C**

**Article 25** of the Constitution of India declares that everyone is equally entitled to the freedom of conscience and the right to freely profess, practice and propagate any religion. These rights are available to all, citizens of India as well as, citizens of any foreign nation currently in India.

The freedom to manage religious affairs are stated under **Article 26** of the Constitution of India which declares every person's rights to religious denominations, in other words, Article 26 protects the collective freedom of religion.

The rights stated under Article 25 and 26 are both subject to public order, morality, health and other provisions related to Fundamental rights.

Source- [Article](#)

**Q.5) What is/are the consequence/consequences of high Out Of Pocket Expenditure on health?**

1. It can lead to increased level of poverty
2. It can reduce the life expectancy of the population
3. It is directly proportional to Public health expenditure.

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

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

**Answer-c**

Health of a nation depends critically on its citizens having access to an equitable, affordable and accountable healthcare system. The Out of Pocket Expenditure (OOPE) as a share of total health expenditure of households drops precipitously when public health expenditure increases.

OOPE for health increases the risk of vulnerable groups slipping into poverty because of catastrophic health expenditure. The life expectancy in a country correlates positively with per capita public health expenditure.

Source- [Article](#)

**Q.6) With reference to China's Belt and Road Initiative (BRI), Which of the following statement(s) describe India's objections regarding the project?**

1. It has the objection that the corridor infringes on its sovereignty.
2. Apprehensions about lack of transparency.
3. It has the risk of creating financial instability in the region.

**Select the correct answer using the code given below.**

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

**Answer-d**

**China Pakistan economic corridor(CPEC)** projects constitute the bulk of BRI-related activities in Pakistan. China and Pakistan are jointly building the China-Pakistan Economic Corridor, which passes through Pakistan-occupied Kashmir. The corridor connects China's landlocked western province of Xinjiang to Gwadar port in south Pakistan. India feels that the corridor infringes on its sovereignty because it passes through Gilgit-Baltistan in Pakistan-occupied Kashmir (PoK).

India has also flagged apprehensions about lack of transparency and financial viability of mega infrastructure projects envisaged under BRI, along with resultant risks of financial instability in the region.

Source- [Article](#)

**Q.7) Which of the following statements describes the impact of climate change on the balance of an ecosystem in a better manner?**

- a) Agricultural expansion eliminating forest and forcing animals that lived there to move into new areas.
- b) Certain alignments of the sun and the moon result in extra-large tidal ranges that expose some aquatic animals to air.
- c) Consistent, milder-than-average winters allowing more insect eggs to survive which is increasing the frequency of severe insect infestations of trees.
- d) All of the above

**Answer-c**

Statement a is wrong, this example describes the effects of land-use change on woodland and meadow habitats. The example does not describe the effects of climate change, which impacts the balance of an ecosystem by shifting typical weather patterns.

Statement b is also wrong. This example describes a regularly occurring pattern in nature, so the affected ecosystems are likely adapted to these fluctuations.

Climate change involves long-term changes to weather patterns that can disrupt the balance of existing ecosystems. Statement c does illustrate an effect of climate change, describing a long-term change in winter weather that is affecting insect and tree populations.

Source- [Article](#)

## ENVIRONMENT

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**Q8. With reference to Ramsar sites and wetlands, consider the following statements:**

1. Indian government's definition of wetland does not include river channels & paddy fields.
2. Every Ramsar Site is a notified protected area under the Wildlife (Protection) Act, 1972.

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

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

**Answer: a**

- **Statement 1 is correct:** The Indian government's definition of wetland excludes river channels, paddy fields and other areas where commercial activity takes place. The Wetlands (Conservation and Management) Rules, 2017 notified by the Union Ministry of Environment, Forest and Climate Change define wetlands as "area of marsh, fen, peatland or water; whether natural or artificial, permanent or temporary, with water that is static or flowing, fresh, brackish or salt, including areas of marine water the depth of which at low tide does not exceed six meters, but does not include river channels, paddy fields, human-made water bodies/ tanks specifically constructed for drinking water purposes and structures specifically constructed for aquaculture, salt production, recreation and irrigation purposes."
- **Statement 2 is incorrect:** Not every Ramsar Site is a notified protected area under the Wildlife (Protection) Act, 1972.

Source: [Article](#)

**ECONOMY**

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**Q.9)** With reference to the recent announcement of digital rupee, which of the following benefit/s will occur by launching digital rupee?

1. Prevent counterfeiting of currency
2. Lower the cost for financial transactions
3. Recognize the right to privacy

**Select the correct answer from the code given below.**

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

**Answer-B**

**Statement 1 is correct:** The Digital rupee will prevent counterfeiting of currency and a boost to the war on black money and corruption.

**Statement 2 is correct:** The Digital Rupee will accelerate financial inclusion, lower costs for financial transactions, especially in the case of cross-border transactions.

**Statement 3 is incorrect:** The digital currency must collect certain basic information of an individual so that the person can prove that he's the holder of that digital currency. This basic information can be sensitive to issues such as the person's identity, fingerprints etc. Hence the digital currency might violate right to privacy.

Further, CBDCs will leave a digital trail even with the phone turned off. For instance, trails such as paying for food, fare and lodging.

Source:

**ENVIRONMENT**

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**Q.10) Bakhira Wildlife Sanctuary is located in which of the following states?**

- a) Jharkhand
- b) Uttar Pradesh
- c) Bihar
- d) West Bengal

**Answer: b**

- Bakhira Wildlife Sanctuary, located in the Sant Kabir Nagar district of Uttar Pradesh, provides a safe and favorable winter habitat for a large number of Central Asian bird species.

**Source:** [Article](#)