

ForumIAS

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Prelims Marathon

11th to 17th July, 2022

*HISTORY
ECONOMICS
POLITY
SCIENCE AND TECHNOLOGY
GEOGRAPHY AND ENVIRONMENT*

FORUMIAS



Schemes/ Programmes/ Institutions

Q.1) Consider the following statements about Draft National Air Sports Policy (NASP):

1. It aims to make India one of the top air sports nations by 2040.
2. The policy proposes to set up Air Sports Federation of India (ASFI) under the Ministry of Youth Affairs and Sports.

Which of the above given statement is/are correct?

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

ANS: D

Explanation: Purpose of the Draft National Air Sports Policy (NASP):

It aims to make India one of the top air sports nations by 2030 by providing a safe, affordable, accessible, enjoyable and sustainable air sports ecosystem in India.

Its objectives include:

- (a) Promote an air sports culture in the country;
- (b) Adopt international best practices in air sports;
- (c) Develop India as a preferred global hub for air sports;
- (d) Develop effective governance structure;
- (e) Enhance participation of Indian sportspersons in global air sports events;
- (f) Promote design, development and manufacturing of air sports equipment in India.

The policy will cover activities like aerobatics, aeromodelling, amateur-built and experimental aircraft, ballooning, drones, etc.

Key features of the Policy

- The policy proposes a two-tier governance structure for air sports in the country which will include an apex governing body called the Air Sports Federation of India (ASFI) and associations for each air sport.
- ASFI will be an autonomous body under the Ministry of Civil Aviation.
- It will represent India at the Fédération Aéronautique Internationale (FAI) and at other events.
- It will provide governance over various aspects of air sports like regulation, certification, competitions, awards and penalties.
- FAI is headquartered in Lausanne, Switzerland and is the world governing body for air sports.

Source: EPIC January 2022

Q.2) GRSE, BDL, MIDHANI are acronyms of:

- a) Defence Public Sector Undertaking
- b) Chemical used for making rockets
- c) Ammunition used in Tanks
- d) Communication satellites

ANS: A

Explanation:

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There are 8 Public Sector Undertakings (PSUs) under the Department of Defense Production and Supplies.

- Hindustan Aeronautics Ltd. (HAL)
- Bharat Electronics Ltd. (BEL)
- Bharat Earth Garden Reach Shipbuilders and Engineers Ltd. (GRSE)
- Goa Shipyard Ltd. (GSL)
- Bharat Dynamics Ltd. (BDL)
- Mishra Dhatu Nigam Ltd. (MIDHANI)

These undertakings, besides meeting the Movers Ltd. (BEML) Mazagon Dock Ltd. (MDL) Requirements of the defense sector, also cater to the needs of the civil sector.

Source: ForumIAS

Q.3) Which among the following is the latest nation to join the New Development Bank (NDB)?

- a) Egypt
- b) Bangladesh
- c) UAE
- d) Uruguay

ANS: A

Explanation:

- Egypt is the latest nation to join the NDB. Bangladesh, UAE and Uruguay had joined in September 2021.
- NDB is a multilateral development bank jointly founded by the BRICS countries at the 6th BRICS Summit in Fortaleza, Brazil in 2014. It aims to mobilise resources for infrastructure and sustainable development projects in emerging economies in areas such as transport, water and sanitation, clean energy, digital infrastructure, social infrastructure and urban development.
- The Bank got observer status in the UN General Assembly (UNGA) in 2018. The present members include Brazil, Russia, India, China, South Africa, Bangladesh, United Arab Emirates (UAE) Uruguay and Egypt.

Source: EPIC January 2022

Q.4) Mahakali Treaty is an agreement between which of the following countries?

- a) India and Bhutan
- b) India and Nepal
- c) India and Bangladesh
- d) India, Nepal and Bangladesh

ANS: B

Explanation: Mahakali Treaty

- It is an agreement between the Governments of India and Nepal regarding the integrated development of the Mahakali River.
- The treaty was signed in 1996. The treaty recognizes the Mahakali River as a boundary river between the two countries. The Mahakali River, also called Sharda and Kali River originates at Kalapani in the Himalayas in the Pithoragarh district in Uttarakhand.
- The river flows along Nepal's western border with India. It joins Ghaghara (Karnali/Manchu) River, a tributary of the Ganga.

Source: EPIC January 2022

Q.5) Which of the following is/are not a member of Collective Security Treaty Organization (CSTO)?

1. Armenia
2. Belarus
3. Kazakhstan
4. Uzbekistan
5. Tajikistan

Select the correct answer using the codes given below:

- a) 3 only
- b) 2 and 5 only
- c) 4 only
- d) 1, 3 and 4 only

ANS: C

Explanation: Collective Security Treaty Organization (CSTO):

- It is an intergovernmental military alliance in Eurasia that consists of select post-Soviet Union States.
- It originated from the conclusion of the Collective Security Treaty, which was signed in Tashkent (Uzbekistan) on May 15, 1992 by the heads of Armenia, Kazakhstan, Kyrgyzstan, Russia, Tajikistan and Uzbekistan.
- The treaty entered into force on April 20, 1994. As of today it has 6 member States: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Russia, and Tajikistan.
- The organisation is based on the principle of collective security or the idea of 'one for all and all for one' aggression against any one state in the organisation is considered to be an aggression against all other states. This is also the principle on which NATO, the UN and earlier the League of Nations were founded.

Source: EPIC January 2022

Q.6) Consider the following statements about Africa50:

1. Africa50 has 50 shareholders comprising 28 African countries.
2. Power Grid Corporation of India Limited (POWERGRID) has signed a Joint Development Agreement with Africa50 to develop the Kenya Transmission Project.

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

ANS: B

Explanation: Africa50:

- Africa50 is an infrastructure investment platform that contributes to Africa's economic growth by developing and investing in infrastructure projects and mobilizing public and private sector capital.
- Currently, Africa50 has 31 shareholders comprising 28 African countries, the African Development Bank, the Central Bank of West African States (BCEAO), and Bank Al-Maghrib.

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- Power Grid Corporation of India Limited (POWERGRID) has signed a Joint Development Agreement with Africa50 to develop the Kenya Transmission Project. The Project aims to develop power transmission lines in Kenya under a PPP framework.

Source: EPIC January 2022

Q.7) Consider the following statements about Asian Clearing Union (ACU):

1. Asian Clearing Union (ACU) was established in 1974 at the initiative of the United Nations Economic and Social Commission for Asia and Pacific (ESCAP).
2. ACU is headquartered in Kathmandu, Nepal.

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

ANS: A

Explanation: Asian Clearing Union (ACU)

Asian Clearing Union (ACU) was established in 1974 at the initiative of the United Nations Economic and Social Commission for Asia and Pacific (ESCAP). Its objective is to facilitate payments among member countries that helps in economizing on the use of foreign exchange reserves, reducing transfer costs and promoting trade among the participating countries. Its members include the Central Banks and the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan and Sri Lanka. ACU is headquartered in Tehran, Iran.

India has recently confirmed a \$400 million currency swap with Sri Lanka while deferring another \$500 million due for settlement to the Asian Clearing Union (ACU).

Source: EPIC January 2022

Q.8) Consider the following statements about International Cooperative Alliance (ICA):

1. International Cooperative Alliance (ICA) was founded in 1895.
2. Later it became a part of UN.

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

ANS: A

Explanation: International Cooperative Alliance (ICA)

International Cooperative Alliance (ICA) was founded in 1895. It is an independent, non-governmental association that unites, represents and serves the co-operatives worldwide. ICA is not a United Nations Organization. However, the ICA enjoys General Consultative Status with the United Nations Economic and Social Council (UN-ECOSOC). ICA has 4 regional offices managing the regions: Africa, Americas, Asia-Pacific and Europe. It is headquartered in Brussels, Belgium. International Co-Operative Alliance Asia and Pacific (ICAAP) and National Cooperative Development Corporation (NCDC) have released a policy recommendation handbook on SAHAKAR PRAGYA Good Practices for Cooperatives. The Handbook is a compendium of guidelines, resources, methodologies, key learning, case studies of the best performing cooperatives in India and abroad and the outcome and impact.

Source: EPIC January 2022

Q.9) Consider the following statements about National Technical Textiles Mission:

1. The mission aims to improve the penetration level of technical textiles in the country.
2. Its implementation period is from FY20-21 to FY23-24.

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

ANS: C

Explanation: National Technical Textiles Mission

The Mission aims to position India as a global leader in Technical Textiles and improve the penetration level of technical textiles in the country. Its implementation period is from FY20-21 to FY23-24. India shares nearly 6% of the world market size of USD 250 billion. The penetration level of technical textiles is low in India at 5-10%, against 30-70% in advanced countries.

Under the project, the Ministry of Textiles has cleared 20 strategic research projects in the areas of Specialty fibres and Geotextiles.

Source: EPIC January 2022

Q.10) India's First Open Rock Museum has been inaugurated at which of the following city?

- a) New Delhi
- b) Bhopal
- c) Hyderabad
- d) Guwahati

ANS: C

Explanation: India's First Open Rock Museum

India's First Open Rock Museum has been inaugurated in the campus of the CSIR-National Geophysical Research Institute (NGRI) in Hyderabad. The Museum has been set up with an aim to educate and enlighten the masses about several lesser-known facts about rocks. The museum displays around 35 different types of rocks from different parts of India with ages ranging from 3.3 Billion years to around 55 Million years of the Earth's history.

Source: EPIC January 2022

Science and Technology

Q.1) Who heads the Defence acquisition council?

- a) Defence Minister
- b) Defence Secretary
- c) Chief of the Integrated Defence Staff
- d) Director General (Acquisition)

ANS: A

Explanation: The Defence Acquisition Council is the highest decision-making body in the Defence Ministry.

- It decides on new policies and capital acquisitions for the three services (Army, Navy, and Air Force) and the Indian Coast Guard.
- The Council is headed by the Defence Minister.

Source: ForumIAS

Q.2) INS Vikramaditya is the name of which one of the following?

- a) an aircraft carrier
- b) a nuclear submarine
- c) a memorial for the sailors
- d) a naval hospital

ANS: A

Explanation: The INS Vikramaditya, the Indian Navy's only in-service aircraft carrier, was commissioned into service in 2013.

- It is a modified Kiev-class aircraft carrier.
- Originally built as Baku and commissioned in 1987, the carrier served with the Soviet Navy and later with the Russian Navy (as Admiral Gorshkov) before being decommissioned in 1996.
- The carrier was purchased by India in 2004.

Source: ForumIAS

Q.3) Cheetah and Chetak are the names of?

- a) Fighter Aircraft
- b) Helicopter
- c) Armoured Vehicles
- d) Infantry regiments

ANS: B

Explanation: The Cheetah helicopters:

- First inducted in 1976.
- HAL has been manufacturing these through technology transfer agreements with foreign companies.
- Powered by Artouste-III B turboshaft engine.
- Suitable for commuting, observation, surveillance, logistics support, rescue operations, and high altitude missions.

The Chetak Helicopter:

- Alouette III helicopters.
- HAL, Helicopter Division started manufacturing of helicopters in 1962, by entering an agreement with M/s SUD-AVIATION (Presently M/s AIRBUS (Former EUROCOPTER), France.
- The first Chetak (Alouette III) in 'Fly Away' condition delivered in 1965.
- A 2-ton class helicopter.
- The seven-seater helicopter is a versatile, multi-role, multi-purpose, and spacious.
- Powered by Artouste - III B turboshaft engine.

Source: ForumIAS

Q.4) Which one among the following is successful tested on Germany recent as world's first green helicopter which is environment friendly and emission free?

- a) Volocopter
- b) Sikorsky
- c) Eurocopter
- d) Bell

ANS: A

Explanation: Volocopter GmbH (formerly called E-Volo GmbH) is a German aircraft manufacturer based in Bruchsal (near Karlsruhe) and founded by Alexander Zosel and Stephan Wolf.

- The company specializes in the design of electric multirotor helicopters in the form of personal air vehicles, designed for air taxi use.
- The CEO is Florian Reuter and chairman Stefan Klocke.

Source: ForumIAS

Q.5) Consider the following statements about IDEX Framework:

1. Innovations for Defence Excellence (iDEX) was launched by the Government of India in 2018.
2. iDEX will be funded and managed by Defence Innovation Organisation (DIO).

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

ANS: C

Explanation: About IDEX Framework:

- Innovations for Defence Excellence (iDEX) was launched by the Government of India in 2018.
- Aim: It aims to create an ecosystem to promote innovation and technology development in Defence and Aerospace. For that, it will attract industries including MSMEs, start-ups, individual innovators, R&D institutes & academia.
- It will also provide grants/funding and other support to them to carry out R&D. However, R&D should have a good potential for future adoption for Indian defence and aerospace needs.
- Objectives of IDEX:

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- Facilitate rapid development of new, indigenized, and innovative technologies for the Indian defence and aerospace sector in shorter timelines.
- Create a culture of engagement with innovative startups, to encourage co-creation for defence and aerospace sectors.
- Empower a culture of technology co-creation and co-innovation within the defence and aerospace sectors.
- Nodal Body: iDEX will be funded and managed by Defence Innovation Organisation (DIO).

Source: ForumIAS

Q.6) Consider the following statements about INS Sandhayak:

1. It has been recently commissioned as the lead ship of the Sandhayak class of survey ships.
2. The ship conducted shallow coastal and deep-sea hydrographic surveys.

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

ANS: B

Explanation: About INS Sandhayak:

- INS Sandhayak was the lead ship of the Sandhayak class of survey ships.
- The ship operated as a hydrographic survey ship in the Indian Navy, under the Eastern Naval Command.
- Purpose: The ship conducted shallow coastal and deep-sea hydrographic surveys. The ship also collected oceanographic and geophysical data.
- In addition to conducting surveys, it also assisted as military transport and casualty-carrying vessels in times of war and natural disasters.
- Developed by:
- The ship was conceptualised by the then Chief Hydrographer to the Government of India, Rear Adm FL Fraser.
- The ship was developed by Garden Reach Ship Builders Limited (GRSE), Kolkata.
- The ship was then commissioned into the Indian Navy in 1981.
- Operations: The ship has been an active participant in many significant operations such as
- Operation Pawan (assisting the Indian Peace Keeping Force in Sri Lanka in 1987) and
- Operation Rainbow (rendering humanitarian assistance in Sri Lanka post Tsunami of 2004).
- The ship also participated in the maiden joint INDO-US HADR (humanitarian assistance and disaster relief) exercise 'Tiger-Triumph' in 2019.

Source: ForumIAS

Q.7) With respect to Positive Indigenisation List, consider the following statements:

1. Positive indigenisation list essentially means that the defence forces will only procure items from domestic manufacturers.
2. The manufacturers could be only a defense Public Sector Undertakings (DPSUs).

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

ANS: A

Explanation: What does Positive Indigenisation List mean?

- Positive indigenisation list essentially means that the Armed Forces—Army, Navy, and Air Force—will only procure all of these 209 items from domestic manufacturers.
- The manufacturers could be private sector players or defense Public Sector Undertakings(DPSUs).

Why was the Positive Indigenisation List announced?

- India has been one of the largest importers of weapons in the world for over a decade.
- As per Stockholm International Peace Research Institute, India was the second-largest importer between 2014 and 2019. It imported weapons worth US\$ 16.75 billion during this period.
- Hence, the government wants to reduce the dependence on imported items in defense.
- Further, the list encourages Indian Defence Industry to step up and manufacture the items mentioned in the Negative List for the needs of the forces.
- Moreover, the list is also in line with the government's target to reach a turnover of USD 25 billion by 2025 through indigenously manufactured defence products

Source: ForumIAS

Q.8) Consider the following statements about Israel's "Iron Dome":

1. Iron Dome is a short-range, ground-to-air, air defence system.
2. It will counter aircraft, helicopters and unmanned aerial vehicles fired from distances of up to 70 kilometres.

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

ANS: C

Explanation: Israel's 'Iron Dome' System has been successful in intercepting the continuous barrage of rockets targeting Israel.

About Iron Dome:

- Iron Dome is a short-range, ground-to-air, air defence system. Israeli manufacturer Rafael Advanced Defense Systems developed it with support from the United States.
- Purpose: It is used for countering rockets, artillery & mortars (C-RAM). It will also counter aircraft, helicopters and unmanned aerial vehicles fired from distances of up to 70 kilometres.

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- How does Iron Dome work? The Iron Dome has three main systems. These systems will work together to provide a shield over the area where it is deployed, handling multiple threats:
- Firstly, it has detection and tracking radar. It tracks any incoming threat into Israel
- Secondly, it has a battle management and weapon control system (BMC). It predicts the incoming rocket's trajectory
- Lastly, the information picked by the system is then used to guide Tamir interceptor missiles. These missiles are fired vertically either from mobile units or a static launch site. This will detonate the incoming rocket in the air by producing explosions in the sky.

Other key Features of Iron Dome:

- The missile can be used in all weather conditions, including during the day and night.
- Israel claims the system has stopped thousands of enemy launches from hitting targets, with a success rate of more than 90%.

Source: ForumIAS

Q.9) Which of the following country as approved the sale of P-8I patrol aircraft to India?

- Israel
- Japan
- USA
- Russia

ANS: C

Explanation: About P-8I patrol aircraft:

- P-8I is a long-range, multi-mission maritime patrol aircraft. US-based manufacturer Boeing developed this aircraft.
- The aircraft is based on the Boeing 737 commercial aircraft and India is its first international customer.
- Features: The design of the aircraft is such, it protects the vast coastline and territorial waters of India. It can also conduct anti-submarine warfare (ASW), anti-surface warfare (AsuW), intelligence, maritime patrol and surveillance, and reconnaissance missions.
- Significance: As India has signed the Communications Compatibility and Security Agreement (COMCASA) foundational agreement with the US, the aircraft will come fitted with encrypted systems.

Source: ForumIAS

Q.10) Which of the following aircraft has been cleared to carry fifth-generation Python-5 air-to-air missile as part of its weapons package?

- Tejas
- Rafale
- Sukhoi
- Mirage

ANS: A

Explanation: Indigenously-developed Tejas Aircraft has been cleared to carry fifth-generation Python-5 air-to-air missile as part of its weapons package. This move would significantly enhance the combat prowess of the Tejas Aircraft.

About Python-5:

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- Python-5 is a fifth-generation air-to-air missile (AAM) manufactured by Israeli Rafael Advanced Defense Systems.
- The Python-5 Missile was first used in the 2006 Lebanon war. During the war, it destroyed two Iran made UAVs.

Key Features:

- Firstly, the missile can be launched from very short to beyond-visual ranges with greater kill probability and excellent resistance.
- Secondly, Python-5 is capable of “lock-on after launch” (LOAL). The missile also has a full-sphere/all-direction (including rearward) attack ability.
- Thirdly, the missile also features an advanced seeker with an electro-optical and imaging infrared homing seeker. This seeker scans the target area for hostile aircraft, then locks on for the terminal chase.

Source: ForumIAS

Economy

Q.1) National Housing bank is a fully owned subsidiary of which of the following?

- a) HDFC
- b) HSBC
- c) RBI
- d) HUDCO

ANS: C

Explanation: National Housing bank:

National Housing Bank is a statutory organization set up on July 9, 1988 under the National Housing Bank Act, 1987. NHB is wholly owned by Reserve Bank of India, which contributed the entire paid-up capital.

Role: NHB regulates the housing finance system of the country, extends refinance to different primary lenders and lends directly in respect of projects undertaken by public housing agencies for housing construction and development of housing related infrastructure.

Source: ForumIAS

Q.2.) Which of the following is not a regulatory institution in Indian financial system?

- a) RBI
- b) CIBIL
- c) SEBI
- d) IRDA

ANS: B

Explanation:

The full form of CIBIL is Credit Information Bureau (India) Limited. CIBIL was founded in August 2000 and is India's first credit information firm. The organization gathers and manages financial records of individuals as well as business organizations relating to loan and credit card payments & borrowings. CIBIL acquires this data with the assistance of its bankers and credit institutions.

CIBIL is RBI authorized and is also known as the Credit Bureau. It is covered under the 2005 Credit Information Companies Regulation Act. To find relevant information, it requires support from its associated partners, including bank members & credit institutions. Associate partners give it every month.

SEBI: The Securities and Exchange Board of India owned by the Government of India was established on 12th April 1992 under the Securities and Exchange Board of India Act, 1992 to protect the interests of the investors in securities along with promoting and regulating the securities market. Headquartered in Mumbai, the Securities and Exchange Board of India (SEBI) has four regional offices located in Ahmedabad, Chennai, Delhi and Kolkata. SEBI was initially formed in the year 1988 as a non-statutory body for the regulation of the securities market and later acquired statutory status on 30th January 1992.

IRDA: The Insurance Regulatory and Development Authority of India or the IRDAI is the apex body responsible for regulating and developing the insurance industry in India. It is an autonomous body. It was established by an act of Parliament known as the Insurance Regulatory and Development Authority Act, 1999. Hence, it is a statutory body.

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The IRDAI is headquartered in Hyderabad in Telangana. Prior to 2001, it was headquartered in New Delhi.

Source: ForumIAS

Q.3) Which of the following is not an asset held by Commercial Banks?

- a) Bills of Exchange
- b) Current Account Deposits
- c) Money Lent at short Notice
- d) Credit Balances with the Reserve Bank

ANS: B

Explanation:

- The key business of the banks is to accept different types of deposits from the public and then lend these funds to the borrowers.
- This is called Financial intermediation.
- In terms of the banks, the deposits represent the “liabilities” of the banks while loans advanced and investments made by banks represent their “assets”.
- The deposit itself is a liability owed by the bank to the depositor.
- Bank deposits refer to this liability rather than to the actual funds that have been deposited.

Source: ForumIAS

Q.4) At which of the following cities is the Head Office of Reserve Bank of India located?

- a) Mumbai
- b) New Delhi
- c) Kolkata
- d) Dehradun

ANS: A

Explanation:

- The Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934.
- The Central Office of the Reserve Bank was initially established in Kolkata but was permanently moved to Mumbai in 1937. The Central Office is where the Governor sits and where policies are formulated.
- Though originally privately owned, since nationalisation in 1949, the Reserve Bank is fully owned by the Government of India.

Source: ForumIAS

Q.5) “Scheduled bank” in India means a bank ____ ?

- a) Incorporated under the Companies Act, 1956
- b) Authorized to the Banking business
- c) Governed by the Banking Regulation Act, 1949
- d) Included in the Second schedule to the Reserve Bank of India Act 1934

ANS: D

Explanation: Scheduled banks are banks that are listed in the 2nd schedule of the Reserve Bank of India Act, 1934. The bank's paid-up capital and raised funds must be at least Rs5

lakh to qualify as a scheduled bank. Scheduled banks are liable for low-interest loans from the Reserve Bank of India and membership in clearinghouses.

Source: ForumIAS

Q.6) DICGC stands for which of the following?

- a) Deposit Industrial Credit Guarantee Corporation
- b) Development Insurance Credit Guarantee Corporation
- c) Development Industrial Credit Guarantee Corporation
- d) Deposit Insurance Credit Guarantee Corporation

ANS: D

Explanation: Deposit Insurance and Credit Guarantee Corporation (DICGC) is a wholly-owned subsidiary of the Reserve Bank of India (RBI). It provides deposit insurance that works as a protection cover for bank deposit holders when the bank fails to pay its depositors.

Source: ForumIAS

Q.7) When a deposit of money is received by the banker, the banker becomes which of the following?

- a) Creditor
- b) Debtor
- c) Receiver
- d) Customer

ANS: B

Explanation: A business or person that owes the money is called a debtor. The debtor is referred to as a borrower if the debt is in the form of a loan from a financial institution, and as an issuer if the debt is in the form of securities like bonds.

If a customer deposits money with a bank then the banker becomes a borrower.

Source: ForumIAS

Q.8) Which of the following is/are correct about non-scheduled banks in India?

1. A non-scheduled bank does not have to maintain CRR with the RBI.
2. Also it cannot lend money from RBI under LAF.
3. The banks named under second schedule of RBI Act 1934, are non-scheduled banks.

Select the correct answer using the cods given below:

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

ANS: A

Explanation:

Non-scheduled banks by definition are those which are not listed in the 2nd schedule of the RBI act, 1934.

They don't conform to all the criteria under clause 42, but dully follow specific guidelines as laid down by RBI.

Banks with a reserve capital of less than 5 lakh rupees qualify as non-scheduled banks.

Unlike scheduled banks, they are not entitled to borrow from the RBI for normal banking purposes, except, in an emergency or abnormal circumstances.

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Bangalore City Co-operative Bank Ltd. Bangalore, Baroda City Co-op. Bank Limited are a few examples.

Non- Scheduled Banks have to follow CRR conditions. These banks can have CRR fund with themselves as no compulsion has been made by the RBI to deposit it in the RBI.

Non- Scheduled Banks are also not eligible for having loans from the RBI for day to day activities but under the emergency conditions RBI can grant loan to them.

Source: ForumIAS

Q.9) "Repo Rate" refers to the rate at which

- a) RBI borrows short term money from the markets
- b) Banks keeps the money with RBI
- c) Bills are discounted by RBI
- d) Forex purchased by RBI

ANS: C

Explanation: Repo Rate:

Repo rate is the rate at which the central bank of a country (Reserve Bank of India in case of India) lends money to commercial banks in the event of any shortfall of funds. Repo rate is used by monetary authorities to control inflation.

In the event of inflation, central banks increase repo rate as this acts as a disincentive for banks to borrow from the central bank. This ultimately reduces the money supply in the economy and thus helps in arresting inflation.

The central bank takes the contrary position in the event of a fall in inflationary pressures. Repo and reverse repo rates form a part of the liquidity adjustment facility.

Source: ForumIAS

Q.10) Which of the following is not a function of a Bank?

- a) To accept deposits
- b) To waive loans
- c) To grant advances
- d) To supply input to farmers

ANS: D

Explanation: Bank:

- A bank is a lawful organisation that accepts deposits that can be withdrawn on demand. Banks are institutions that help the public in the management of their finances, public deposit their savings in banks with the assurance to withdraw money from the deposits whenever required.
- Banks accept deposits from the general public and from the business community as well and give two assurances to the depositors –
 - Safety of deposit
 - Withdrawal of deposit, whenever needed

Functions of Banks:

All banks have to perform two major primary functions namely:

- Accepting of deposits
- Granting of loans and advances

Like Primary Functions of Bank, the secondary functions are also classified into two parts:

- Agency functions

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- Utility Functions

Agency Functions of Bank

Banks are the agents for their customers, hence it has to perform various agency functions as mentioned below:

- Transfer of Funds: Transferring of funds from one branch/place to another.
- Periodic Collections: Collecting dividend, salary, pension, and similar periodic collections on the clients' behalf.
- Periodic Payments: Making periodic payments of rents, electricity bills, etc on behalf of the client.
- Collection of Cheques: Like collecting money from the bills of exchanges, the bank collects the money of the cheques through the clearing section of its customers.
- Portfolio Management: Banks manage the portfolio of their clients. It undertakes the activity to purchase and sell the shares and debentures of the clients and debits or credits the account.
- Other Agency Functions: Under this bank act as a representative of its clients for other institutions. It acts as an executor, trustee, administrators, advisers, etc. of the client.

Utility Functions of Bank

- Issuing letters of credit, traveller's cheque, etc.
- Undertaking safe custody of valuables, important documents, and securities by providing safe deposit vaults or lockers.
- Providing customers with facilities of foreign exchange dealings
- Underwriting of shares and debentures
- Dealing in foreign exchanges
- Social Welfare programmes
- Project reports
- Standing guarantee on behalf of its customers, etc.

Source: ForumIAS

Indian Polity

Q.1) Consider the following statements:

1. The maximum strength of the RajyaSabha is fixed at 280.
2. The Third Schedule of the Constitution deals with the allocation of seats in the RajyaSabha to the states and union territories.

Which of the above given statement is/are correct?

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

ANS: D

Explanation: Composition of RajyaSabha

The maximum strength of the RajyaSabha is fixed at 250, out of which, 238 are to be the representatives of the states and union territories (elected indirectly) and 12 are nominated by the president. At present, the RajyaSabha has 245 members. Of these, 229 members represent the states, 4 members represent the union territories and 12 members are nominated by the president. The Fourth Schedule of the Constitution deals with the allocation of seats in the RajyaSabha to the states and union territories.

Source: Laxmikanth

Q.2) With respect to readjustment of LokSabhaseats after each census, consider the following statements:

1. 87th Amendment Act of 2003 provided for the delimitation of constituencies on the basis of 1991 census.
2. The 44nd Amendment Act of 1978 froze the allocation of seats in the LokSabha to the states.

Which of the above given statement is/are correct?

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

ANS: D

Explanation: Readjustment after each Census

After every census, a readjustment is to be made in

- (a) allocation of seats in the LokSabha to the states, and
- (b) division of each state into territorial constituencies.

Parliament is empowered to determine the authority and the manner in which it is to be made. Accordingly, the Parliament has enacted the Delimitation Commission Acts in 1952, 1962, 1972 and 2002 for this purpose.

The 42nd Amendment Act of 1976 froze the allocation of seats in the LokSabha to the states and the division of each state into territorial constituencies till the year 2000 at the 1971 level. This ban on readjustment was extended for another 25 years (ie, upto year 2026) by the 84th Amendment Act of 2001, with the same objective of encouraging population limiting measures.

The 84th Amendment Act of 2001 also empowered the government to undertake readjustment and rationalisation of territorial constituencies in the states on the basis of the population figures of 1991 census. Later, the 87th Amendment Act of 2003 provided for the delimitation of constituencies on the basis of 2001 census and not 1991 census. However, this can be done without altering the number of seats allotted to each state in the Lok Sabha.

Source: Laxmikanth

Q.3) Consider the following statements:

1. India has adopted the 'First-past-the-post system' for the election of members to the Lok Sabha only.
2. Of two kinds of proportional representation, India has adopted list system for the election of members to the Rajya Sabha.

Which of the above given statement is/are correct?

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

ANS: A

Explanation: First-Past-The-Post System

Though the Constitution has adopted the system of proportional representation in the case of Rajya Sabha, it has not preferred the same system in the case of Lok Sabha. Instead, it has adopted the system of territorial representation (First-past-the-post system) for the election of members to the Lok Sabha.

The system of proportional representation aims at removing the defects of territorial representation. Under this system, all sections of the people get representation in proportion to their number. Even the smallest section of the population gets its due share of representation in the legislature.

There are two kinds of proportional representation, namely, single transferable vote system and list system. In India, the first kind is adopted for the election of members to the Rajya Sabha and state legislative council and for electing the President and the Vice-President.

Source: Laxmikanth

Q.4) Consider the following statements:

1. Rajya Sabha is a permanent body.
2. Two-third of its members retires every third year.

Which of the above given statement is/are correct?

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

ANS: A

Explanation: Duration of Rajya Sabha

The Rajya Sabha (first constituted in 1952) is a continuing chamber, that is, it is a permanent body and not subject to dissolution. However, one-third of its members retire every second year. Their seats are filled up by fresh elections and presidential nominations at the beginning of every third year. The retiring members are eligible for re-election and renomination any number of times.

Source: Laxmikanth

Q.5) Which of the following are the limitations on the sovereignty of Indian Parliament?

1. Fundamental Rights
2. Judicial Review
3. Federalism
4. Written Constitution

Select the correct answer using the codes given below:

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

ANS: D

Explanation: The factors that limit the sovereignty of Indian Parliament are:

- Written Nature of the Constitution
- Federal System of Government
- System of Judicial Review
- Fundamental Rights

Source: Laxmikanth

Q.6) Which of the following is not a formally prescribed device available to the members of Parliament?

- a) Question Hour
- b) Zero Hour
- c) Half-an-hour discussion
- d) Short duration discussion

ANS: B

Explanation: Zero Hour

Unlike the question hour, the zero hour is not mentioned in the Rules of Procedure. Thus it is an informal device available to the members of the Parliament to raise matters without any prior notice. The zero hour starts immediately after the question hour and lasts until the agenda for the day (ie, regular business of the House) is taken up. In other words, the time gap between the question hour and the agenda is known as zero hour. It is an Indian innovation in the field of parliamentary procedures and has been in existence since 1962.

Source: Laxmikanth

Q.7) Which of the following given statement is/are not correct?

1. Prorogation only terminates a sitting and not a session of the House.
2. Adjournment not only terminates a sitting but also a session of the House.

Select the correct answer using the codes given below:

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

ANS: C

Explanation:

Table 22.1 *Adjournment vs Prorogation*

| Adjournment | Prorogation |
|--|---|
| 1. It only terminates a sitting and not a session of the House. | 1. It not only terminates a sitting but also a session of the House. |
| 2. It is done by presiding officer of the House. | 2. It is done by the president of India. |
| 3. It does not affect the bills or any other business pending before the House and the same can be resumed when the House meets again. | 3. It also does not affect the bills or any other business pending before the House. ¹³ However, all pending notices (other than those for introducing bills) lapse on prorogation and fresh notices have to be given for the next session. In Britain, prorogation brings to an end all bills or any other business pending before the House. |

Source: Laxmikanth

Q.8) Which of the following requires written answer?

- a) Starred question
- b) Unstarred question
- c) Short notice question
- d) Both (a) and (c)

ANS: B

Explanation: The questions are of three kinds, namely, starred, unstarred and short notice.

A starred question (distinguished by an asterisk) requires an oral answer and hence supplementary questions can follow.

An unstarred question, on the other hand, requires a written answer and hence, supplementary questions cannot follow.

A short notice question is one that is asked by giving a notice of less than ten days. It is answered orally.

Source: Laxmikanth

Q.9) Which of the following is divided in three sub-categories, namely, Ancillary Motion, Superseding Motion and Amendment?

- a) Substantive Motion
- b) Substitute Motion
- c) Subsidiary Motion
- d) Closure Motion

ANS: C

Explanation: Motions

PRELIMS MARATHON COMPILATION FOR THE MONTH OF JULY (SECOND WEEK), 2022

No discussion on a matter of general public importance can take place except on a motion made with the consent of the presiding officer. The House expresses its decisions or opinions on various issues through the adoption or rejection of motions moved by either ministers or private members. The motions moved by the members to raise discussions on various matters fall into three principal categories:

1. Substantive Motion: It is a self-contained independent proposal dealing with a very important matter like impeachment of the President or removal of Chief Election Commissioner.
2. Substitute Motion: It is a motion that is moved in substitution of an original motion and proposes an alternative to it. If adopted by the House, it supersedes the original motion.
3. Subsidiary Motion: It is a motion that, by itself, has no meaning and cannot state the decision of the House without reference to the original motion or proceedings of the House. It is divided into three sub-categories:
 - a) Ancillary Motion: It is used as the regular way of proceeding with various kinds of business.
 - b) Superseding Motion: It is moved in the course of debate on another issue and seeks to supersede that issue.
 - c) Amendment: It seeks to modify or substitute only a part of the original motion.

Source: Laxmikanth

Q.10) In which of the following closure, only important clauses are taken up for debate and voting and the intervening clauses are skipped over and taken as passed?

- a) Guillotine Closure
- b) Kangaroo Closure
- c) Closure by Compartments
- d) Simple Closure

ANS: B

Explanation: Closure Motion

It is a motion moved by a member to cut short the debate on a matter before the House. If the motion is approved by the House, debate is stopped forthwith and the matter is put to vote. There are four kinds of closure motions:

- a) Simple Closure: It is one when a member moves that the 'matter having been sufficiently discussed be now put to vote'.
- b) Closure by Compartments: In this case, the clauses of a bill or a lengthy resolution are grouped into parts before the commencement of the debate. The debate covers the part as a whole and the entire part is put to vote.
- c) Kangaroo Closure: Under this type, only important clauses are taken up for debate and voting and the intervening clauses are skipped over and taken as passed.
- d) Guillotine Closure: It is one when the undiscussed clauses of a bill or a resolution are also put to vote along with the discussed ones due to want of time (as the time allotted for the discussion is over).

Source: Laxmikanth

Geography

Q.1) Which of the following can be defined as, “the atmospheric temperature increasing at the higher altitudes”?

- a) Radiation
- b) Inversion
- c) Conduction
- d) Convection

ANS: B

Explanation: Temperature and Atmospheric layers:

- The atmosphere can be split into layers depending on whether temperature is increasing or decreasing with increasing altitude.
- The troposphere is found, roughly, between 0 and about 10 km altitude and is where temperature usually decreases with increasing altitude. [The troposphere is usually a little higher in the tropics and lower at polar latitudes]
- Temperature remains constant between 10 and 20 km and then increases with increasing altitude between 20 and 50 km. These two sections form the stratosphere.
- The stratosphere is a very stable air layer. Increasing temperature with increasing altitude is called an inversion. This is what makes the stratosphere so stable.

Source: ICSE book

Q.2) Subtropical high pressure belts are otherwise termed which among the following?

- a) Furious fifties
- b) Screeching sixties
- c) Horse latitudes
- d) Roaring forties

ANS: C

Explanation: Pressure Belts of Earth

- On the earth's surface, there are seven pressure belts.
- They are the Equatorial Low, the two Subtropical highs, the two Subpolar lows, and the two Polar highs.
- Except for the Equatorial low, the others form matching pairs in the Northern and Southern Hemispheres.

Subtropical High-Pressure Belts

- At about 30°North and South of Equator lies the area where the ascending equatorial air currents descend.
- This area is thus an area of high pressure.
- It is also called as the Horse latitude.
- Winds always blow from high pressure to low pressure.
- So the winds from subtropical region blow towards the Equator as Trade winds and another wind blow towards Sub-Polar Low-Pressure as Westerlies.

Source: ICSE book

Q.3) The climatic zones are classified on the basis of which of the following?

- a) Distance from the equator
- b) Elevation
- c) Rainfall
- d) Distance from the sea

ANS: C

Explanation: The climatic zones are classified on the basis of maximum and minimum temperatures and the temperature range as well as the total and seasonal distribution of precipitation. Based on these parameters, the most commonly used classification scheme was originally developed by Wladimir Koppen.

Source: ICSE book

Q.4) Which of the following layer of the atmosphere reflect back Radio Waves?

- a) Stratosphere
- b) Exosphere
- c) Ionosphere
- d) Mesosphere

ANS: C

Explanation: Ionosphere:

Solar radiation ionizes the ionosphere. It plays an important role in the energy of the atmosphere and forms the magnetosphere's inner edge. It has practical significance because it affects radio transmission to distant places on the planet, among other functions. It is an electrically conducting region which is capable of reflecting radio signals back to the earth. The ionosphere reflects radio waves from the earth thus, helping radio communication.

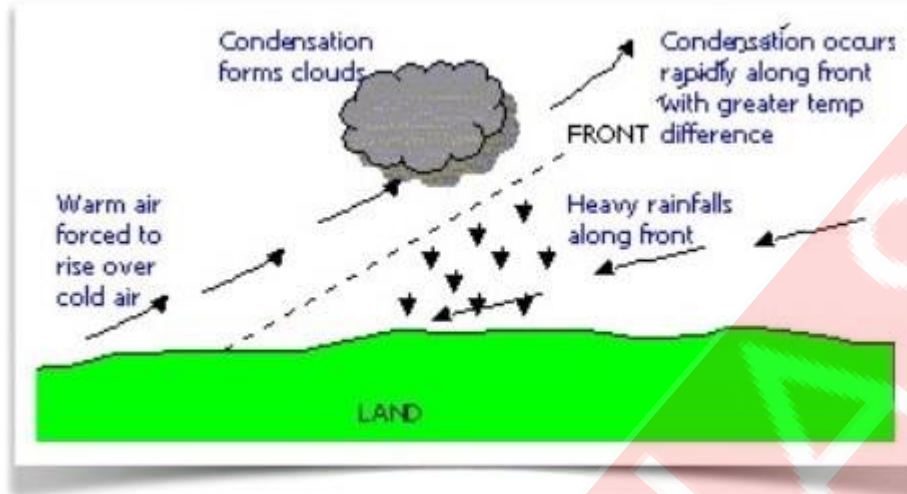
Source: ICSE book

Q.5) Which of the following is the main cause of Frontal Rains?

- a) Cyclonic activity
- b) Winds from sea
- c) Convection current
- d) Condensation of water evaporated from mountains

ANS: A

Explanation: Frontal (or Cyclonic) Rain is caused by cyclonic activity and it occurs along the fronts of the cyclone. It is formed when two masses of air of different temperature, humidity and density meets.



Source: ICSE book

Q.6) If there is no carbon dioxide in the earth's atmosphere, the temperature of earth's surface would be?

- a) dependent on the amount of oxygen in the atmosphere
- b) higher than the present
- c) less than the present
- d) Remains the same

ANS: C

Explanation: Over the geological time scale, the greenhouse gases concentration, specifically the methane and carbon dioxide have been found to fluctuate naturally. Moreover, human activities like burning of fossil fuels, use of transportation which are gasoline based and clearance of forest have contributed to changes in the concentration of gases in the atmosphere.

Various industrial effluents have increased the level of carbon dioxide in the atmosphere which further combines with the air pollutants present in the atmosphere. This traps the solar energy and raises the temperature of earth's surface. This is also referred to as global warming. So, in the absence of carbon dioxide, global warming declines and the temperature of the earth thus decreases.

Source: ICSE book

Q.7) Which of the following winds is called anti-trade wind?

- a) Chinook
- b) Easterlies
- c) Typhoon
- d) Westerlies

ANS: D

Explanation: Westerlies are rather stormy and variable though the main direction remains from west to east. But as their general direction is from the west, they are called the "Westerlies". They are also known as "Anti-Trade Winds", because their movement is in the opposite direction from that of the trade wind.

Source: ICSE book

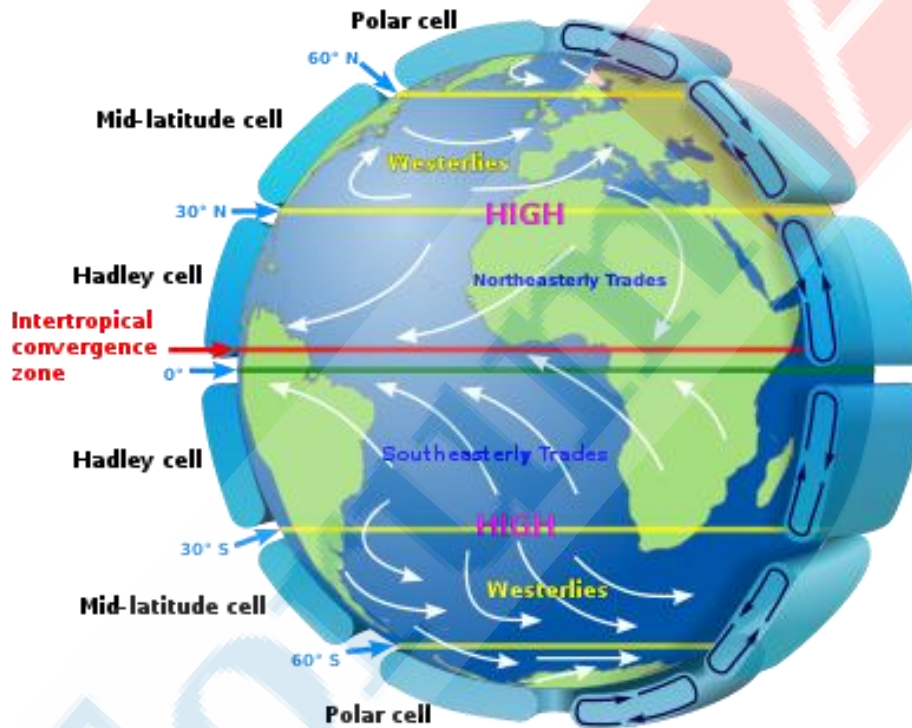
Q.8) Trade winds blow from which of the following pressure belt?

- a) Equatorial low pressure
- b) Polar high pressure
- c) Subtropical high pressure
- d) Sub-polar low pressure

ANS: C

Explanation: Trade Winds

The trade winds are winds that reliably blow east to west just north and south of the equator. The winds help ships travel west, and they can also steer storms such as hurricanes, too. The trade winds are air currents closer to Earth's surface that blows from east to west near the equator.



Source: ICSE book

Q.9) Land and sea-breezes occur due to:

- a) Conduction
- b) Convection
- c) Radiation
- d) Tides

ANS: B

Explanation: During the day, the sun warming the land also warms the air. Since land heats up quicker than water does, the air over land gets warmer than the air over the water. Consequently, the warmer air, being less dense moves up. To fill its place the cooler air over the water moves in to fill its place creating what is known as a Sea Breeze. Reversely, at night the land cools down faster than the water does, and creates a Land Breeze.

Source: ICSE book

Q.10) Which of the following absorbs part of the insolation and preserves earth's radiated heat?

- a) Oxygen
- b) Nitrogen
- c) Water vapour
- d) Carbon-dioxide

ANS: C

Explanation: The amount of solar energy reaching the Earth is 70 percent. The surface of the Earth absorbs 51 percent of the insolation. Water vapor and dust account for 16 percent of the energy absorbed. Most of the terrestrial radiation is absorbed by the water vapor in the atmosphere and some by other gases (about 8 percent is radiated directly to outer space). This radiant energy is re-radiated in the atmosphere horizontally and vertically.

Source: ICSE book

Environment

Q.1) Which of the conventions given below is/are financed by Global Environment Facility (GEF)?

1. United Nations Framework Convention on Climate Change
2. Ramsar Convention
3. Minamata Convention on Mercury

Select the correct answer using the codes given below:

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

ANS: C

Explanation: The GEF provides funding to assist developing countries in meeting the objectives of international environmental conventions. The GEF serves as a "financial mechanism" to five conventions: Convention on Biological Diversity (CBD), United Nations Framework Convention on Climate Change (UNFCCC), Stockholm Convention on Persistent Organic Pollutants (POPs), UN Convention to Combat Desertification (UNCCD) and Minamata Convention on Mercury.

The conventions, for which the GEF serves as financial mechanism, provide broad strategic guidance to the two governing bodies of the GEF: the GEF Council and the GEF Assembly. The GEF Council converts this broad guidance into operational criteria (guidelines) for GEF projects.

Source: <https://www.thegef.org/>

Q.2) Consider the following statements about Global Environment Facility (GEF):

1. It was established in 2001 by the World Bank in consultation with UNDP and UNEP.
2. It aims to provide funding to protect the global environment.

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

ANS: B

Explanation: Global Environment Facility (GEF)

- The GEF was established in 1991 by the World Bank in consultation with UNDP and UNEP, to provide funding to protect the global environment.
- World Bank serves as the GEF trustee, administering the fund.
- GEF Funds are available to developing countries and countries with economies in transition to meet the objectives of the international environmental conventions and agreements.

Source: <https://www.thegef.org/>

Q.3) Consider the following statements about Forest Carbon Partnership Facility (FCPF):

1. It is a global partnership of governments, businesses, civil society, and Indigenous Peoples.
2. The FCPF supports REDD+ efforts through its Readiness and Carbon Funds.
3. India is FCPF participant.

Which of the statements given above is/are correct?

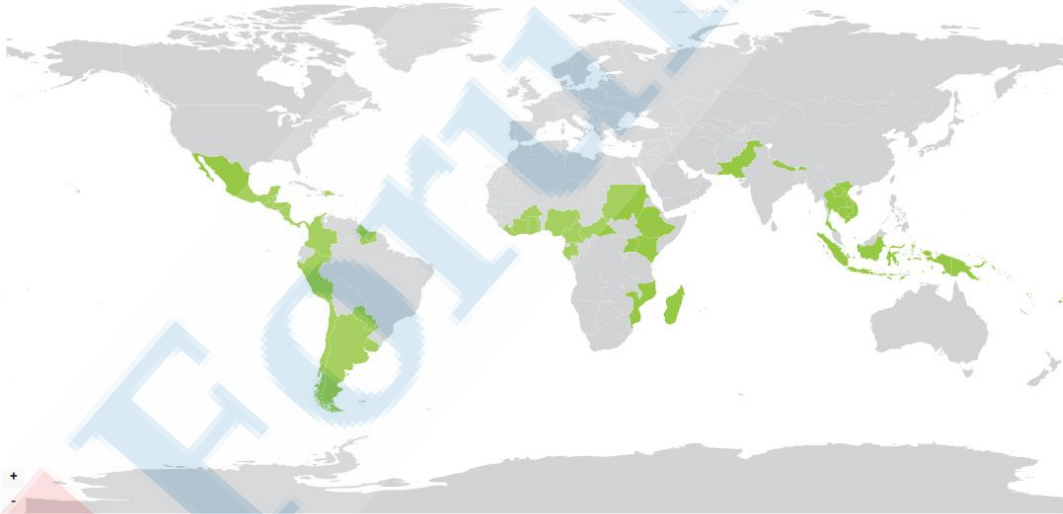
- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

ANS: A

Explanation: The **Forest Carbon Partnership Facility (FCPF)** is a global partnership of governments, businesses, civil society, and indigenous people's organizations focused on reducing emissions from deforestation and forest degradation, forest carbon stock conservation, the sustainable management of forests, and the enhancement of forest carbon stocks in developing countries, activities commonly referred to as REDD+.

Launched in 2008, the FCPF now works with 47 developing countries across Africa, Asia, and Latin America and the Caribbean, along with 17 donors that have made contributions and commitments totaling \$1.3 billion.

A REDD+ Country Participant is a developing country located in a subtropical or tropical area that has signed a Participation Agreement to participate in the Readiness Fund. Forty-seven developing countries have been selected to join the FCPF (18 in Africa, 18 in Latin America, and 11 in the Asia-Pacific region). REDD+ Country Participants.



Source: <https://www.thegef.org/>

Q.4) Consider the following statements:

1. The Carbon Fund is set up to pilot incentive payments for REDD+ efforts in developing countries.
2. It is designed to help countries and their stakeholders achieve long-term sustainability in financing forest conservation.

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

ANS: C

Explanation: The Carbon Fund

- The Carbon Fund is set up to pilot incentive payments for REDD+ efforts in developing countries.
- FCPF participant countries that have made significant progress in their REDD+ readiness endeavors may be selected to participate in the Carbon Fund, which became fully operational in May 2011.
- Carbon Fund payments aim to make forests more valuable standing than cut down.
- Carbon Funds payments are designed to help countries and their stakeholders achieve long-term sustainability in financing forest conservation.
- They are intended to help reduce climate change impacts from forest loss and degradation by making forests more valuable standing than cut down.
- The Carbon Fund remunerates participant countries in accordance with negotiated contracts for verifiable emission reductions (ERs).

Source: <https://www.thegef.org/>

Q.5) Which of the following statement is/are not correct?

- a) Carbon Initiative for Development (Ci-Dev) is a World Bank trust fund that mobilizes public finance for clean energy access in low-income countries.
- b) It delivers results-based finance to innovative and transformative business models.
- c) It provides financing for projects that support low-carbon energy access in low-income countries.
- d) None

ANS: A

Explanation: Carbon Initiative for Development

- The Carbon Initiative for Development (Ci-Dev) is a World Bank trust fund that mobilizes private finance for clean energy access in low-income countries.
- It delivers results-based finance to innovative and transformative business models driven by the private sector.
- Through 2025, Ci-Dev will have mobilized more than \$250 million in private finance to provide low-carbon energy to more than 10 million people in the communities most vulnerable to climate change.

Objectives

- To support private sector-led and -driven business models in the energy access sector that are both innovative and transformative by using results-based climate finance (RBCF).

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- To identify and support the specific and targeted uses of carbon revenues that may have an impact on these business models.
- To test whether and how these roles of carbon revenues generate a hypothesized impact via execution of a robust knowledge management work program.
- To generate lessons learned about how post-2020 transitions can take place using a real-world portfolio.

Source: <https://www.thegef.org/>

Q.6) Consider the following statements about Global Facility for Disaster Reduction and Recovery (GFDRR):

1. It is a multi-donor partnership that supports low and middle-income countries to understand, manage, and reduce their risks from natural hazards and climate change.
2. It was established post adoption of Sendai framework for Disaster Risk Reduction.

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

ANS: A

Explanation: Global Facility for Disaster Reduction and Recovery (GFDRR)

The Global Facility for Disaster Reduction and Recovery (GFDRR) is a multi-donor partnership that supports low and middle-income countries to understand, manage, and reduce their risks from natural hazards and climate change. Established in 2006, GFDRR is uniquely positioned to scale the resilience agenda in these countries by providing funding and expertise for policy advice on improving disaster risk management (DRM) at national and local levels, as it relates to land use, building codes, public health, transport, and education, agriculture, environmental protection, energy, water resources management, poverty reduction, fiscal risk management, and climate change adaptation, among others. This advice, in the context of the World Bank's policy-based lending, creates both technical capacity and financial incentives that enables formalization of policy changes for improved DRM. The Project Management Unit, located within the World Bank, manages grant resources to carry out GFDRR's mission.

Source: <https://www.thegef.org/>

Q.7) India is a member of which one of the following programs of Climate Investment Fund?

- a) Clean Technology Fund
- b) Pilot Program for Climate Resilience
- c) Scaling Up Renewable Energy Program
- d) Forest Investment Program

ANS: A

Explanation: CIF's programs fall under two individual trust funds, the Clean Technology Fund (CTF) and the Strategic Climate Fund (SCF). There are 9 programs:

- Clean Technology Fund
- Pilot Program for Climate Resilience
- Scaling Up Renewable Energy Program
- Forest Investment Program

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- CIF Accelerating Coal Transition Investment
- CIF Industry Decarbonization
- CIF Nature Solutions
- CIF Renewable Energy Integration
- CIF Smart Cities

India is a member to Clean Technology Fund (CTF) only.

Source: <https://www.climateinvestmentfunds.org/cif-programs>

Q.8) Consider the following statements:

1. Clean Technology Fund (CTF) is at the forefront of financing promising renewable energy technologies.
2. Clean Technology Fund empowers transformation in developing 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

ANS: C

Explanation: Clean Technology Fund

The CIF monitors and reports on the Clean Technology Fund's (CTF) contributions to avoiding greenhouse gas emissions and increasing finance for low carbon development, supply of renewable energy, access to low carbon public transport, and energy efficiency. Implementing MDBs annually collect, aggregate, and report data on these indicators for all approved projects. Large infrastructure projects such as those financed by CTF take time to implement and ramp up to full operational potential. The results reported thus far reflect the nature of this project development cycle, as well as projects' varying stages of implementation. Over time, actual results—annual and cumulative—will increase, reflecting CTF's true impact on the ground.

Source: <https://www.climateinvestmentfunds.org/cif-programs>

Q.9) Consider the following statements about Energy Sector Management Assistance Program (ESMAP):

1. ESMAP is a partnership between the IMF and other partners to help low and middle-income countries reduce poverty and boost growth through sustainable energy solutions.
2. ESMAP works to accelerate the energy transition required to achieve Sustainable Development Goal 7 (SDG7).

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

ANS: B

Explanation: Energy Sector Management Assistance Program

ESMAP is a partnership between the World Bank and 24 partners to help low and middle-income countries reduce poverty and boost growth through sustainable energy solutions. ESMAP's analytical and advisory services are fully integrated within the World Bank's country financing and policy dialogue in the energy sector. Through the World Bank Group (WBG),

PRELIMS MARATHON COMPILATION FOR THE MONTH OF JULY (SECOND WEEK), 2022

ESMAP works to accelerate the energy transition required to achieve Sustainable Development Goal 7 (SDG7) to ensure access to affordable, reliable, sustainable and modern energy for all. It helps to shape WBG strategies and programs to achieve the WBG Climate Change Action Plan targets.

Source: <https://www.esmap.org/node/70853>

Q.10) 'BioCarbon Fund Initiative for Sustainable Forest landscapes' is managed by the

- a) Asian Development Bank
- b) International Monetary Fund
- c) United Nations Environment Programme
- d) World Bank

ANS: D

Explanation: BioCarbon Fund Initiative for Sustainable Forest landscapes

- The BioCarbon Fund Initiative for Sustainable Forest Landscapes (ISFL) is a multilateral fund, supported by donor governments and managed by the World Bank.
- It promotes reducing greenhouse gas emissions from the land sector, including efforts to reduce deforestation and forest degradation in developing countries (REDD+), sustainable agriculture, as well as smarter land-use planning, policies and practices.

Source: <https://www.biocarbonfund-isfl.org/who-we-are>

History

Q.1) Who among the following was the viceroy of India when Indian National Congress (INC) was established?

- a) Lord Canning
- b) Lord Dufferin
- c) Lord Ripon
- d) Lord Lansdowne

ANS: B

Explanation: Lord Dufferin was Viceroy of India from 1884-1888. His predecessor as Viceroy, Lord Ripon, while popular with the Indians, was very unpopular with the Anglo-Indians, who objected to the rapid pace of his extensive reforms. To rule with any success, Dufferin would need to gain the support of both communities. By all accounts he was highly successful in this regard, and gained substantial support from all communities in India. He advanced the cause of the Indian Nationalists greatly during his term, without antagonising the conservative whites. Among other things, the Indian National Congress was founded during his term in 1885, and he laid the foundations for the modern Indian Army by establishing the Imperial Service Corps, officered by Indians.

Source: NCERT

Q.2) Consider the following statements about Swaraj Party:

1. It was formed after Gaya Session of Indian National Congress in 1922.
2. It worked as an independent Party.
3. The party decided to boycott the legislatures.

Which of the above given statement is/are correct?

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

ANS: C

Explanation: Swaraj Party was formed by Motilal Nehru and Chittaranjandas and was named as "Congress-Khilafat Swarajaya Party" in 1922. It also claimed to be an integral part of the Congress and professes its adherence to Non-Violence & Non-Cooperation Movement and decided to boycott the legislatures. One group led by C.R. Das, Motilal Nehru and Vithalbhai Patel wanted that the congress should take part in the elections and wreck the working of legislatures from within. The other group which was led by Vallabhbhai Patel, C. Rajagopalachari and Rajendra Prasad, was opposed to this. They wanted the congress to be engaged in the constructive programme.

Source: NCERT

Q.3) Who among the following was the president of Indian National Trade Union Congress?

- a) N.M Joshi
- b) Lala Lajpat Rai
- c) Jawaharlal Nehru
- d) Vallabhbhai Patel

ANS: D

Explanation: Thus INTUC was born on May 3, 1947 as historic necessity, just before Indian attained independence. The constitution of INTUC was adopted in the second day's proceedings of the conference, Mahatma Gandhi who was then in Delhi also blessed the new found trade union centre.

Acharya JB Kripalani, who was then President of the Indian National Congress inaugurated the Founding conference of INTUC which was presided over by Sardar Vallabhai Patel. Under the guidance of Mahatma Gandhi, the founding fathers in their wisdom preferred to let the INTUC have an independent identity with its own constitution, while at the same time functioning as an arm of the Congress.

Objectives of INTUC: To establish an order of society which is free from hindrance in the way on an all-round development of its individual members, which fosters the growth of human personality in all its aspects and goes to the utmost limit in progressively eliminating social political or economic exploitation and inequality, the profit motive in the economic activity and organisation of society and the anti-social concentration in any form.

Source: NCERT

Q.4) Consider the following Political organisations:

- 1. British Indian Society
- 2. British India Association
- 3. East India Association

Which of the above mentioned political organisation was/were founded outside India for the cause of Indian Freedom Struggle?

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

ANS: C

Explanation: Some of the organisations founded before formation of Indian National Congress are:

- 1. Landholders Society: Founded in: 1836, Place: Kolkata (formerly named: Calcutta), Founded by: Dwarkanath Tagore
- 2. British India Society: Founded in: 1839, Place: London, Founded by: William Adam
- 3. Bengal British India Society: Founded in: 1843, Place: Kolkata (formerly named: Calcutta)
- 4. British India Association: Founded in: 1852, Place: Kolkata (formerly named: Calcutta), Founded by: Dwarkanath Tagore
- 5. Madras Native Association: Founded in: 1852, Place: Chennai (former name: Madras), Founded by: Gazulu Lakshminarasu Chetty
- 6. Bombay Association: Founded in: 1852, Place: Mumbai (former name: Bombay), Founded by: Jagannath Shankar Seth
- 7. East India Association: Founded in: 1866, Place: London, Founded by: Dadabhai Naoroji

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8. National Indian Association: Founded in: 1867, Place: London, Founded by: Mary Carpenter
 9. Poona Sarvajanik Sabha: Founded in: 1876, Place: Pune, Founded by: Mahadev Govind Ranade, Ganesh Vasudeo Joshi, S. H. Chiplunkar
 10. Indian Society: Founded in: 1872, Place: London, Founded by: Anand Mohan Bose
 11. Indian Association: Founded in: 1876, Place: Kolkata (formerly named: Calcutta), Founded by: Surendranath Banerjee and Ananda Mohan Bose
 12. Madras Mahajan Sabha: Founded in: 1884, Place: Chennai (former name: Madras), Founded by: M. Veeraraghavachariar, G. Subramania Iyer and P. Anandacharlu
 13. Bombay Presidency Association: Founded in: 1885, Place: Mumbai (former name: Bombay), Founded by: Phirozshah Mehta, K.T Telang and Badruddin Tyabji
- Source: Spectrum's Modern History

Q.5) Consider the following statements with respect to the Berlin Committee for Indian Independence:

1. It was established by Virendranath Chattopadhyay and Lala Hardayal.
2. It was formed to incite rebellion among Indian troops and to organize an armed invasion of British India.

Which of the above given statement is/are correct?

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

ANS: C

Explanation: The Berlin Committee for Indian Independence was established in 1915 by Virendranath Chattopadhyay, Bhupendranath Dutta, Lala Hardayal and others with the help of the German foreign office under 'Zimmerman Plan'. These revolutionaries aimed to mobilize the Indian settlers abroad to send volunteers and arms to India to incite rebellion among Indian troops there and to even organize an armed invasion of British India to liberate the country. The Indian revolutionaries in Europe sent missions to Baghdad, Persia, Turkey and Kabul to work among Indian troops and the Indian prisoners of war (POWs) and to incite anti-British feelings among the people of these countries.

Source: NCERT

Q.6) "The East India Association" was organised by which of the following freedom fighter?

- a) Dadabhai Naoroji
- b) Ishwar Chandra Vidya Sagar
- c) Sisir Kumar Ghosh
- d) Gopal Krishna Gokhale

ANS: A

Explanation: The East India Association was organised by Dadabhai Naoroji in 1866 in London to discuss the Indian question and influence public men in England to promote Indian welfare. Later, branches of the association were started in prominent Indian cities.

Source: NCERT

Q.7) Consider the following statements with respect to Indian Freedom struggle:

1. The first session of the Indian National Congress was attended by 72 delegates
2. Kadambini Ganguly, the first woman graduate of Calcutta University, addressed the Congress session in 1890

Which of the following codes below given is/are correct?

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

ANS: C

Explanation: The first session of the Indian National Congress was attended by 72 delegates and presided over by Womesh Chandra Bonnerjee. Hereafter, the Congress met every year in December, in a different part of the country each time. Some of the great presidents of the Congress during this early phase were Dadabhai Naoroji (thrice president), Badruddin Tyabji, Pherozshah Mehta, P. Anandacharlu, Surendranath Banerjea, Romesh Chandra Dutt, Ananda Mohan Bose and Gopal Krishna Gokhale. Other prominent leaders included Mahadeo Govind Ranade, Bal Gangadhar Tilak, Sisir Kumar Ghosh, Motilal Ghosh, Madan Mohan Malaviya, G. Subramaniya Aiyar, C. Vijayaraghavachariar, Dinshaw E. Wacha. In 1890, Kadambini Ganguly, the first woman graduate of Calcutta University, addressed the Congress session, which symbolised the commitment of the freedom struggle to give the women of India their due status in national life.

Source: NCERT

Q.8) Consider the following statements with respect to Indian National Association:

1. It is founded by Dadabhai Naoroji.
2. The association demanded holding of civil service examination in India only.

Which of the above given statements is/are correct?

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

ANS: D

Explanation: The Indian Association of Calcutta (also known as the Indian National Association) superseded the Indian League and was founded in 1876 by younger nationalists of Bengal led by Surendranath Banerjea and Ananda Mohan Bose, who were getting discontented with the conservative and pro-landlord policies of the British Indian Association. The Indian Association was the most important of pre- Congress associations and aimed to “promote by every legitimate means the political, intellectual and material advancement of the people.” It set out to—

- create a strong public opinion on political questions, and
- unify Indian people in a common political programme.

It protested against the reduction of age limit in 1877 for candidates of the Indian Civil Service examination. The association demanded simultaneous holding of civil service examination in England and India and Indianisation of higher administrative posts. It led a campaign against the repressive arms act and the vernacular press act.

Source: NCERT

Q.9) “Indian National Liberal Federation” founded by which of the following?

- a) M K Gandhiji
- b) Anand Mohan Bose
- c) Surendranath Banerjea
- d) None of the above

ANS: C

Explanation: The adoption by the Congress of the non-cooperation movement initiated earlier by the Khilafat Committee gave it a new energy, and the years 1921 and 1922 saw an unprecedented popular upsurge. At this stage, some leaders like Mohammad Ali Jinnah, Annie Besant, G.S. Kharpade and B.C. Pal left the Congress as they believed in a constitutional and lawful struggle while some others like Surendranath Banerjea founded the Indian National Liberal Federation and played a minor role in national politics henceforward.

Source: Spectrum’s Modern History

Q.10) Consider the following statements with respect British India freedom movement:

1. Ramosi Peasant Force established by Savarkar brothers.
2. Mitra mela organized Chapekar brothers.

Which of the following codes below given is/are NOT correct?

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

ANS: C

Explanation: The first of the revolutionary activities in Maharashtra was the organisation of the Ramosi Peasant Force by Vasudev Balwant Phadke in 1879, which aimed to rid the country of the British by instigating an armed revolt by disrupting communication lines. It hoped to raise funds for its activities through dacoities. It was suppressed prematurely. During the 1890s, Tilak propagated a spirit of militant nationalism, including use of violence, through Ganapati and Shivaji festivals and his journals Kesari and Maharatta. Two of his disciples—the Chapekar brothers, Damodar and Balkrishna—murdered the Plague Commissioner of Poona, Rand, and one Lt. Ayerst in 1897. Savarkar and his brother organised Mitra Mela, a secret society, in 1899 which merged with Abhinav Bharat (after Mazzinni’s ‘Young Italy’) in 1904. Soon Nasik, Poona and Bombay emerged as centres of bomb manufacture. In 1909, A.M.T. Jackson, the Collector of Nasik, who was also a well-known indologist, was killed by Anant Lakshman Kanhere, a member of Abhinav Bharat.

Source: NCERT