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# Prelims Marathon

October, 2023

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*HISTORY  
ECONOMICS  
POLITY  
SCIENCE AND TECHNOLOGY  
GEOGRAPHY AND ENVIRONMENT*

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## *Economy – Economics discipline & National Income*

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**Q.1) The “wealth of nations” book was written by?**

- a) Adam Smith
- b) David Ricardo
- c) John Maynard Keynes
- d) Stuart Mill

**ANS: A**

**Explanation:** Economists have been articulating a number of theories and propositions as to how an economy may maximize its economic potential and worth.

The first and the most famous work in this direction were by the Scottish philosopher economist, Adam Smith in The Wealth of Nations (1776).

**Source:** NCERT

**Q.2) Which of the following is/are distribution network model/s?**

- 1. State
- 2. Market
- 3. State – Market mix

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** In the arena of distribution network, we have three historically existing models—state, market and state-market mix.

**Source:** Ramesh Singh

**Q.3) The term “laissez faire” associated with?**

- a) Market system
- b) Political system
- c) Judicial system
- d) None of the above

**ANS: A**

**Explanation:** Laissez-faire is an economic philosophy of free-market capitalism that opposes government intervention.

- The theory of laissez-faire was developed by the French Physiocrats during the 18th century.
- Laissez-faire advocates that economic success is inhibited when governments are involved in business and markets.

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- Later free-market economists built on the ideas of laissez-faire as a path to economic prosperity, though detractors have criticized it for promoting inequality.

**Source: Ramesh Singh**

**Q.4) “The General Theory of Employment, Interest and Money” was written by?**

- a) Adam Smith
- b) David Ricardo
- c) John Maynard Keynes
- d) Stuart Mill

**ANS: C**

**Explanation:** The General Theory of Employment, Interest and Money (1936) written by the English economist at Cambridge University, John Maynard Keynes (1883–1946).

**Source: Ramesh Singh**

**Q.5) With reference to economics, the term “invisible hand” is associated with which of the following?**

- a) State
- b) Market
- c) Civil Society
- d) State – Market mix

**ANS: B**

**Explanation:** The capitalistic form of economy has its origin in the famous work of Adam Smith—Wealth of Nations (1776).

- Adam Smith (1723–1790), the Scottish philosopher-economist professor at the University of Glasgow, whose writings formed the basis of classical economics, had stressed certain fine ideas which were to take fancy among some of the western countries and finally capitalism took birth.
- Stressing ‘division of labour’ and an environment of ‘laissez faire’ (non-interference by the government), he proposed that the ‘invisible hand’ of ‘market forces’ (price mechanism) will bring a state of equilibrium in the economy and a general well-being for the countrymen.

**Source: Ramesh Singh**

**Q.6) The world development report is published by?**

- a) World Bank
- b) International Monetary Fund
- c) World Economic Forum
- d) Asian Development Bank

**ANS: A**

**Explanation:** The WB document—the World Development Report, 1999—was a judgment on the possible and suitable role of the state in the economy, which suggested a timely shuffling of state’s role in the economy as per the socio-economic and political needs of the economy.

**Source: Ramesh Singh**

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

1. Gross Domestic Product (GDP) is the value of the all final goods and services produced within the boundary of a nation during one year period.
2. GDP is also calculated by adding national private consumption, gross investment, government spending and trade balance.

**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:** Gross Domestic Product (GDP) is the value of the all final goods and services produced within the boundary of a nation during one year period.

For India, this calendar year is from 1st April to 31st March. It is also calculated by adding national private consumption, gross investment, government spending and trade balance (exports-minus-imports).

**Source: Ramesh Singh**

**Q.8) Which of the following is/are direct tax/taxes?**

1. Corporate tax
2. Dividend tax
3. Interest tax

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** While accounting/calculating national income the taxes, direct and indirect, collected by the government, needs to be considered.

In the case of India, to the extent the direct taxes (individual income tax, corporate income tax, i.e., the corporate tax, dividend tax, interest tax, etc.) are concerned, there is no need of adjustment whether the national income is accounted at factor cost or market cost.

**Source: Ramesh Singh**

**Q.9) The “chandoli national park” is recently seen in news located at?**

- a) Maharashtra
- b) Tamil Nadu
- c) Kerala
- d) West Bengal

**ANS: A**

**Explanation:** Chandoli National Park is a national park established in Sangli district of Maharashtra on May 2004. Earlier it was a Wildlife Sanctuary declared in 1985.

Chandoli Park is notable as the southern portion of the Sahyadri Tiger Reserve, with Koyna Wildlife Sanctuary forming the northern part of the reserve.

**Source: FORUMIAS**

**Q.10) “Keolada national park” is recently seen in news located at?**

- a) Rajasthan
- b) Gujarat
- c) Himachal Pradesh
- d) Punjab

**ANS: A**

**Explanation:** Formerly known as the Bharatpur Bird Sanctuary, the Keoladeo National Park is recognised as one of the world’s most important bird breeding and feeding grounds.

- It originated in as a royal hunting reserve during the 1850s and was a game reserve for Maharajas and the British.
- In fact, Lord Linlithgow, Viceroy of India from 1936 to 1943, shot over thousands of ducks with his hunting party in a single day! In 1982, Keoladeo was declared a national park and then later listed as a World Heritage Site by UNESCO in 1985.

**Source: FORUMIAS**

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## *Economy – Growth & Development*

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**Q.1) The quality of life of an individual is/are measured on which of the following variable/s?**

1. Level of nutrition
2. Reach of healthcare facilities
3. Level of education

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** For economists, development indicates the quality of life in the economy, which might be seen in accordance with the availability of many variables such as:

- (i) The level of nutrition
- (ii) The expansion and reach of healthcare facilities—hospitals, medicines, safe drinking water, vaccination, sanitation, etc.
- (iii) The level of education
- (iv) Other variables on which the quality of life depends

**Source: Ramesh Singh**

**Q.2) Which of the following organization publishes the human development report?**

- a) World Bank
- b) International Monetary Fund
- c) UNDP
- d) WEF

**ANS: C**

**Explanation:** The dilemma of measuring the developmental level of economies was solved once the United Nations Development Programme (UNDP) published its first Human Development Report (HDR) in 1990.

**Source: Ramesh Singh**

**Q.3) Which of the following is/are indicator/s of the human development index?**

1. Health
2. Education
3. Standard of living

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The HDR measures development by combining three indicators—Health, Education and Standard of Living—converted into a composite human development index, the HDI.

**Source: Ramesh Singh**

**Q.4) Which of the following country developed the concept of gross national happiness?**

- a) Nepal
- b) Bhutan
- c) Taiwan
- d) Vietnam

**ANS: A**

**Explanation:** Bhutan, a small Himalayan kingdom and an economic non-entity, developed a new concept of assessing development in the early 1970s—the Gross National Happiness (GNH).

**Source: Ramesh Singh**

**Q.5) Which of the following is/are indicator/s of gross national happiness index?**

1. Cultural promotion
2. Environmental protection
3. Good governance

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Bhutan has been following the GNH since 1972 which has the following parameters to attain happiness/development: (i) Higher real per capita income (ii) Good governance (iii) Environmental protection (iv) Cultural promotion (i.e., inculcation of ethical and spiritual values in life without which, it says, progress may become a curse rather than a blessing).

**Source: Ramesh Singh**

**Q.6) Consider the following statements regarding HDR 2021 – 22:**

1. India is ranked 112 out of 191 countries.
2. Switzerland is ranked 1 with a score of 0.962.

**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:** India is ranked 132 out of 191 countries. India's score of 0.633 is not only a long way away from the top-ranking scores — Switzerland is ranked 1 with a score of 0.962 — but also below the global average.

**Source: FORUMIAS**

**Q.7) Which of the following organization publishes the global gender gap index?**

- a) World Bank
- b) International Monetary Fund
- c) UNDP
- d) WEF

**ANS: D**

**Explanation:** Global Gender Gap Index published annually by the World Economic Forum (WEF).

**Source: FORUMIAS**

**Q.8) Which of the following is/are dimension/s of Global Gender Gap Index?**

1. Economic participation
2. Educational attainment
3. Political empowerment

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Global Gender Gap Index annually benchmarks the current state and evolution of gender parity across four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment).

**Source: FORUMIAS**



**Q.9) Consider the following statements global multidimensional poverty index:**

1. It was launched in 2010.
2. It monitors deprivations in 10 indicators.

**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:** Global multidimensional poverty index is a key international resource that measures acute multidimensional poverty across more than 100 developing countries.

- It was first launched in 2010 by the OPHI and the Human Development Report Office of the UNDP.
- The MPI monitors deprivations in 10 indicators spanning health, education and standard of living and includes both incidence as well as intensity of poverty.

**Source: FORUMIAS**

**Q.10) The “kaziranga national park” is often seen in news located at?**

- a) Assam
- b) Arunachal Pradesh
- c) Nagaland
- d) Meghalaya

**ANS: A**

**Explanation:** Kaziranga National Park is a protected area in the northeast Indian state of Assam.

- Spread across the floodplains of the Brahmaputra River, its forests, wetlands and grasslands are home to tigers, elephants and the world’s largest population of Indian one-horned rhinoceroses.
- Ganges River dolphins swim in the park’s waters. It’s visited by many rare migratory birds, and gray pelicans roost near Kaziranga village.

**Source: FORUMIAS**

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## *Economy – Evolution of Indian Planning*

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

1. The planning commission of India was replaced by NITI Aayog.
2. It was established in 2016.

**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:** By early 2015, we saw some major changes taking place in the area of planning in India.

The Government replaced the existing body, Planning Commission, with the NITI Aayog (a new economic 'Think Tank'), with the aim of 'overhauling' the very process and method of planning in the country.

**Source: Ramesh Singh**

**Q.2) Which of the following is/are core industries of India?**

1. Fertilizer
2. Natural Gas
3. Textiles

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** There are six basic industries which every industrializing economy requires, namely— (i) Iron and Steel (ii) Cement (iii) Coal (iv) Crude oil (v) Oil refining and (vi) Electricity [Note: At present, there are eight Core Industries in India (with the Base: 2004–05=100), six existing 'basic/infrastructure industries' with two new additions, i.e., Natural Gas and Fertilizer.

**Source: Ramesh Singh**

**Q.3) Which of the following is considered as the temples of modern India?**

- a) Commercial Banks
- b) Private Sector industries
- c) Public Sector Undertakings
- d) Cooperative Societies

**ANS: C**

**Explanation:** The PSUs were considered by the government as the focus of the 'trickledown effect'.

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- The government did everything to set up and run the PSUs as the benefits were supposed to percolate to the masses, finally reinforcing growth and development in the country.
- Employment in the PSUs was seen as the effort of the trickledown theory, simply said.
- At a point of time, Nehru even mentioned the PSUs as the ‘temples of modern India’.

**Source: Ramesh Singh**

**Q.4) In which of the following year the national planning committee was set up?**

- a) 1921
- b) 1938
- c) 1948
- d) 1952

**ANS: B**

**Explanation:** It was the National Planning Committee, set up in 1938 by the Indian National Congress which, for the first time, tried to define planning (in 1940, though, its final report was published in 1949) in India.

**Source: Ramesh Singh**

**Q.5) The term “Gosplan” was associated with which of the following?**

- a) USSR
- b) USA
- c) France
- d) Britain

**ANS: A**

**Explanation:** The famous Soviet slogan “great leap forward” was initiated for rapid industrialization through the introduction of economic planning at the national level. The nature and scope of Soviet planning (called the Gosplan) will have its direct or indirect bearings on all those countries which went for economic planning, be state or capitalist or mixed economies.

**Source: Ramesh Singh**

**Q.6) The terms “prestroika and glasnost” was related to which of the following?**

- a) Economic reforms
- b) Agricultural subsidies
- c) Crude oil extraction methods
- d) Russian parliament methods

**ANS: A**

**Explanation:** the Soviet Union under the leadership of Mikhail Gorbachev began a process of political and economic reforms, called prestroika (i.e., restructuring) and glasnost (i.e., openness) in 1985.

**Source: Ramesh Singh**

**Q.7) The title of 'A Plan of Economic Development for India', was related to which of the following plan?**

- a) Bombay Plan
- b) Gandhian Plan
- c) Congress Plan
- d) People's Plan

**ANS: A**

**Explanation:** The Bombay Plan was the popular title of 'A Plan of Economic Development for India', which was prepared by a cross-section of India's leading capitalists.

The eight capitalists involved in this plan were Purshotamdas Thakurdas, J.R.D. Tata, G.D. Birla, Lala Sri Ram, Kasturbhai Lalbhai, A.D. Shroff, Avdeshir Dalal and John Mathai.

**Source: Ramesh Singh**

**Q.8) The strategy of growth laid emphasis on rapid industrialization with a focus on heavy industries and capital goods – related to?**

- a) 1<sup>st</sup> five year plan
- b) 2<sup>nd</sup> five year plan
- c) 5<sup>th</sup> five year plan
- d) 8<sup>th</sup> five year plan

**ANS: B**

**Explanation:** Second Plan: The plan period was 1956–61. The strategy of growth laid emphasis on rapid industrialization with a focus on heavy industries and capital goods.

The plan was developed by Professor Mahalanobis. Due to the assumption of a closed economy, shortages of food and capital were felt during this Plan.

**Source: Ramesh Singh**

**Q.9) In which of the following period three annual plans taken place in Indian planning history?**

- a) 1956 – 1959
- b) 1966 – 1969
- c) 1972 – 1975
- d) 1988 – 1991

**ANS: B**

**Explanation:** Three Annual Plans: The period of the three consecutive Annual Plans was 1966–69.

- Though the Fourth Plan was ready for implementation in 1966, the weak financial situation as well as the low morale after the defeat by China, the government decided to go for an Annual Plan for 1966–67.
- Due to the same reasons the government went for another two such plans in the forthcoming years.

**Source: Ramesh Singh**

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**Q.10) Which of the following plan was called as rolling plan?**

- a) 5<sup>th</sup> five year plan
- b) 6<sup>th</sup> five year plan
- c) 8<sup>th</sup> five year plan
- d) 12<sup>th</sup> five year plan

**ANS: B**

**Explanation:** A fresh Plan, the Sixth Plan for the period 1978–83 was launched by the new government which called it the 'Rolling Plan'.

**Source: Ramesh Singh**

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## *Indian Economy – Planning in India*

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**Q.1) The “Planned Economy of India” book was written by?**

- a) B. R. Ambedkar
- b) M. Visvesvaraya
- c) P. C. Mahalonobis
- d) Ramesh Dutt

**ANS: B**

**Explanation:** The credit of proposing the first blueprint of Indian planning is given to the popular civil engineer and the ex-Dewan of the Mysore state, M. Visvesvaraya. In his book The Planned Economy of India, published in 1934, he outlined the broad contours of his plan proposal.

**Source: Ramesh Singh**

**Q.2) Which of the following was/were member/s of the Bombay plan?**

- 1. Purshotamdas Thakurdas
- 2. J.R.D. Tata
- 3. G.D. Birla

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Bombay Plan was the popular title of ‘A Plan of Economic Development for India’, which was prepared by a cross-section of India’s leading capitalists. The eight capitalists involved in this plan were Purshotamdas Thakurdas, J.R.D. Tata, G.D. Birla, Lala Sri Ram, Kasturbhai Lalbhai, A.D. Shroff, Avdeshir Dalal and John Mathai.

**Source: Ramesh Singh**

**Q.3) Consider the following statements regarding gandhian plan:**

- 1. It was formulated by Sriman Narayan Agarwal.
- 2. Its focus on promoting rural and cottage industries.

**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:** Espousing the spirit of the Gandhian economic thinking, Sriman Narayan Agarwal formulated The Gandhian Plan in 1944. The plan laid more emphasis on agriculture.

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Even if he referred to industrialization, it was to the level of promoting cottage and village-level industries, unlike the NPC and the Bombay Plan which supported a leading role for the heavy and large industries.

**Source: Ramesh Singh**

**Q.4) The people's plan was formulated by which of the following?**

- a) M. Visvesvaraya
- b) P. C. Mahalonobis
- c) M.N. Roy
- d) Jayaprakash Narayan

**ANS: C**

**Explanation:** In 1945, yet another plan (people's plan) was formulated by the radical humanist leader M.N. Roy, Chairman of the Post-War Reconstruction Committee of Indian Trade Union. The plan was based on Marxist socialism and advocated the need of providing the people with the 'basic necessities of life'.

**Source: Ramesh Singh**

**Q.5) Which of the following is/are central plan/s?**

- 1. Five year plans
- 2. 20 – point programme
- 3. Member of Parliament Local Area Development Scheme

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Plans which are formulated by the Central Government and financed by it for the implementation at the national level are known as Central Plans.

- Over the years, the Centre has launched three such plans and the governments have maintained continuity in their implementation.
- The three central plans are: A. Five-Year Plans, B. Twenty-Point Programme, and C. Member of Parliament Local Area Development Scheme.

**Source: Ramesh Singh**

**Q.6) Which of the following area/s is/are accord/accorded the highest priority in first five year plan?**

- 1. Agriculture
- 2. Irrigation projects
- 3. Power projects

**How many of the statements given above are correct?**

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

**ANS:**

**C**

**Explanation:** First Plan: The period for this plan was 1951–56. As the economy was facing the

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problem of large-scale food grains import (1951) and the pressure of price rise, the plan accorded the highest priority to agriculture including irrigation and power projects.

About 44.6 per cent of the plan outlay went in favour of the public sector undertakings (PSUs).

**Source: Ramesh Singh**

**Q.7) The twenty – point programme plan was launched in which of the following 5 year plan?**

- a) 4<sup>th</sup> five year plan
- b) 5<sup>th</sup> five year plan
- c) 6<sup>th</sup> five year plan
- d) 8<sup>th</sup> five year plan

**ANS: B**

**Explanation:** The Plan (1974–79) has its focus on poverty alleviation and self-reliance.

The popular rhetoric of poverty alleviation was sensationalized by the government to the extent of launching a fresh plan, i.e., the Twenty-point Programme (1975) with a marginal importance being given to the objective of ‘growth with stability’ (one of the major objectives of the Fourth Plan).

**Source: Ramesh Singh**

**Q.8) Which plan launched the slogan of “Garibi Hatao”?**

- a) 5<sup>th</sup> five year plan
- b) 6<sup>th</sup> five year plan
- c) 8<sup>th</sup> five year plan
- d) 10<sup>th</sup> five year plan

**ANS: B**

**Explanation:** Sixth Plan This Plan (1980–85) was launched with the slogan of ‘Garibi Hatao’ (alleviate poverty).

Already, a programme (the TPP) was tested and tried by the same government in the Fifth Plan which tried to improve the standard of living of the poor masses with the ‘direct approach’ (the idea of poverty alleviation, but such a slogan of ‘Garibi Hatao’ was not given to the programme).

**Source: Ramesh Singh**

**Q.9) Which of the following years is not covered under five year plan period?**

- a) 1991 – 92
- b) 1997 – 98
- c) 2001 – 02
- d) 2007 – 08

**ANS: A**

**Explanation:** The Eighth Plan (whose term would have been 1990–95) could not take off due to the ‘fast-changing political situation at the Centre’.

- The new government, which assumed power at the centre in June 1991, decided to commence the Eighth Plan for the period 1992–97 and that the fiscals 1990–91 and 1991–92 should be treated as two separate Annual Plans.



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- The two consecutive Annual Plans (1990–92) were formulated within the framework of the approach to the Eighth Plan (1990– 95) with the basic thrust on maximization of employment and social transformation.

**Source: Ramesh Singh**

**Q.10) The “abor hills” is recently seen in news located at?**

- a) Arunachal Pradesh
- b) Himachal Pradesh
- c) Tamil Nadu
- d) West Bengal

**ANS: A**

**Explanation:** The Abor Hills is a region of Arunachal Pradesh in the far northeast of India, near the border with China.

The hills are bordered by the Mishmi Hills and Miri Hills, and drained by the Dibang River, a tributary of the Brahmaputra.

**Source: FORUMIAS**

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## *Economy – Planning in India*

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**Q.1) Which of the following is/are tenet/s of planning in India?**

1. Self reliance
2. Growth
3. Social justice

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The basic tenets of planning, i.e., growth, modernization, self-reliance and social justice.

**Source: Ramesh Singh**

**Q.2) The jawahar rojgar yozana scheme was launched in which plan?**

- a) 5<sup>th</sup> plan
- b) 6<sup>th</sup> plan
- c) 7<sup>th</sup> plan
- d) 10<sup>th</sup> plan

**ANS: C**

**Explanation:** The Jawahar Rojgar Yojana (JRY) was launched in 1989 (7<sup>th</sup> plan) with the motive to create wage-employment for the rural poor's.

**Source: Ramesh Singh**

**Q.3) During which plan the East Asian Financial crisis took place?**

- a) 5<sup>th</sup> plan
- b) 6<sup>th</sup> plan
- c) 9<sup>th</sup> plan
- d) 12<sup>th</sup> plan

**ANS: C**

**Explanation:** The Ninth Plan (1997–2002) was launched when there was an all round 'slowdown' in the economy led by the South East Asian Financial Crisis (1996–97).

**Source: Ramesh Singh**

**Q.4) The 9<sup>th</sup> plan was focused on basic minimum services. Which of the following is/are basic minimum service/s?**

1. Safe drinking water
2. Primary health services
3. Environmental conservation

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** 9<sup>th</sup> plan was emphasised on the seven identified Basic Minimum Services (BMS) with additional Central Assistance for these services with a view to obtaining complete coverage of the population in a time-bound manner.

The BMS included: (i) Safe drinking water; (ii) Primary health service; (iii) Universalisation of primary education; (iv) Public housing assistance to the shelter-less poor families; (v) Nutritional support to children; (vi) Connectivity of all villages and habitations; and (vii) Streamlining of the public distribution system.

**Source: Ramesh Singh**

**Q.5) Which of the following change/s was/were taken in the 10<sup>th</sup> five year plan?**

1. Doubling per capita income in 10years.
2. Governance was considered a factor of development.
3. Agriculture sector declared as the prime moving force.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Plan (2002–07) commenced with the objectives of greater participation of the NDC in their formulation.

Some highly important steps were taken during the plan, which undoubtedly points out a change in the planning policy mindset of the government, major ones being:

- (i) Doubling per capita income in 10 years;
- (ii) Accepting that the higher growth rates are not the only objective—it should be translated into improving the quality of life of the people;
- (iii) For the first time the Plan went to set the ‘monitorable targets’ for eleven select indicators of development for the Centre as well as for the states;
- (iv) ‘Governance’ was considered a factor of development;
- (v) Agriculture sector declared as the prime moving force (PMF) of the economy;

**Source: Ramesh Singh**

**Q.6) Consider the following statements:**

1. 11<sup>th</sup> plan has set the target of 10 percent growth in plan period.
2. 11<sup>th</sup> plan emphasis was on inclusive growth.

**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:** Eleventh Plan: The Plan targets a growth rate of 10 per cent and emphasizes the idea of 'inclusive growth'.

**Source: Ramesh Singh**

**Q.7) The Planning Commission constituted an Expert Group in December 2005 to review the methodology for estimation of poverty?**

- a) Lakadawala committee
- b) Tendulkar committee
- c) Rangarajan committee
- d) Shah committee

**ANS: B**

**Explanation:** The Planning Commission constituted an Expert Group in December 2005 under the chairmanship of Prof. Suresh D. Tendulkar to review the methodology for estimation of poverty.

**Source: Ramesh Singh**

**Q.8) Which of the following is/are target/s of 12<sup>th</sup> five year plan?**

1. Growth rate of 9 per cent for plan period.
2. 4 per cent average growth in the agriculture sector during the Plan period.
3. Control the inflationary pressure on rural areas.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The stated objectives of 12<sup>th</sup> plan are summed-up as follows:

- (i) Growth rate of 9 per cent is targeted for the Plan.
- (ii) It emphasizes the need to intensify efforts to have 4 per cent average growth in the agriculture sector during the Plan period.
- (iii) The higher growth in agriculture would not only provide broad based income benefits to the rural population but also help restrain inflationary pressure.

**Source: Ramesh Singh**

**Q.9) Consider the following statements regarding the Member of Parliament Local Area Development Scheme (MPLADS):**

1. It was launched on December 23, 1993.
2. Under this scheme the Members of Parliament recommend some works to the concerned District Magistrate.

**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 Member of Parliament Local Area Development Scheme (MPLADS) is the last of the Central Plans and latest to have been launched, too.

- The scheme was launched on December 23, 1993 with only Rs. 5 lakh given to each MPs which was increased to Rs. 1 crore in the year 1994–95.
- When the MPs did put a demand to increase the sum to Rs. 5 crore in 1997–98, finally the government enhanced it to Rs. 2 crore since 1998–99.
- In April 2011 the corpus was enhanced to Rs. 5 crore while announcing the new guidelines for the scheme.
- Under this scheme the Members of Parliament recommend some works (i.e., creation of fixed community assets, based on locally felt developmental needs) to the concerned District Magistrate.

**Source: Ramesh Singh**

**Q.10) The “bori wildlife sanctuary” is recently seen in news located at?**

- a) Maharashtra
- b) Madhya Pradesh
- c) Karnataka
- d) Tamil Nadu

**ANS: B**

**Explanation:** The Bori Wildlife Sanctuary is a wildlife sanctuary in Hoshangabad District of Madhya Pradesh state in central India.

- The sanctuary covers an area of 646 km<sup>2</sup>, located in the northern foothills of the Satpura Range.
- It is bounded by the Satpura National Park to the north and east and by the Tawa River to the west.

**Source: FORUMIAS**

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## *Economy – NITI Aayog*

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**Q.1) Which of the following is/are approach of NITI Aayog towards planning in India?**

1. It has to use the 'bottom-up' approach.
2. Promoting the idea of 'Team India'.
3. It has to promote the idea of co-operative federalism.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The new development 'think tank'—NITI Aayog—has a completely new orientation towards decentralised planning:

- The body has to design the development policies keeping in mind the needs of nation, states and the PRIs. This will be one of its kind—a fully 'integrated' planning process.
- It has to use the 'bottom-up' approach unlike the one-size-fits-all ('Topdown') approach of the past.
- To the extent the finalisation of plans and required funds are concerned, all stakeholders will be having their says (through the Governing Council which is composed of the CMs of states and the Chiefs of UTs).
- Promoting the idea of 'Team India' which will be working on a common 'National Agenda'.
- It has to promote the idea of co-operative federalism, which is in itself a highly decentralized style of promoting development planning.

**Source: Ramesh Singh**

**Q.2) The theme "vision of rapid, sustainable and more inclusive growth" related to?**

- a) 9<sup>th</sup> plan
- b) 10<sup>th</sup> plan
- c) 11<sup>th</sup> plan
- d) 12<sup>th</sup> plan

**ANS: D**

**Explanation:** The Twelfth Plan (2012–17) has set twenty-five monitorable targets in seven broad areas reflecting its (India's) 'vision of rapid, sustainable and more inclusive growth'.

**Source: Ramesh Singh**

**Q.3) Which of the following is/are agent/s of the resource mobilization?**

1. Government of India
2. State governments
3. General public

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** For Indian economy to move on the path of desired growth and development, the Government of India (GoI) needs to take care of the issue of resource mobilization for various agents in the economy, namely – 1. GoI, 2. State governments, 3. Private sector and 4. General public.

**Source: Ramesh Singh**

**Q.4) Which of the following is/are function/s of NITI Aayog?**

1. Cooperative and Competitive Federalism.
2. Shared National Agenda.
3. State's Best Friend at the Centre.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** NITI Aayog, is designed to live up to the principle of 'Team India' with its following officially demarcated functions:

- Cooperative and Competitive Federalism: It will be the 'primary platform' for operationalising cooperative federalism, enabling states to have active participation in the formulation of national policy, as well as achieving time-bound implementation of quantitative and qualitative targets through the combined authority of the Prime Minister and the Chief Ministers.
- Shared National Agenda: It will 'evolve' a shared vision of national development priorities and strategies, with the active involvement of the states.
- State's Best Friend at the Centre: It will support states in addressing their own challenges, as well as building on strengths and comparative advantages.
- Decentralized Planning: The new body is to 'restructure' the planning process into a 'bottom-up model', empowering states, and guiding them to further empower local governments in developing mechanisms to formulate credible plans at the village level, which are progressively aggregated up the higher levels of the government. The maturing of India's governmental institutions has enabled increasing the specialization of their functions.

**Source: Ramesh Singh**

**Q.5) Which of the following is/are guiding principle/s of NITI Aayog?**

- a) Antyodaya
- b) Inclusion
- c) Village

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** NITI Aayog is committed to the vision of inclusive, equitable and sustainable development, and is guided by the principles of Antyodaya, Inclusion, Village, Demographic Dividend, People's Participation, Governance and Sustainability.

**Source: Ramesh Singh**

**Q.6) Who among the following is the chairman of niti aayog?**

- a) President
- b) Vice President
- c) Prime Minister
- d) Lok Sabha Speaker

**ANS: C**

**Explanation:** Chairman of NITI Aayog is the Prime Minister of India (de-facto).

**Source: Ramesh Singh**

**Q.7) Which of the following country/countries is/are part of lithium triangle?**

- 1. Chile
- 2. Bolivia
- 3. Argentina

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Though found on each of the six inhabited continents, Chile, Argentina, and Bolivia — together referred to as the “Lithium Triangle”— hold more than 75% of the world’s supply.

**Source: FORUMIAS**



**Q.8) Consider the following statements:**

1. India is the world's second biggest consumer of gold, after China.
2. Karnataka accounts for 88% of the total reserves in India.

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

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

**ANS: C**

**Explanation:** India is the world's second biggest consumer of gold, after China.

- India's gold mine production has the potential to reach 20 tonne per year, up from 1.6 tonne in 2020.
- Gold reserves and resources: As per National Mineral Inventory data, total gold ore reserves in the country have been estimated at 501.83 million tonnes.
- Karnataka accounts for 88% of the total reserves, with the Dharwar craton being most significant geological formation for gold mineralisation.

**Source: FORUMIAS**

**Q.9) Consider the following statements:**

1. National Waterways Act 2016 declares a total of 111 National Waterways.
2. Inland Water Transport in India forms only 0.5% of total transport.

**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 Waterways Act 2016 declares a total of 111 National Waterways. Out of this, 17,980 km of the river and 2,256 km of canals can be used by mechanized crafts.

- Inland Water Transport in India forms only 0.5% of total transport; compared to 42% in Netherlands, USA 8.3% and Europe 7%. Road has freight movement around 65% and Rail has around 27%.
- As per Maritime India Vision (MIV) 2030 document, cargo movement on National Waterways is targeted as 200 MMT by 2030 from current level of 83.61 Million Metric Tonne (MMT) during FY- 2020-21.

**Source: FORUMIAS**

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**Q.10) The “Gorumara National Park” is recently seen in news located at?**

- a) West Bengal
- b) Tripura
- c) Nagaland
- d) Mizoram

**ANS: A**

**Explanation:** Gorumara National Park is a National Park in northern West Bengal, India. Located in the Dooars region of the Himalayan foothills, it is a medium-sized park with grasslands and forests.

Gorumara National Park was established in 1992. It is primarily known for its population of Indian rhinoceros.

**Source: FORUMIAS**

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## *Revision*

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**Q.1) Consider the following statements regarding National Electric Mobility Mission Plan (NEMMP) 2020:**

1. It is a National Mission document providing the vision and the roadmap for the faster adoption of electric vehicles and their manufacturing in the country.
2. Under the NEMMP 2020, there is an ambitious target to achieve 6-7 million sales of hybrid and electric vehicles by the year 2020.

**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 National Electric Mobility Mission Plan (NEMMP) 2020 is a National Mission document providing the vision and the roadmap for the faster adoption of electric vehicles and their manufacturing in the country.

- This plan has been designed to enhance national fuel security, to provide affordable and environmentally friendly transportation and to enable the Indian automotive industry to achieve global manufacturing leadership.
- As part of the NEMMP 2020, Department of Heavy Industry formulated a Scheme viz. Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME India) Scheme in the year 2015 to promote manufacturing of electric and hybrid vehicle technology and to ensure sustainable growth of the same.
- Under the NEMMP 2020, there is an ambitious target to achieve 6-7 million sales of hybrid and electric vehicles by the year 2020.
- Based on the experience gained in the Phase-I of FAME India Scheme, it has been observed that sufficient number of charging infrastructure is required to achieve expected outcome of the plan, which is being addressed presently in Phase-II of FAME Scheme.

**Source: FORUMIAS**

**Q.2) Consider the following statements SAMARTH Udyog Bharat 4.0:**

1. It is an Industry 4.0 initiative of Ministry of Heavy Industry & Public Enterprises.
2. Its aim is to enhancement of competitiveness in Indian Capital Goods Sector.

**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:** SAMARTH Udyog Bharat 4.0 is an Industry 4.0 initiative of Ministry of Heavy Industry & Public Enterprises, Government of India under its scheme on Enhancement of Competitiveness in Indian Capital Goods Sector.

**Source: FORUMIAS**

**Q.3) Which of the following five year plan was based on gadgil strategy?**

- a) 2<sup>nd</sup> plan
- b) 4<sup>th</sup> plan
- c) 6<sup>th</sup> plan
- d) 8<sup>th</sup> plan

**ANS: B**

**Explanation:** Fourth Plan: The Plan period was 1969–74. The Plan was based on the Gadgil strategy with special focus to the ideas of growth with stability and progress towards self-reliance. Droughts and the Indo-Pak War of 1971–72 led the economy to capital diversions creating financial crunch for the Plan.

**Source: Ramesh Singh**

**Q.4) Consider the following statements:**

1. Fifth plan has its focus on poverty alleviation and self-reliance.
2. During the fifth plan hyper inflation prevailed.

**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 fifth Plan (1974–79) has its focus on poverty alleviation and self-reliance. 69 The popular rhetoric of poverty alleviation was sensationalized by the government to the extent of launching a fresh plan, i.e., the Twenty-point Programme (1975) with a marginal importance being given to the objective of ‘growth with stability’ (one of the major objectives of the Fourth Plan).

The planning process got more politicised. The havocs of hyper-inflation led the government to hand over a new function to the Reserve Bank of India to stabilize the inflation (the function which the RBI carries forward even today).

**Source: Ramesh Singh**

**Q.5) During which plan war with china and Pakistan was happened?**

- a) 1<sup>st</sup> plan
- b) 2<sup>nd</sup> plan
- c) 3<sup>rd</sup> plan
- d) 4<sup>th</sup> plan

**ANS: C**

**Explanation:** The third Plan period was 1961–65. The Plan specifically incorporated the development of agriculture as one of the objectives of planning in India besides, for the first times, considering the aim of balanced, regional development.

Enough misfortunes awaited this plan—two wars, one with China in 1961– 62 and the other with Pakistan in 1965–66 along the Gujarat border and a severe drought-led famine in 1965–66 had to be faced. Due to heavy drain and diversion of funds, this plan utterly failed to meet its targets.

**Source: Ramesh Singh**

**Q.6) Who among the following was formulated the sarvodaya plan?**

- a) Jayaprakash Narayan
- b) Vinoba Bave
- c) M.N. Roy
- d) Sriman Narayan Agarwal

**ANS: A**

**Explanation:** After the reports of the NPC were published and the government was set to go for the five-year plans, a lone blueprint for the planned development of India was formulated by the famous socialist leader Jayaprakash Narayan— the Sarvodaya Plan published in January 1950.

**Source: Ramesh Singh**

**Q.7) Consider the following statements regarding regional planning:**

1. It was at the regional level that planning was used as a part of development policy by any country for the first time.
2. It was the USA which started the first regional planning after the Tennessee Valley Authority (TVA).

**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:** It was at the regional level that planning was used as a part of development policy by any country for the first time.

It was the USA which started the first regional planning after the Tennessee Valley Authority (TVA) was set up in 1916—for a large-scale rehabilitation in south-eastern USA covering parts of seven states.

**Source: Ramesh Singh**

**Q.8) Which of the following is NOT part of eight core industries?**

- a) Textile
- b) Electricity
- c) Steel
- d) Fertilizer

**ANS: A**

**Explanation:** There are six basic industries which every industrialising economy requires, namely— (i) Iron and Steel (ii) Cement (iii) Coal (iv) Crude oil (v) Oil refining and (vi) Electricity [Note: At present, there are eight Core Industries in India (with the Base: 2004–05=100), six existing 'basic/infrastructure industries' with two new additions, i.e., Natural Gas and Fertilizer.

**Source: Ramesh Singh**

**Q.9) The “simlipal national park” is often seen in news located at?**

- a) Tamil Nadu
- b) Andhra Pradesh
- c) Odisha
- d) Karnataka

**ANS: C**

**Explanation:** Simlipal is a tiger reserve in the Mayurbhanj district in the Indian state of Odisha covering 2,750 km<sup>2</sup>.

It is part of the Mayurbhanj Elephant Reserve, which includes three protected areas—Similipal Tiger Reserve, Hadgarh Wildlife Sanctuary with 191.06 km<sup>2</sup> and Kuldiha Wildlife Sanctuary with 272.75 km<sup>2</sup>.

**Source: FORUMIAS**

**Q.10) The famous “kolleru lake” is recently seen in news located at?**

- a) Tamil Nadu
- b) Andhra Pradesh
- c) Kerala
- d) Karnataka

**ANS: B**

**Explanation:** Kolleru Lake is one of the 75 Ramsar Sites in India. A Ramsar Site is a wetland site of international importance under the Ramsar Convention, an intergovernmental environmental treaty established in 1971 by UNESCO.

**Source: FORUMIAS**

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## *Economy – Economics Reforms*

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**Q.1) The term “import substitution” is often seen in news is related to?**

- a) Opening of economy
- b) Reducing exports
- c) Decreasing dependence on developed countries
- d) Increased role of government

**ANS: C**

**Explanation:** Import substitution industrialization (ISI) is a theory of economics typically adhered to by developing countries or emerging market nations that seek to decrease their dependence on developed countries.

The approach targets the protection and incubation of newly formed domestic industries to fully develop sectors so that the goods produced are competitive with imported goods.

**Source:** Ramesh Singh

**Q.2) The term “Washington consensus” is recently seen in news related to?**

- a) Economic reforms
- b) Sustainable development goals
- c) Forest principles
- d) Global commons

**ANS: A**

**Explanation:** Washington consensus is broadly termed as the popular meaning of the ‘economic reform’ followed by almost all the socialist, communist and planned developing economies during the 1980s in one form or the other—the term economic reform got currency around the world during this period.

**Source:** Ramesh Singh

**Q.3) The “Extended Fund Facility (EFF) programme” is often seen in news related to?**

- a) World Bank
- b) International Monetary Fund
- c) World Trade Organization
- d) Asian Infrastructure Investment Bank

**ANS: B**

**Explanation:** Under the Extended Fund Facility (EFF) programme of the IMF, countries get external currency support from the fund to mitigate their BoP crisis, but such supports have some obligatory conditionality’s put on the economy to be fulfilled.

**Source:** Ramesh Singh

**Q.4) Which of the following is/are trait/s of liberalism?**

1. Liberty
2. Individualism
3. Democratic system

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The term liberalization has the same connotation in economics as its root word liberalism.

- Pro-market or pro-capitalistic inclination in the economic policies of an economy is the process of liberalization.
- We see it taking place in the whole Euro-America in the 1970s and particularly in the 1980s.
- The most suitable example of this process could be China of the mid-1980s when it announced its 'open door policy'.
- Though China lacks (even today) some trademark traits of liberalism, as for example, individualism, liberty, democratic system, etc., still China was called a liberalising economy.

**Source:** Ramesh Singh

**Q.5) The Uruguay round of deliberations was related to which of the following?**

- a) WTO
- b) IMF
- c) World Bank
- d) AIIB

**ANS: A**

**Explanation:** WTO were pushed by the developed economies of the world, better known as the starting of the Uruguay Round of GATT deliberations which ends in Marrakesh (1994) with the birth of WTO.

**Source:** Ramesh Singh

**Q.6) The "Administered Price Mechanism" is related to which of the following?**

- a) Subsidies
- b) Inflation
- c) Solar energy
- d) Cross border tax

**ANS: A**

**Explanation:** Considered as the 'backbone' for the success of the reform process in India, it consists of dismantling of the Administered Price Mechanism (APM).

There were many products in the economy whose prices were fixed/regulated by the government, viz., petroleum, sugar, fertilizers, drugs, etc.

**Source:** Ramesh Singh



**Q.7) The famous “MGNREGA act” was enacted in which of the following year?**

- a) 2001
- b) 2005
- c) 2008
- d) 2010

**ANS: B**

**Explanation:** A MGNREGA (2005) scheme of Ministry of Rural Development, it aims at providing at least 100 days of legal unskilled manual work as a guaranteed employment in a financial year to every household in rural areas as per demand.

**Source: Ramesh Singh**

**Q.8) The “JAM trinity” is often seen in news related to?**

- a) Global warming
- b) Ozone depleting substances
- c) Direct benefit transfer
- d) Ocean acidification

**ANS: C**

**Explanation:** JAM Trinity: Jan Dhan, Aadhaar, and Mobiles (JAM) trinity to enable a leakage-proof and targeted transfer of benefits.

**Source: Ramesh Singh**

**Q.9) The “Survival of the Richest: The India story” report recently released by?**

- a) UNEP
- b) World Bank
- c) World Economic Forum
- d) Oxfam

**ANS: D**

**Explanation:** “Survival of the Richest: The India story” report recently released by Oxfam India, highlighted that India is not only one of the fastest growing economies in the world but also one of the most unequal countries.

**Source: FORUMIAS**

**Q.10) The “PM Gati Shakti” is often seen in news related to?**

- a) Infrastructure
- b) Agriculture
- c) Solar energy
- d) Economic reforms

**ANS: A**

**Explanation:** Recently, the government of India has launched the ambitious Gati Shakti scheme or National Master Plan for multi-modal connectivity plan, with the aim of coordinated planning and execution of infrastructure projects to bring down logistics costs.

**Source: FORUMIAS**

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## *Economy – Inflation & Business Cycle*

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

1. A sustained rise in the general level of prices is inflation.
2. The general level of prices is falling over a period of time is deflation.

**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:** A rise in the general level of prices; a sustained rise in the general level of prices; persistent increases in the general level of prices; an increase in the general level of prices in an economy that is sustained over time; rising prices across the board —is inflation.

When the general level of prices is falling over a period of time this is deflation, the opposite situation of inflation. It is also known as disinflation.

**Source: Ramesh Singh**

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

1. A price index is a weighted average of the prices of a number of goods and services.
2. The rate of inflation is measured on the basis of price indices of Wholesale Price Index (WPI) and Consumer Price Index (CPI).

**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 rate of inflation is measured on the basis of price indices which are of two kinds—Wholesale Price Index (WPI) and Consumer Price Index (CPI).

A price index is a weighted average of the prices of a number of goods and services.

In the index the total weight is taken as 100 at a particular year of the past (the base year), this when compared to the current year shows a rise or fall in the prices of current year, there is a rise or fall in the '100' in comparison to the base year—and this inflation is measured in digits.

**Source: Ramesh Singh**

**Q.3) It is a very high inflation running in the range of double-digit or triple digit – describes?**

- a) Inflation
- b) Low inflation
- c) Hyper inflation
- d) Galloping inflation

**ANS: D**

**Explanation:** Galloping inflation is a 'very high inflation' running in the range of double-digit or triple digit (i.e., 20 per cent, 100 per cent or 200 per cent in a year).

- In the decades of 1970s and 1980s, many Latin American countries such as Argentina, Chile and Brazil had such rates of inflation—in the range of 50 to 700 per cent.
- The Russian economy did show such inflation after the disintegration of the ex-USSR in the late 1980s.

**Source: Ramesh Singh**

**Q.4) The “inflation takes place when the supply falls drastically and the demand remains at the same level” – describes?**

- a) Core inflation
- b) Headline inflation
- c) Bottleneck inflation
- d) Hyper inflation

**ANS: C**

**Explanation:** Bottleneck inflation takes place when the supply falls drastically and the demand remains at the same level.

Such situations arise due to supply-side accidents, hazards or mismanagement which is also known as 'structural inflation'. This could be put in the 'demand-pull inflation' category.

**Source: Ramesh Singh**

**Q.5) Consider the following statements regarding inflationary gap:**

1. It is excess of total government spending above the national income.
2. It is intended to increase the production level.

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

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

**ANS: C**

**Explanation:** Inflationary gap is excess of total government spending above the national income (i.e., fiscal deficit) is known as inflationary gap.

This is intended to increase the production level, which ultimately pushes the prices up due to extra-creation of money during the process.

**Source: Ramesh Singh**

**Q.6) The term “seigniorage” is often seen in news related to?**

- a) Inflation tax
- b) Imported goods
- c) Perishable commodities
- d) Diaspora income

**ANS: A**

**Explanation:** Inflation erodes the value of money and the people who hold currency suffer in this process.

- As the governments have authority of printing currency and circulating it into the economy (as they do in the case of deficit financing), this act functions as an income to the governments.
- This is a situation of sustaining government expenditure at the cost of people’s income.
- This looks as if inflation is working as a tax. That is how the term inflation tax is also known as seigniorage.

**Source: Ramesh Singh**

**Q.7) Phillips curve is often seen in news related to?**

- a) Inflation and economic growth
- b) Inflation and unemployment
- c) Economic growth and unemployment
- d) Foreign exchange and inflation

**ANS: B**

**Explanation:** Philips curve is a graphic curve which advocates a relationship between inflation and unemployment in an economy.

- As per the curve there is a ‘trade off’ between inflation and unemployment, i.e., an inverse relationship between them.
- The curve suggests that lower the inflation, higher the unemployment and higher the inflation, lower the unemployment.

**Source: Ramesh Singh**

**Q.8) Consider the following statements:**

1. GDP is the ratio between GDP at Current Prices and GDP at Constant Prices.
2. GDP deflator is acclaimed as a better measure of price behavior because it covers all goods and services produced in the country.

**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:** GDP deflator is the ratio between GDP at Current Prices and GDP at Constant Prices.

- If GDP at Current Prices is equal to the GDP at Constant Prices, GDP deflator will be 1, implying no change in price level.

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- If GDP deflator is found to be 2, it implies rise in price level by a factor of 2, and if GDP deflator is found to be 4, it implies a rise in price level by a factor of 4.
- GDP deflator is acclaimed as a better measure of price behavior because it covers all goods and services produced in the country.

**Source: Ramesh Singh**

**Q.9) The famous tarapore committee related to which of the following?**

- a) Currency convertibility
- b) Inflation tax
- c) Foreign exchange reserves
- d) Goods and service tax

**ANS: A**

**Explanation:** The Reserve Bank of India established the Committee on Capital Account Convertibility (CAC) or Tarapore Committee to propose a roadmap for full convertibility of the rupee on the capital account.

**Source: Ramesh Singh**

**Q.10) The famous “Ranthambore National Park” is often seen in news located at?**

- a) Rajasthan
- b) Gujarat
- c) Himachal Pradesh
- d) Madhya Pradesh

**ANS: A**

**Explanation:** Ranthambore National Park is a vast wildlife reserve near the town of Sawai Madhopur in Rajasthan, northern India.

- It is a former royal hunting ground and home to tigers, leopards and marsh crocodiles.
- Its landmarks include the imposing 10th-century Ranthambore Fort, on a hilltop, and the Ganesh Mandir temple.
- Also in the park, Padam Talao Lake is known for its abundance of water lilies.

**Source: FORUMIAS**

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## *Economy – Agriculture*

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

1. The Indian agriculture sector has been growing at an average annual growth rate of 4.6 per cent during the last six years.
2. Share of net irrigated area accounts for about 49% of the total net sown area in the country.
3. 60 percent of irrigation is done through canal system in India.

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** Agriculture is the art and science of cultivating the soil, growing crops and raising livestock.

- Share of net irrigated area accounts for about 49% of the total net sown area in the country and about 40% is irrigated through canal systems and 60% through groundwater. (Economic Survey 2021-2022).
- The Indian agriculture sector has been growing at an average annual growth rate of 4.6 per cent during the last six years (Economic Survey 2022-23).

**Source:** FORUMIAS

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

1. India is the second-largest producer of fruits and vegetables globally.
2. Horticulture contributes more than 33 percent to the agricultural GVA.

**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:** India is the second-largest producer of fruits and vegetables globally; the Second largest producer and exporter of Spices.

Occupying only about 14 percent of agricultural land, horticulture contributes more than 33 percent to the agricultural GVA.

**Source:** FORUMIAS

**Q.3) Which of the following is/are pillar/s of zero budget natural farming (ZBNF)?**

1. Bijamrit
2. Jivamrit
3. Waaphasa

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** ZBNF is based on Four Pillars:

- Bijamrit is the microbial coating of seeds with formulations of cow urine and cow dung.
- Jivamrit is the enhancement of soil microbes using an inoculum of cow dung, cow urine, and jaggery.
- Mulching is the covering of soil with crops or crop residues which creates humus and encourages the growth of friendly microorganisms.
- Waaphasa is the building up of soil humus to increase soil aeration.

**Source: FORUMIAS**

**Q.4) Consider the following statements:**

1. For commercial production, all GM crops in India require approval from the Genetic Engineering Appraisal Committee (GEAC).
2. Bt cotton and Maize is the only genetically modified crop that is allowed for commercial production in India.

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

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

**ANS: A**

**Explanation:** For commercial production, all GM crops in India require approval from the Genetic Engineering Appraisal Committee (GEAC).

Bt cotton is the only genetically modified crop that is allowed for commercial production in India.

**Source: FORUMIAS**

**Q.5) Which of the following institution/s is/are provide/s agriculture credit to farmer/s?**

1. Cooperatives
2. Regional Rural Banks
3. Scheduled Commercial Banks

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Agricultural credit is disbursed through a multi-agency network consisting of Commercial Banks (CBs), Regional Rural Banks (RRBs) and Cooperatives.

**Source: FORUMIAS**

**Q.6) The Mahesh kumar jain committee is recently seen in news related to?**

- a) Agriculture modernization
- b) Agriculture credit
- c) Inorganic farming
- d) Agriculture subsidies

**ANS: B**

**Explanation:** Mahesh Kumar Jain Committee on Agriculture Credit recommendations are:

- The group noted that the central and state governments need to increase their capital expenditure which will stimulate the demand for investment credit in agriculture.
- Banks should provide crop loans only through Kisan Credit Cards in order to curb the misuse of interest subsidy.
- The group recommended that loan waivers should be avoided.

**Source: FORUMIAS**

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

1. Of the total 151.33 lakh hectares under kharif crop, only 25.72 lakh hectares is covered by micro irrigation.
2. Micro Irrigation Fund (MIF) with a corpus of Rs.5000 crore was operationalized in NABARD.

**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:** Micro-irrigation (MI) techniques such as drip irrigation, sprinkler, rain-gun, porous pipe system, etc. where water is supplied directly to the crops are considered as innovative water-saving technology. Micro irrigation (or Localised irrigation) is a type of decentralised irrigation system.

- Micro irrigation leads to better results, but small and marginal farmers often find it unaffordable.



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- Of the total 151.33 lakh hectares under kharif crop, only 25.72 lakh hectares is covered by micro irrigation.
- Micro Irrigation Fund (MIF) with a corpus of Rs.5000 crore was operationalized in NABARD.

**Source:** FORUMIAS

**Q.8) The famous “Kaleshwaram Lift Irrigation Project” is located in which of the following state?**

- a) Andhra Pradesh
- b) Telangana
- c) Karnataka
- d) Kerala

**ANS: B**

**Explanation:** Kaleshwaram Lift Irrigation Project: This Scheme of Telangana is a multi-purpose irrigation project on the Godavari River in Kaleshwaram, Bhupalpally, Telangana.

- It is at the confluence point of Pranahita River and Godavari River.
- It is the world’s largest Irrigation and Drinking Water System.

**Source:** FORUMIAS

**Q.9) Which of the following scheme/s is/are subsumed in Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)?**

1. Accelerated Irrigation Benefit Programme
2. Integrated Watershed Management Programme
3. On-Farm Water Management (OFWM) component of National Mission on Sustainable Agriculture.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** PRADHAN MANTRI KRISHI SINCHAYEE YOJANA (PMKSY): Launched in 2015, PMKSY has been formulated amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP); Integrated Watershed Management Programme (IWMP); and On-Farm Water Management (OFWM) component of National Mission on Sustainable Agriculture (NMSA).

**Source:** FORUMIAS

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**Q.10) Consider the following statements:**

1. India spends roughly 2% of GDP on indirect subsidies.
2. Indirect subsidies are provided in terms of tax breaks, insurance, low-interest loans, depreciation write-offs, rent rebates.

**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:** Indirect subsidies are those subsidies in which the cost of the product is set at a lower price than the market price.

- Indirect subsidies are provided in terms of tax breaks, insurance, low-interest loans, depreciation write-offs, rent rebates.
- India spends roughly 2% of GDP on indirect subsidies.

**Source:** FORUMIAS

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## *Economy – Industry & Infrastructure*

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**Q.1) Which of the following measure/s was/were taken by the government through industrial policy 1991?**

1. Decanalization
2. Unified exchange rate
3. Abolition of industrial licensing

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** NEW INDUSTRIAL POLICY – 1991:

- Abolition of Export Subsidies: Export subsidies like the system of providing cash compensatory support to exporters were abolished and supplementary licences which helped the exporters to import were removed.
- Decanalisation: State trading corporations were divested of their monopoly over import of some goods.
- Unified Exchange Rate: This was introduced in 1993 which was linked to the market and exporters could convert their entire dollar earnings at market-linked exchange rate.
- Abolition of Industrial Licensing: It abolished all industrial licensing except a short list of 18 industries related to the security and strategic concerns, social reasons, hazardous chemicals and items of elitist consumption. Also the Monopolies and Restrictive Trade Practices Act was abolished in one stroke.

**Source: FORUMIAS**

**Q.2) Which of the following is/are challenge/s facing by Indian economy?**

1. Stagnation of manufacturing sector
2. Domination of informal sector
3. Lack of inclusive growth

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The challenges facing by Indian economy are:

- Stagnation in Manufacturing Sector: The share of manufacturing sector to India's GDP has remained stagnant at 16-17% since 1991 reforms.
- Jobless Growth: The employment elasticity is hardly around 0.1 which means every 1% increase in GDP growth rate leads to 0.1% increase in employment creation.

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- Domination of Informal Sector: Apart from low quantity of jobs, concerns have also been raised with respect to poor quality of jobs.
- 90% of India's workforce is employed in the informal sector which is characterised by low wages, poor productivity and lack of access to social security benefits.
- Lack of Inclusive Growth: India has failed to prevent concentration of wealth and provide for equitable distribution of income.
- The richest 10% in India own more than 4 times the wealth than the remaining 90%. Going forward, the richest 10% in India would take away the majority share of \$ 5 trillion economy.

**Source: FORUMIAS**

**Q.3) The term “round tripping” is often seen in news related to?**

- a) Black money
- b) Shipping charges
- c) Free air space
- d) Bitcoins

**ANS: A**

**Explanation:** Round Tripping: A large part of Indian FDI is suspected to be black money invested through Mauritius-based shell companies.

**Source: FORUMIAS**

**Q.4) The “SAMARTH scheme” is recently seen in news related to?**

- a) Steel sector
- b) Textile sector
- c) Women empowerment
- d) Defense sector

**ANS: B**

**Explanation:** The Scheme for Capacity Building in the Textile Sector (SAMARTH): It aims to incentivize and supplement the efforts of the industry in creating jobs in the organized textile and related sectors, covering the entire value chain of textiles, excluding Spinning and Weaving.

**Source: FORUMIAS**

**Q.5) Consider the following statements:**

1. Kandla was the first export processing zone in Asia.
2. In 2005, the Special Economic Zones Act was adopted.

**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:** Kandla, Gujarat, became the first export processing zone (EPZ) in Asia in 1965.

- Although the framework of these EPZs was similar to that of SEZs, the government started creating SEZs in 2000 as part of the Foreign Trade Policy to address the

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infrastructure and administrative issues that were believed to have hindered the performance of EPZs.

- In 2005, the Special Economic Zones Act was adopted. In conjunction with the SEZ Rules, the Act went into effect in 2006.

**Source: FORUMIAS**

**Q.6) The “Saubhagya Scheme” is often seen in news related to?**

- a) Energy sector
- b) Airlines
- c) Sea ports
- d) Inland waterways

**ANS: A**

**Explanation:** SAUBHAGYA- Pradhan Mantri Sahaj Bijli Har Ghar Yojana:

- While inching towards achieving 100% village electrification, Govt. of India also focused in achieving electrification of all un-electrified households in the country.
- Taking consideration of various studies, it came to light that major barriers in household electrification was lack of awareness, cost of obtaining new connections, complexity and other logistics difficulty faced in obtaining connections.
- Paying special attention to these requirements, Govt. of India systematically designed and launched a scheme Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya, in October 2017 focusing on last mile connectivity and electricity connections to all the un-electrified households in the country.
- Saubhagya scheme is one of the world’s biggest Universal electrification initiatives with collaborative and concerted efforts of Centre and States.
- It is a concurrent program to Deen Dayal Upadhyaya Gram Jyoti Yojana’ (DDUGJY).

**Source: FORUMIAS**

**Q.7) Which of the following initiative/s is/are taken by the government to promote renewable energy?**

1. Allowed 100 percent FDI.
2. Production linked incentive.
3. National Solar Mission.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** GOVERNMENT INITIATIVES TO PROMOTE RENEWABLE ENERGY:

- FDI Policy: FDI up to 100% is allowed in the renewable energy sector under the Automatic route and no prior Government approval is needed
- National Solar Mission: A part of the National Action Plan on Climate Change, it aims to promote solar power in India.

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- Production Linked Incentive (PLI) Scheme: The scheme proposes a financial incentive to boost domestic manufacturing and attract large investments in the electronics value chain.
- Nation Green Corridor Programme: This project aims at synchronizing energy that is produced from renewable energy sources with the conventional stations.
- Promotion of Solar Parks and Ultra Mega Solar Power Projects: The aim of the mega project is to set up at least 25 Solar Parks and Mega-Solar Power Projects to produce 20,000 MW of solar energy between 2014-15 and 2021-22.

**Source: FORUMIAS**

**Q.8) “One Sun One World One Grid” (OSOWOG) initiative proposed by?**

- a) France
- b) India
- c) China
- d) Germany

**ANS: B**

**Explanation:** ‘One Sun One World One Grid’ (OSOWOG) initiative proposed by India to set up a framework for facilitating global cooperation which aims at building a global ecosystem of interconnected renewable energy resources that can be easily shared.

**Source: FORUMIAS**

**Q.9) Consider the following statements:**

1. India has the second-largest road network in the world.
2. 90 percent of India’s total passenger traffic uses the road network to commute.

**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:** India has the second-largest road network in the world, spanning a total of 5.89 million kilometres (kms).

This road network transport 64.5% of all goods in the country and 90% of India’s total passenger traffic uses the road network to commute.

**Source: FORUMIAS**

**Q.10) The “Mission Raftaar” is related to which of the following?**

- a) Railways
- b) Roadways
- c) Inland waterways
- d) Airlines

**ANS: A**

**Explanation:** Mission Raftaar: It aims to double the average speed of the freight trains. It also aspires to increase the speed of express trains by 25 KMPH.

**Source: FORUMIAS**

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## *Economy – Services Sector*

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**Q.1) The “Bharat Gaurav Scheme” is recently seen in news related to?**

- a) Roads
- b) Railways
- c) Airports
- d) Inland waterways

**ANS: B**

**Explanation:** In November 2021, the Indian Railways launched Bharat Gaurav trains that will be operated by private players and run on theme-based circuits.

- Through this policy, which offers operators the “Right of Use” of its rakes and infrastructure, the Railways has liberalized and simplified a part of operations that was otherwise carried out mostly by the Indian Railway Catering and Tourism Corporation (IRCTC).
- While any entity can run these trains, including state governments, it is implied that the policy is targeted at four operators.

**Source:** FORUMIAS

**Q.2) The “Kavach System” is often seen in news related to?**

- a) Space debris
- b) Ballistic missile protective shield
- c) Railways
- d) Cyber security frauds

**ANS: C**

**Explanation:** The KAVACH is an indigenously developed Automatic Train Protection (ATP) system by the Research Design and Standards Organization (RDSO) in collaboration with the Indian industry.

- The trials were facilitated by the South Central Railway to achieve safety in train operations across Indian Railways.
- It is a state-of-the-art electronic system with Safety Integrity Level-4 (SIL-4) standards.
- It is meant to provide protection by preventing trains to pass the signal at Red (which marks danger) and avoid collision.

**Source:** FORUMIAS

**Q.3) The “Logistic Performance Index (LPI)” is often seen in news released by?**

- a) World Bank
- b) World Economic Forum
- c) International Monetary Fund
- d) Asian Investment and Infrastructure Bank

**ANS: A**

**Explanation:** The LPI is a benchmarking tool developed by the World Bank Group to assess trade logistics performance.

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- It evaluates various parameters, including customs performance, infrastructure quality, ease of arranging shipments, logistics services quality, consignment tracking, and timeliness of shipments.
- India has shown significant progress in the World Bank's Logistic Performance Index (LPI) 2023, climbing six positions to secure the 38th rank among 139 countries.

**Source:** FORUMIAS

**Q.4) Consider the following statements Infrastructure Project Development Fund (IIPDF) Scheme:**

1. It aims to provide financial assistance for project development expenses of Public-Private Partnership (PPP) projects.
2. It will contribute up to 75% of the project development expenses to the Sponsoring Authority as an interest-free loan.

**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 Department of Economic Affairs (DEA), Ministry of Finance, has recently announced the India Infrastructure Project Development Fund (IIPDF) Scheme.

The scheme aims to provide financial assistance for project development expenses of Public-Private Partnership (PPP) projects.

- The IIPDF Scheme will contribute up to 75% of the project development expenses to the Sponsoring Authority as an interest-free loan.
- The remaining 25% will be co-funded by the Sponsoring Authority.
- Upon successful completion of the bidding process, the project development expenditure will be recovered from the successful bidder.
- If the bidding process fails, the loan will be converted into a grant.

**Source:** FORUMIAS

**Q.5) Which of the following international financial institution helping to implement the jal marg vikas project?**

- a) World Bank
- b) Asian Development Bank
- c) International Monetary Fund
- d) World Economic Forum

**ANS: A**

**Explanation:** Jal Marg Vikas Project: It was put into place with the assistance of the World Bank as a step towards national integration with the goal of reducing traffic on the roads and trains, carbon emissions, and minimal resource depletion.

**Source:** FORUMIAS



**Q.6) Consider the following statements regarding “Sagarmala Project”:**

1. It is the Ministry of Shipping's flagship initiative intended to promote port-led development in the nation by utilizing its 50, 000 km of potentially navigable waterways.
2. It was approved by the Union Cabinet in March 2015.

**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:** The Sagarmala programme is the Ministry of Shipping's flagship initiative intended to promote port-led development in the nation by utilizing its 14,500 km of potentially navigable waterways, 7,500 km of coastline, and advantageous location on major international maritime trade routes.

It was approved by the Union Cabinet in March 2015.

**Source:** FORUMIAS

**Q.7) Consider the following statements regarding “National Logistics Policy (NLP)”:**

1. It was launched on September 2022 to boost the ease of doing business and enhance the livability quotient.
2. It aims to reduce the logistics cost from 14% of GDP to a global average of 8 per cent by 2030.

**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 Logistics Policy (NLP) was launched on 17th September 2022 to boost the ease of doing business and enhance the livability quotient.

- To ensure seamless transportation of goods and services throughout the nation, reduce the logistics cost from 14% of GDP to a global average of 8 per cent by 2030.
- This will improve the ability of Indian goods to compete in both the domestic and global markets.
- Additionally, the lower cost will boost efficiency efforts that span all economic sectors, which promotes value addition and entrepreneurship.

**Source:** FORUMIAS

**Q.8) Which of the following first private airline landed using GPS-Aided Geo Augmented Navigation (GAGAN)?**

- a) Spice jet
- b) Indigo
- c) Trujet
- d) Air Asia

**ANS: B**

**Explanation:** GPS-Aided Geo Augmented Navigation (GAGAN): It is India's first Satellite-based Augmentation System.

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- It provides additional accuracy for safety in civil aviation and has expansion capability for seamless navigation services across geographies.
- In April 2023 Indigo made its first landing using GAGAN.

**Source: FORUMIAS**

**Q.9) Consider the following statements regarding “Hybrid Annuity Model (HAM)”:**

1. It is a mixture of BOT Annuity and EPC Models in India.
2. The first 50% of the project cost is paid as a fixed amount.
3. The remaining 50% of the project cost is paid as a variable annuity amount after the completion of the project.

**How many of the statements given above are correct?**

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

**ANS: A**

**Explanation:** Hybrid Annuity Model is a mixture of BOT Annuity and EPC Models in India.

- The first 40% of the project cost is paid as a fixed amount. This fixed payment is further divided into five equal instalments.
- The remaining 60% of the project cost is paid as a variable annuity amount after the completion of the project.
- The variable annuity payment is determined based on the value of assets created by the project. The higher the value of the assets, the higher the variable annuity payment.

**Source: FORUMIAS**

**Q.10) Who among the following headed the committee on revisiting and revitalising ppp model?**

- a) Vijay Kelkar
- b) Ranga Rajan
- c) Bibek Debroy
- d) U N Sinha

**ANS: A**

**Explanation:** Kelkar committee was formed in India to study and evaluate the extant public-private partnership (PPP) model in India.

The committee was set up by India's central government and headed by Vijay Kelkar.

**Source: FORUMIAS**

## *Economy – Indian Financial Market*

**Q.1) Which of the following is/are come/s under the money market?**

1. Call money
2. Treasury bills
3. Commercial papers

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Money Market: It is for short-term credit and includes call money, treasury bills, commercial papers etc.

**Source: FORUMIAS**

**Q.2) In which of the following year the Foreign Exchange Management Act enacted?**

- a) 1992
- b) 1997
- c) 1999
- d) 2001

**ANS: C**

**Explanation:** Foreign Exchange Management Act, 1999: Government has passed FEMA, 1999 that regulates all financial transactions concerning foreign securities or exchange.

**Source: Ramesh Singh**

**Q.3) Which of the following is/are benefit/s of corporate bond market?**

1. Liquidity in the Market
2. Reduces the cost of Lending
3. High and Fixed Source of Income

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** BENEFITS OF CORPORATE BOND MARKET: Liquidity in the Market: Can be converted to cash as per the need.

- Reduces the cost of Lending: Offers competitive rates of interest to new startups.
- High and Fixed Source of Income: Offers predictable income at a predefined interval, reduces the risk of capital losses.
- Diversified Options to investors: Availability of various alternative options to raise capital by corporate.

**Source: Ramesh Singh**

**Q.4) In which of the following area/s, NBFCs can involve?**

1. Business of loans and advances
2. Acquisition of shares
3. Chit business

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** A NBFC is a company registered under Companies Act, 1956 (now, Companies Act, 2013), engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government, leasing, hirepurchase, insurance business, chit business.

**Source: FORUMIAS**

**Q.5) Consider the following statements:**

1. The National Bank for Financing Infrastructure and Development (NaBFID) is a specialized Development Finance Institution in India aimed at supporting the country's infrastructure sector.
2. NaBFID was set up in 2021, by an Act of the Parliament (The National Bank for Financing Infrastructure and Development Act, 2021).

**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 National Bank for Financing Infrastructure and Development (NaBFID) is a specialized Development Finance Institution in India aimed at supporting the country's infrastructure sector, which can significantly gain from an enabling credit flow by means of attractive instruments and channelized investment.

NaBFID was set up in 2021, by an Act of the Parliament (The National Bank for Financing Infrastructure and Development Act, 2021), with the essential objectives of addressing the gaps in long-term non-recourse finance for infrastructure development, strengthening the development of bonds and derivatives markets in India, and sustainably boosting the country's economy.

**Source: FORUMIAS**

**Q.6) The “Fair Market Conduct” committee was headed by?**

- a) TK Viswanathan
- b) Vijay Kelkar
- c) Ranga Rajan
- d) Bibek Debroy

**ANS: A**

**Explanation:** TK Viswanathan Committee on Fair Market Conduct: The committee was constituted to recommend measures to tackle insider trading.

- It submitted its report in 2018 and recommended: o Companies to maintain details of immediate relatives of designated persons who might deal with sensitive information.
- Giving direct power to SEBI to tap telephones and other electronic communication devices.

**Source: FORUMIAS**

**Q.7) Which of the following is/are unorganized money lender/s?**

- 1. Gujarati Shroffs
- 2. Marwari Kayas
- 3. Chettiars

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Indigenous Bankers: Indigenous bankers receive deposits and lend money in the capacity of an individual or private firm. There are, basically, four such bankers in the country functioning as nonhomogenous groups:

- (a) Gujarati Shroffs: They operate in Mumbai, Kolkata as well as in industrial, trading and port cities in the region.
- (b) Multani or Shikarpuri Shroffs: They operate in Mumbai, Kolkata, Assam tea gardens and North Eastern India.
- (c) Marwari Kayas: They operate mainly in Gujarat with a little bit of presence in Mumbai and Kolkata.
- (d) Chettiars: They are active in Chennai and at the ports of southern India.

**Source: FORUMIAS**

**Q.8) Which of the following is/are type/s of treasury bill/s?**

1. 91-day TBs
2. 182-day TBs
3. 364-day TBs

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Treasury Bills (TBs): This instrument of the money market though present since Independence got organized only in 1986.

- They are used by the Central Government to fulfill its short-term liquidity requirement up to the period of 364 days.
- There developed five types of the TBs in due course of time: (a) 14-day (Intermediate TBs) (b) 14-day (Auctionable TBs) (c) 91-day TBs (d) 182-day TBs (e) 364-day TBs
- Out of the above five variants of the TBs, at present only the 91-day TBs, 182-day TBs and the 364-day TBs are issued by the government.

**Source: FORUMIAS**

**Q.9) Which of the following institution/s is/are can issue the commercial bill?**

1. Non-Banking Finance Companies
2. Scheduled Commercial Banks
3. Merchant Banks

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Commercial Bill (CB): Organised in 1990, a CB is issued by the All India Financial Institutions (AIFIs), Non-Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and the Mutual Funds. It replaced the old Bill Market available since 1952 in the country.

**Source: FORUMIAS**

**Q.10) The famous “Sundarbans National Park” is often seen in news located at?**

- a) West Bengal
- b) Odisha
- c) Tamil Nadu
- d) Andhra Pradesh

**ANS: A**

**Explanation:** Sundarbans National Park is a large coastal mangrove forest (West Bengal), shared by India and Bangladesh.

- The area is home to the Royal Bengal tiger, plus other endangered species such as the estuarine crocodile and Ganges River dolphin.
- Boats from Khulna city travel south along the river to a quiet mangrove beach at Kotka. Here, a watchtower offers views of the forest and its birds and animals.

**Source: FORUMIAS**

## *Economy – Revision*

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

1. The small and marginal land holdings account for 72% of landholdings.
2. 60% of land under cultivation is dependent on Monsoons.

**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:** Uneconomical, Fragmented Land Holdings: The small and marginal land holdings (2 ha) account for 72% of landholdings (Economic Survey 2019-20) which is a major limitation to reap the benefits of economies of scale.

Out of the total net sown areas, 60% of land under cultivation is dependent on Monsoons. This condition is worsening due to climate change.

**Source: FORUMIAS**

**Q.2) Which of the following initiative/s is/are taken by government to double the income of farmer/s?**

1. Pradhan Mantri Fasal Bima Yojana
2. Pradhan Mantri Krishi Sinchayee Yojana
3. Soil Health Cards scheme

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Recent Initiatives on Doubling Farmers Income:

- Pradhan Mantri Fasal Bima Yojana 2016: To provide insurance at the lowest premium rate to farmers with added benefits. Overall 832.24 lakh farmers enrolled under the PMFBY during 2021-22 fiscal.
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): Boost to micro-irrigation under 'Per Drop More Crop'
- Soil Health Cards 2015: Scheme launched to reduce fertilisers usage and expenses
- National Agriculture Market (e-Nam): To ensure expanded market access and better price realisation for Farmers.
- Fertiliser Sector Reform (Urea): 100% of Neem Coating of indigenous and imported urea achieved. Diversion of highly subsidised urea towards non-agricultural purposes reduced to negligible.
- Stabilisation of prices of Pulses: For the first time, a buffer stock of up to 20 lakh MT of pulses is being created to manage the price volatility of pulses.

**Source: FORUMIAS**

**Q.3) Consider the following statements:**

1. India is the Second largest producer and exporter of Spices.
2. Horticulture contributes more than 33 percent to the agricultural GVA.

**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:** India is the second-largest producer of fruits and vegetables globally; the Second largest producer and exporter of Spices.

Occupying only about 14 percent of agricultural land, horticulture contributes more than 33 percent to the agricultural GVA.

**Source: FORUMIAS**

**Q.4) Which of the following area/a is/are covered under Integrated Development of Horticulture (MIDH)?**

1. High density plantations
2. Protected cultivation
3. Micro Irrigation

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Integrated Development of Horticulture (MIDH): High-density plantations, protected cultivation, micro-irrigation, and quality planting material, rejuvenation of senile orchards, and post-harvest management and marketing.

**Source: FORUMIAS**

**Q.5) The “Shanta Kumar committee” is related to?**

- a) Food corporation of India
- b) Agriculture credit
- c) Farm loan waivers
- d) Micro irrigation

**ANS: A**

**Explanation:** Shanta Kumar Committee Report recommends that FCI hand over all procurement operations of wheat, paddy and rice to states that have gained sufficient experience in this regard and have created reasonable infrastructure for procurement.

**Source: FORUMIAS**



**Q.6) Which of the following scheme/s is/are implemented under Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)?**

1. Mega Food Parks
2. Integrated Cold Chain and Value Addition Infrastructure
3. Infrastructure for Agro-processing Clusters

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Pradhan Mantri Kisan SAMPADA Yojana (PMKSY): The objective of PMKSY is to supplement agriculture, modernise processing and decrease agri-waste. The following schemes will be implemented under PM Kisan SAMPADA Yojana:

- Mega Food Parks;
- Integrated Cold Chain and Value Addition Infrastructure;
- Creation/ Expansion of Food Processing/ Preservation Capacities (Unit Scheme);
- Infrastructure for Agro-processing Clusters;
- Creation of Backward and Forward Linkages;
- Food Safety and Quality Assurance Infrastructure;
- Human Resources and Institutions;
- Operation Greens.

**Source: FORUMIAS**

**Q.7) Which of the following state has average size of land holding is highest in India?**

- a) Karnataka
- b) Sikkim
- c) Nagaland
- d) Madhya Pradesh

**ANS: C**

**Explanation:** According to the 10<sup>th</sup> Agriculture Census average size of holding is high in Nagaland (5 ha) and lowest in Kerala (0.18 ha).

**Source: FORUMIAS**

**Q.8) The “Baba Kalyani Committee” is recently seen in news related to?**

- a) Special Economic Zones
- b) National Investment and Manufacturing Zones
- c) Food processing sector
- d) Public Private Partnership model

**ANS: A**

**Explanation:** One of the proposals made by the Baba Kalyani Committee on SEZs is to encourage MSME investments in SEZs by partnering with MSME initiatives and allowing other sectors to invest in sector-specific SEZs.

**Source: FORUMIAS**

**Q.9) SRISTI scheme is recently seen in news related to?**

- a) Solar energy
- b) Self Help Groups
- c) Stand up India scheme
- d) Small industries

**ANS: A**

**Explanation:** Sustainable Rooftop Implementation for Solar Transfiguration of India (SRISTI) scheme: This scheme provides financial aids to the beneficiaries who install a solar power plant at the rooftop within the country.

**Source: FORUMIAS**

**Q.10) Consider the following statements regarding roads:**

1. India has the second-largest road network in the world.
2. 90% of India's total passenger traffic uses the road network to commute.

**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:** India has the second-largest road network in the world, spanning a total of 5.89 million kilometres (kms).

This road network transport 64.5% of all goods in the country and 90% of India's total passenger traffic uses the road network to commute.

**Source: FORUMIAS**

**PRELIMS MARATHON COMPILATION FOR THE MONTH OF OCTOBER, 2023**

Economy – Banking in India

**Q.1) Indian banking system consist/s of which of the following?**

1. 12 public sector banks
2. 46 foreign banks
3. 43 regional rural banks

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Indian Banking System consists of 12 Public Sector Banks, 22 Private Sector Banks, 46 Foreign Banks, 43 Regional Rural Banks, 1485 Urban Cooperative Banks and 96,000 Rural Cooperative Banks in addition to cooperative credit institutions.

The banks are the lifelines of the economy and play a catalytic role in activating and sustaining economic growth.

**Source: FORUMIAS**

**Q.2) Which of the following benefit/s is/are provided by banking system?**

1. Facilitation of Trade and Commerce
2. Financial Security to the People
3. Priority Sector Lending

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** IMPORTANCE OF BANKING SECTOR FOR THE ECONOMY:

- **Facilitation of Trade and Commerce:** Indian banks facilitate trade and commerce by providing payment facilities to various local and international business houses.
- **Financial Security to the People:** The Indian banking system ensures financial security through competitive loans, reliable remittance services, and opportunities for savings and investment in various financial instruments.
- **Priority Sector Lending:** Banking Sector advances loans to individuals and institutions and plays an important role in providing funds to different priority sectors (vulnerable as well) like Agriculture, Small scale industries, trading enterprises, real estate, etc.
- **Helps Manage Money Transfers:** Indian banks provide quick cash and money transfer. Thus, helps in managing money transfers carried out by various business houses and a large number of industrial units.

**Source: FORUMIAS**

**Q.3) Which of the following is/are challenge/s facing by banking sector?**

1. Poor Asset Quality

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2. Poor Capital Adequacy
3. Unhedged Forex Exposure

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Challenges faced by the Banking Sector in India:

- Poor Asset Quality: These are loans which are not repaid back by the borrower and prone to become Bad loans or NPA.
- Poor Capital Adequacy: The Capital Adequacy Ratio measures how much capital a bank has to meet its obligations. Capital Adequacy is helpful in protecting depositors and promoting stability and efficiency.
- Unhedged Forex Exposure: Sharp fluctuations in the forex market can cause significant strain on Indian companies with substantial foreign borrowings, potentially impacting their ability to repay debts to domestic banks.
- Employee and Technology: Public sector banks especially government-owned banks have yet to fully embrace technology to offer better products and services.
- Balance Sheet Management: Many banks have tried to delay setting aside money as provisions and tried to restructure loans off-record. This is even more problematic considering the poor capital adequacy in Indian banks.

**Source: FORUMIAS**

**Q.4) The “Narsimhan committee” is often seen in news related to?**

- a) Banking sector
- b) Public private partnership
- c) Special economic zones
- d) Foreign exchange reserves

**ANS: A**

**Explanation:** The Narasimham Committee Report (1991), emphasised that India should have three or four large commercial banks, with domestic and international presence, along with foreign banks.

**Source: FORUMIAS**

**Q.5) The “Global Financial Stability Report” is published by?**

- a) World Bank
- b) World Economic Forum
- c) International Monetary Fund
- d) AIIB

**ANS: C**

**Explanation:** The Global Financial Stability Report provides an assessment of the global financial system and markets, and addresses emerging market financing in a global context.

- It focuses on current market conditions, highlighting systemic issues that could pose a risk to financial stability and sustained market access by emerging market borrowers.
- The Report draws out the financial ramifications of economic imbalances highlighted by the IMF's World Economic Outlook.

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- It contains, as special features, analytical chapters or essays on structural or systemic issues relevant to international financial stability.

**Source: FORUMIAS**

**Q.6) Consider the following statements regarding “Cash Reserve Ratio”:**

1. It is fixed by the central government.
2. It is the ratio of the total deposits of a bank in India which is kept with the RBI in the form of cash.

**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 cash reserve ratio (CRR) is the ratio (fixed by the RBI) of the total deposits of a bank in India which is kept with the RBI in the form of cash. This was fixed to be in the range of 3 to 15 per cent.

**Source: Ramesh Singh**

**Q.7) The interest rate which the RBI charges on its long-term lending’s known as?**

- a) Repo rate
- b) Bank rate
- c) Reverse repo rate
- d) Marginal standing facility rate

**ANS: B**

**Explanation:** The interest rate which the RBI charges on its long-term lending’s known as the Bank Rate.

- The clients who borrow through this route are the Government of India, state governments, banks, financial institutions, co-operative banks, NBFCs, etc.
- The rate has direct impact on long-term lending activities of the concerned lending bodies operating in the Indian financial system.

**Source: FORUMIAS**

**Q.8) Consider the following statements regarding marginal standing facility rate:**

1. It was come into effect in May 2011.

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2. Under this scheme, banks can borrow overnight up to 1 per cent of their net demand and time liabilities (NDTL) from the RBI.

**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:** MSF is a new scheme announced by the RBI in its Monetary Policy, 2011–12 which came into effect from May, 2011.

- Under this scheme, banks can borrow overnight up to 1 per cent of their net demand and time liabilities (NDTL) from the RBI, at the interest rate 1 per cent (100 basis points) higher than the current repo rate.
- In an attempt to strengthen rupee and checking its falling exchange rate, the RBI increased the gap between 'repo' and MSF to 3 per cent (late July 2013).

**Source: FORUMIAS**

**Q.9) Consider the following statements regarding open market operations (OMOs):**

- 1. OMOs are conducted by the RBI via the sale/purchase of government securities (G-Sec) to/from the market.
- 2. It done with the primary aim of modulating rupee liquidity conditions in the market.

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

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

**ANS: C**

**Explanation:** Open Market Operations (OMOs): OMOs are conducted by the RBI via the sale/purchase of government securities (G-Sec) to/from the market with the primary aim of modulating rupee liquidity conditions in the market.

OMOs are an effective quantitative policy tool in the armory of the RBI, but are constrained by the stock of government securities available with it at a point in time.

**Source: FORUMIAS**

**Q.10) The market stabilization scheme was introduced in which of the following year?**

- a) 1994
- b) 1999
- c) 2004
- d) 2008

**ANS: C**

**Explanation:** Market Stabilization Scheme (MSS): This instrument for monetary management was introduced in 2004.

- Surplus liquidity of a more enduring nature arising from large capital inflows is absorbed through sale of short-dated government securities and treasury bills.
- The mobilized cash is held in a separate government account with the Reserve Bank. The instrument thus has features of both, SLR and CRR.

**Source: FORUMIAS**

## *Economy – Capital Market*

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

1. The market in which the instruments of security market are traded directly between the capital-raiser and the instrument purchaser is known as the primary market.
2. The market where the instruments of security market are traded among the primary instrument holders is known as the secondary market.

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

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

**ANS: C**

**Explanation:** Every security market has two complementary markets—primary and the secondary.

- The market in which the instruments of security market are traded (procured) directly between the capital-raiser and the instrument purchaser is known as the primary market.
- As for example, a share being directly purchased by anybody from the issuer which may be the company itself. The person is known as the primary shareholder.
- The market where the instruments of security market are traded among the primary instrument holders is known as the secondary market.
- Such transactions need an institutionalized floor for their trading which is made available by the stock exchanges.

**Source: Ramesh Singh**

**Q.2) Which of the following is/are the function/s of stock exchange?**

1. Makes a floor available to the buyers and sellers of stocks and liquidity comes to the stocks.
2. Makes available the prices of trading as an important piece of information to the investors.
3. By publishing its 'Index', it fulfills the purpose of projecting the moods of the stock market.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** A physically existing institutionalized set-up where instruments of security stock market (shares, bonds, debentures, securities, etc.) are traded. It serves the following major functions:

- (i) Makes a floor available to the buyers and sellers of stocks and liquidity comes to the stocks. It is the single most important institution in the secondary market for securities.
- (ii) Makes available the prices of trading as an important piece of information to the investors.

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- (iii) By following institutionalized rules and procedures, it ensures that the participants in the stock market live up to their commitments.
- (iv) Passes updated information's to the enlisted companies about their present stockholders (so that they can pass on dividends etc., to them).
- (v) By publishing its 'Index', it fulfills the purpose of projecting the moods of the stock market.

**Source: Ramesh Singh**

**Q.3) Which country established the first stock exchange in the world?**

- a) United States of America
- b) Belgium
- c) London
- d) Japan

**ANS: B**

**Explanation:** World's first stock exchange was established in Antwerp, Belgium (then part of the Netherlands) in 1631, the London Stock Exchange opened in 1773 and then Philadelphia Stock Exchange (the first in the New World) opened in 1790.

**Source: Ramesh Singh**

**Q.4) The National Stock Exchange of India Ltd. (NSE) has which of the following share index/s?**

- 1. 50 share
- 2. 100 share
- 3. 500 share

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** The National Stock Exchange of India Ltd. (NSE) was set up in 1992 and became operationalised in 1994.

- The sponsors of the exchange are financial institutions, including IDBI, LIC and GIC with IDBI as its promotor.
- It has a 50 share index and a 500 share index known as S&P CNX-50 (Nifty Fifty) and S&P CNX-500, respectively.

**Source: Ramesh Singh**



**Q.5) Which of the following index/s is/are connected with the Bombay Stock Exchange Ltd. (BSE)?**

1. Sensex
2. BSE – 200
3. BSE – 500

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Bombay Stock Exchange Ltd. (BSE), earlier a regional stock exchange, converted into a national one in 2002. The biggest in India, it accounts for almost 75 per cent of total stocks traded in India and is the fifth largest in the world (on the basis of market capitalisation). There are at present four indices connected with the BSE:

- (i) **Sensex:** The sensitive index (i.e., Sensex) is a 30 stocks index of the BSE which was enlarged to include 50 stocks in 2000 but soon was cut down to the original level. This index represents the Indian stock market.
- (ii) **BSE-200:** This is a 200 stock share index of the BSE (including the 30 stocks of the Sensex) which has its Dollar version too—the Dollex.
- (iii) **BSE-500:** In mid-1999, the BSE came up with a 500-stock index representing major industries and many sub-sectors of the economy with information technology getting a significant weightage.
- (iv) **National Index:** An index of 100 stocks being quoted nationwide (Bombay, Delhi, Kolkata, etc.) was developed to give broader/wider representation of the stock market since the Sensex consists of only 30 stocks. The 30 stocks of the sensex are included in the National Index.

**Source: Ramesh Singh**

**Q.6) The term “Taravaniwallah” is associated with which of the following?**

- a) Jobber
- b) Broker
- c) Market – maker
- d) Bell boy

**ANS: B**

**Explanation:** A jobber is a broker’s broker or one who specialises in specific securities catering to the need of other brokers—in India also known as ‘Taravaniwallah’ (in the BSE).

ANS: B

**Source: Ramesh Singh**

**Q.7) In which of the following year the Security and Exchange Board of India Act enacted?**

- a) 1988
- b) 1992
- c) 1994
- d) 1999

**ANS: B**

**Explanation:** The regulator of Indian stock market, set up under the Security and Exchange Board of India Act, 1992 (as a non-statutory body set on 12 April, 1988 through a government resolution in an effort to give the Indian stock market an organised structure) with its head office in Mumbai.

**Source: Ramesh Singh**

**Q.8) Which of the following is/are function/s of SEBI?**

1. Registering of merchant banks, mutual funds and underwriters.
2. Promoting investor education.
3. Inspection and audit of stock exchanges and various intermediaries.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Main functions/powers of the Board as per the SEBI Act, 1992 are:

- (i) Registering and stock exchanges, merchant banks, mutual funds, underwriters, registrars to the issues, brokers, sub-brokers, transfer agents and others.
- (ii) (ii) Levying various fees and other charges (as 1 per cent of the issue amount of every company issuing shares is kept by it as caution money in the concerned stock exchange where the company is enlisted).
- (iii) Promoting investor education.
- (iv) Inspection and audit of stock exchanges and various intermediaries.

**Source: Ramesh Singh**

**Q.9) In which of the following year Forward Contracts (Regulation) Act enacted?**

- a) 1948
- b) 1952
- c) 1956
- d) 1958

**ANS: B**

**Explanation:** The Forward Markets Commission is a statutory body set up under the Forward Contracts (Regulation) Act, 1952.

- It functions under the administrative control of the Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution.
- In 2014, the commission was transferred to the Ministry of Finance.

**Source: Ramesh Singh**

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**Q.10) It is an event of share issuing when a company comes up with its share/securities issued for the first time?**

- a) FII
- b) FPO
- c) IPO
- d) FDI

**ANS: C**

**Explanation:** Initial Public Offer (IPO) is an event of share issuing when a company comes up with its share/securities issued for the first time.

**Source: Ramesh Singh**

## *Economy – External Sector*

**Q.1) Which of the following operation/s is/are come/s under external sector?**

1. Exports
2. Foreign investments
3. Balance of payments

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Export, import, foreign investment, external debt, current account, capital account, balance of payment, and other economic operations that take place in foreign currency fall within the external sector.

**Source: FORUMIAS**

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

1. India is 7th Largest service exporter in the world.
2. Ratio of External Debt to GDP of India is more than 50 percent.

**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:** India's services export stood at US\$ 254.5 billion in FY'22 recording a growth of 23.5 % over FY '21'. India is 7th Largest service exporter in the world.

Ratio of External Debt to GDP is at a comfortable level of 19.2 per cent as of end-September 2022.

**Source: FORUMIAS**

**Q.3) It is growth strategy where a country seeks economic development by opening itself up to international trade – describes?**

- a) Import led growth strategy
- b) Export led growth strategy
- c) Closed economy strategy
- d) Circle economy strategy

**ANS: B**

**Explanation:** An export-led growth strategy is one where a country seeks economic development by opening itself up to international trade.

**Source: FORUMIAS**

**Q.4) Which of the following is/are the difficulty/difficulties facing by India in promoting the export/s?**

1. Low Market Penetration in High-Income Countries.
2. Rising Protectionist Policies in importing countries.
3. Lack of Market Intelligence.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** DIFFICULTIES IN PROMOTING EXPORTS:

- Low Market Penetration in High-Income Countries: India's exports shifted disproportionately from traditional rich-country markets to new destinations, such as Africa.
- Specialization vs. Diversification: Indian exports are characterized by a high degree of diversification and a low level of specialization.
- Protectionism: Rising Protectionist Policies in importing countries.
- Regional Disparities: As 70% of India's exports are dominated by five states - Maharashtra, Gujarat, Karnataka, Tamil Nadu, and Telangana.
- Various Factors: Apart from these factors, Higher Logistics Cost, Poor Innovation, Dominance of Dwarf Firms in MSME Sector and Lack of Market Intelligence hindering the growth of export in India.

**Source: FORUMIAS**

**Q.5) Which of the following is/are pillar/s of Indian Foreign Trade Policy 2023?**

1. Incentive to Remission.
2. Export promotion through collaboration.
3. Ease of doing business.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Based on 4 Pillars:

- Incentive to Remission,
- Export promotion through collaboration - Exporters, States, Districts, Indian Missions,
- Ease of doing business, reduction in transaction cost and e-initiatives and
- Emerging Areas – E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy.

**Source: FORUMIAS**

**Q.6) The “SCOMET” policy is recently seen in news related to?**

- a) Foreign policy
- b) Nuclear doctrine
- c) Cyber security
- d) Diaspora

**ANS: A**

**Explanation:** In Foreign Trade Policy, dual-use items have been given the nomenclature of Special Chemicals, Organisms, Materials, Equipment and Technologies (SCOMET).

Export of dual-use items and technologies under India's Foreign Trade Policy is regulated.

**Source: FORUMIAS**

**Q.7) Consider the following statements regarding foreign trade agreements:**

1. It is a pact between two or more nations/groups of nations to reduce barriers to imports and exports among them.
2. It is opposite to trade protectionism.

**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:** A Free Trade Agreement is a pact between two or more nations/groups of nations to reduce barriers to imports and exports among them.

- It is opposite to trade protectionism or economic isolationism.
- Experts say the government's reassessment of FTAs is a positive step that would assure India's inclusion into the global economy and provide Atma-Nirbhar Bharat a boost.

**Source: FORUMIAS**

**Q.8) Which of the following is/are the reason/s for depreciation of rupee?**

1. Capital outflows.
2. Rise in crude oil prices.
3. Tight monetary policy by developed countries.

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** REASONS FOR DEPRECIATION OF RUPEE:

- Crude Oil Prices: The crude oil prices have increased in the recent past due to geopolitical reasons such as RussiaUkraine war and has impacted Indian rupee negatively as India imports around 85% of its crude oil demand.

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- Monetary Policy Tightening: After easing liquidity post COVID-19, the central banks, especially US Federal Reserves, around the world are going for tight monetary policy which is increasing demand for dollars.
- Capital Outflows: The increasing interest rates in the developed countries has led to outflow of FPIs (Rs. 1.34 lakh crores in 2022). This increased the supply of rupees.
- Domestic Factors in the Economy: The Indian economy has been suffering from high inflation (above 6% for three quarters), widening current account deficit due to rising trade deficit.

**Source: FORUMIAS**

**Q.9) Consider the following statements regarding Special Rupee Vostro Account System:**

1. It is a bank account held by a domestic bank for a foreign bank, denominated in the domestic currency of the former.
2. It specifically holds the foreign entity's deposits in Indian rupees at the Indian bank.

**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:** Special Rupee Vostro Account System: During the India-Russia Business Dialogue, discussions were held for International Trade Settlement in Indian Rupees through the Special Rupee Vostro Account System.

- A Vostro Account is a bank account held by a domestic bank for a foreign bank, denominated in the domestic currency of the former.
- The Rupee Vostro Account specifically holds the foreign entity's deposits in Indian rupees at the Indian bank.

**Source: FORUMIAS**

**Q.10) The “Sariska Tiger Reserve” is recently seen in news located at?**

- a) Gujarat
- b) Maharashtra
- c) Madhya Pradesh
- d) Rajasthan

**ANS: D**

**Explanation:** Sariska Tiger Reserve is a tiger reserve in Alwar district, Rajasthan, India.

- It stretches over an area of 881 km<sup>2</sup> comprising scrub-thorn arid forests, dry deciduous forests, grasslands, and rocky hills.
- This area was a hunting preserve of the Alwar state and was declared a wildlife sanctuary in 1958.

**Source: FORUMIAS**

## *Economy – Tax Structure*

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

1. The event of tax being imposed is referred to as Incidence of Tax.
2. Tax is compulsory payment and not voluntary.

**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:** Tax is defined as a means of income redistribution. The event of tax being imposed is referred to as Incidence of Tax and the effect of tax being imposed is known as Impact of Tax. Tax is the money paid by the taxpayers to the government. Tax is compulsory payment and not voluntary payment or donation made by the taxpayers.

**Source: FORUMIAS**

**Q.2) Consider the following statements regarding taxation in India:**

1. Taxes in India is levied and extracted by the government through legislation.
2. The tax system in India is a three-tier system which is divided between the Central, State Governments and the Local Government.

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

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

**ANS: C**

**Explanation:** Taxes in India is levied and extracted by the government through legislation. If taxpayers fail to pay the taxes or evade taxes, it is punishable by law. The tax system in India is mainly a three-tier system which is divided between the Central, State Governments and the Local Government (such as Municipality and Panchayats).

**Source: FORUMIAS**

**Q.3) Which of the following is/are the significance/s of taxation in an economy?**

1. It helps in resource mobilization
2. It achieves distributive justice
3. It tries to maintain price stability

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** IMPORTANCE OF TAXATION: Resource Mobilization: Resource mobilization is important for economic development and around 58% of revenue of the Government is collected from various types of taxes.



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- Distributive Justice: Taxes are an important part of distributive justice and to reduce inequalities in the economy with efforts such as PM Garib Kalyan Anna Yojana.
- Investment in the Economy: With effective taxation policy the government can improve the investment in the economy, e.g. recent reduction in corporate taxes by the government.
- Price Stability: Taxes are effective means of controlling inflation. By raising income taxes, personal disposable income of an individual can be reduced.
- Administration: Taxes are used by the government to provide for salaries, pension and other expenditure of various administrative departments.
- Allowance: Government can promote any particular sector, initiative with taxation policy. E.g. promotion of exports with the RoDTEP (Remission of Duties and Taxes on Exported Products) scheme.

**Source: FORUMIAS**

**Q.4) Which article of Indian constitution is says “No tax shall be levied or collected except by authority of law”?**

- a) Article 112
- b) Article 117
- c) Article 265
- d) Article 275

**ANS: C**

**Explanation:** Article 265 of the Constitution of India says that "No tax shall be levied or collected except by authority of law".

**Source: FORUMIAS**

**Q.5) Which of the following is/are merit/s of direct taxation?**

1. Progressive
2. Non – elasticity
3. Non – equity

**How many of the statements given above are correct?**

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

**ANS: A**

**Explanation:** MERITS OF DIRECT TAXATION: Progressive in Nature: It is based on the ability to Pay Principle. So, an important tool to reduce inequalities of income and wealth.

- Elasticity: A direct tax can be varied according to the needs of the government as well as according to the changes in the income of the people. For example – if the income of the people rises, the government may increase the direct tax and vice versa.
- Certainty: A person liable to pay direct tax knows with certainty how much he has to pay and when he has to pay.
- Equity: It is generally progressive (based on ability to pay principle). Through its rich people can be made to pay more taxes than poor. Similarly, in case of necessity, low-

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income group people can be given relaxation and the superrich can be made to pay more. Thus, an important tool to reduce income inequalities.

- Important Tool in Fiscal Policy: Taxes can be used to control inflation by increasing direct taxes during high inflation rate to reduce money in the hands of people to reduce demand. Similarly, taxes can be reduced during recession periods to boost demand.

**Source: FORUMIAS**

**Q.6) The term “Tobin Tax” is often seen in news related to?**

- a) Tax on foreign exchange transactions
- b) Tax on dividend distribution
- c) Tax on crude oil exports
- d) Tax on defense equipments

**ANS: A**

**Explanation:** The Tobin tax is a tax on international financial transactions, specifically short-term foreign exchange transactions. It is also called the Financial Transactions Tax (FTT) or Robin Hood tax.

**Source: FORUMIAS**

**Q.7) The Foreign Account Tax Compliance Act (FATCA) is often seen in news related to?**

- a) European Union
- b) United Kingdom
- c) China
- d) United States of America

**ANS: D**

**Explanation:** India has also entered into an information sharing agreement with the USA under Foreign Account Tax Compliance Act (FATCA) of USA.

**Source: FORUMIAS**

**Q.8) Which of the following tax/taxes is/are subsumed under the Goods & Services Tax?**

1. Sales tax
2. Octroi
3. Luxury tax

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:**

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| <b>Central Taxes</b>  |  |  |
|---|--|--|
| Central excise duty   | Excise duty levied under the Medicinal and Toilet Preparations (Excise Duties) Act, 1955 | Service tax  |
| Additional excise duties  |  | Additional customs duty, commonly known as countervailing duty |
| Special additional duty of customs                                  | Central surcharges and cesses that relate to the supply of goods & services              |  |
| <b>State Taxes</b>  |  |  |
| Value added tax/sales tax   | Entertainment tax, excluding such taxes levied by local bodies                           | Central sales tax  |
| Taxes on lotteries, betting & gambling                              |  | Octroi and entry tax   |
|   |  | Purchase tax   |
|   |  | Luxury tax   |
| State cesses & surcharges that relate to supply of goods & services |  |  |

**Source: The Hindu**

**Q.9) Which of the following is/are reason/s for low tax to GDP ratio?**

1. Black economy
2. Tax evasion
3. Large informal sector

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** REASONS FOR LOW TAX TO GDP RATIO:

- Parallel and Black Economy: Huge flow of unaccounted income and expenditures exists which goes untaxed in various parts of the parallel economy.
- Tax Evasion: Because of complex tax structure, bribery and corruption, high taxation rate and lack of proper implementation of tax laws, people find ways to evade taxes.
- Large Informal Sector: In India has a relatively large informal/unorganised sector, and tax evasion is more rampant in the informal sector compared to organised sector.
- Indirect Tax Ratio: Budget 2023-24 has estimated the Direct and Indirect taxes contribution in Gross Tax Revenue (GTR) to be 54.4% and 45.6% respectively. This is in contrast to most OECD economies where the contribution of direct taxes is close to 70%.
- Tax Exemption: High tax exemption systems in India have benefited the richer private sector.

**Source: FORUMIAS**

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**Q.10) The “Tadoba Andhari Tiger Reserve” is recently seen in news located at?**

- a) Maharashtra
- b) Madhya Pradesh
- c) Uttar Pradesh
- d) Himachal Pradesh

**ANS: A**

**Explanation:** The Tadoba Andhari Tiger Reserve is a wildlife sanctuary in Chandrapur district of Maharashtra state in India.

It is Maharashtra's oldest and largest national park. Created in 1955, the reserve includes the Tadoba National Park and the Andhari Wildlife Sanctuary.

**Source: FORUMIAS**

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## *Economy – Public Finance*

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

1. It refers to the estimation of receipts and expenses of the government over a specific period.
2. It involves estimation of availability of resources and their allocation to various activities based on predetermined priorities.

**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:** Budgeting refers to the estimation of receipts and expenses of the government over a specific future period that is usually compiled and re-evaluated on a periodic basis. It involves estimation of availability of resources and their allocation to various activities based on predetermined priorities.

**Source: FORUMIAS**

**Q.2) Who is the nodal agency responsible for preparing the Budget?**

- a) Department of Revenue Affairs
- b) Department of Expenditure
- c) Department of Financial Services
- d) Department of Economic Affairs

**ANS: D**

**Explanation:** The Budget division of the Department of Economic Affairs is the nodal agency responsible for preparing the Budget.

**Source: FORUMIAS**

**Q.3) Which of the following article is related to Annual Financial Statement?**

- a) 110
- b) 112
- c) 117
- d) 121

**ANS: B**

**Explanation:** Article 112 of the constitution provides for the Union Budget and it has been referred to as Annual Financial Statement.

**Source: FORUMIAS**

**Q.4) Which of the following is/are part of Budget?**

1. Projections of revenue and capital receipts
2. Strategies for Generating revenue
3. Projections of expenditure

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** The Budget Includes:

Projections of revenue and capital receipts, Strategies for Generating revenue, Projections of expenditure,

- Information on the actual receipts and expenditure from the previous financial year and explanations for any deficit or surplus,
- The economic and financial policies for the upcoming year, such as taxation proposals, revenue prospects, spending programs, and the introduction of new schemes/projects.

**Source: FORUMIAS**

**Q.5) Which of the following is/are part of Non-Tax Receipts?**

1. Profits and dividends from the Public Sector Undertakings
2. Interests received by the government out of all loans forwarded
3. Grants received by the government

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Non-Tax Receipts: This includes all money earned by the government through the sources that are other than taxes.

Such as Profits and dividends from the Public Sector Undertakings, Interests received by the government out of all loans forwarded inside and outside of the country, Grants received by the government etc.

**Source: FORUMIAS**

**Q.6) Which of the following is/are part of revenue expenditure?**

1. Interest payments
2. Salaries and pensions
3. Subsidies

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Revenue Expenditure refers to all expenditures incurred by the government that do not create any asset or impact its liabilities. It is synonymous with maintenance and consumption expenditure.

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It includes Interest payment by the government on all internal and external loans, Salaries, pension and provident fund paid to the government employees, Subsidies forwarded to all sectors by the government, Grants given by the government to Indian states and foreign Nations etc.

**Source: FORUMIAS**

**Q.7) Consider the following statements fiscal deficit:**

1. It refers to the gap between the government's expenditure requirements and its receipts.
2. It is an indicator of how well the government is managing its finances.

**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:** Fiscal Deficit refers to the gap between the government's expenditure requirements and its receipts.

It can also be put as the amount that the government needs to borrow to meet all its expenses. It is an indicator of how well the government is managing its finances.

**Source: FORUMIAS**

**Q.8) “It is calculated by excluding the interest liabilities for the year from the fiscal deficit” referred as?**

- a) Budget deficit
- b) Revenue deficit
- c) Primary deficit
- d) Effective revenue deficit

**ANS: C**

**Explanation:** Primary deficit is calculated by excluding the interest liabilities for the year from the fiscal deficit (because the loan was taken in the earlier years).

**Source: FORUMIAS**

**Q.9) Who among the following was headed the FRBM 2.0 committee?**

- a) Vijay Kelkar
- b) Narasimhan
- c) N K Singh
- d) Rangarajan

**ANS: C**

**Explanation:** The FRBM review committee, also known as NK Singh Committee was formed in 2016 under the Chairmanship of NK Singh, former revenue and expenditure secretary.

Its mandate was to review the Fiscal Responsibility and Budget Management Act (FRBM).

**Source: FORUMIAS**

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**Q.10) “It is a method of budgeting in which all expenses are evaluated each time a Budget is made and expenses must be justified for each new period” refers to?**

- a) Zero Based Budget
- b) Outcome Budget
- c) Gender Budget
- d) Normal Budget

**ANS: A**

**Explanation:** Zero Based Budget:

It is a method of budgeting in which all expenses are evaluated each time a Budget is made and expenses must be justified for each new period.

It starts from the zero base and every function of the government is analyzed for its needs and cost. Budget is then made based on the needs.

**Source: FORUMIAS**



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## *Economy – International Economic Organizations*

**Q.1) Which of the following institution/s is/are come/s under Bretton wood's twins?**

1. World Trade Organization
2. International Monetary Fund
3. World Bank

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

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

**ANS: C**

**Explanation:** The International Monetary Fund (IMF) and the World Bank (with its first group-institution IBRD) were set up together—popularly called as the Bretton Woods' twins—both having their headquarters in Washington DC, USA.

**Source: Ramesh Singh**

**Q.2) Which of the following s/are function/s of the IMF?**

1. To facilitate international monetary cooperation.
2. To facilitate international trade.
3. To promote exchange rate stability.

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** The main functions of the IMF are as given below:

- (i) to facilitate international monetary cooperation;
- (ii) to promote exchange rate stability and orderly exchange arrangements;
- (iii) to assist in the establishment of a multilateral system of payments and the elimination of foreign exchange restrictions; and
- (iv) To assist member countries by temporarily providing financial resources to correct mal-adjustment in their balance of payments (BoPs).

**Source: Ramesh Singh**

**Q.3) The “extended fund facility” is often seen in news related to?**

- a) IMF
- b) AIIB
- c) Asian Development Bank
- d) World Bank

**ANS: A**

**Explanation:** Once a member nation has signed the EFF (Extended Fund Facility) agreement with the IMF, borrowing can be done by the member nation— India signed this agreement in the fiscal 1981–82.

**Source: Ramesh Singh**

**Q.4) The “triffin dilemma” is related to which of the following?**

- a) Inflation & Unemployment
- b) Unemployment & Growth
- c) Monetary policy goals & Reserve currency
- d) Reserve currency & Growth

**ANS: C**

**Explanation:** The Triffin dilemma—the difficulty faced by reserve currency issuers in trying to simultaneously achieve their domestic monetary policy goals and meet other countries’ demand for reserve currency.

**Source: Ramesh Singh**

**Q.5) Which of the following is not part of World Bank Group?**

- a) International Bank for Reconstruction and Development
- b) International Development Association
- c) International Finance Corporation
- d) International Fund for Agriculture Development

**ANS: D**

**Explanation:** The World Bank Group (WBG) is a family of 5 international organizations that make leveraged loans to developing countries. The organizations are

1. International Bank for Reconstruction and Development (IBRD),
2. International Development Association (IDA),
3. International Finance Corporation (IFC),
4. Multilateral Investment Guarantee Agency (MIGA) and
5. International Centre for Settlement of Investment Disputes (ICSID).

**Source: Ramesh Singh**

**Q.6) Which of the following organization of World Bank group provides soft window loans?**

- a) International Bank for Reconstruction and Development
- b) International Development Association
- c) International Finance Corporation
- d) Multilateral Investment Guarantee Agency

**ANS: B**

**Explanation:** The International Development Agency (IDA) which is also known as the soft window of the WB was set up in 1960 with the basic aim of developing infrastructural support among the member nations, long-term lending for the development of economic services.

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**Source:** Ramesh Singh

**Q.7) Which of the following institution is known as private arm of World Bank Group?**

- a) International Bank for Reconstruction and Development
- b) International Development Association
- c) International Finance Corporation
- d) Multilateral Investment Guarantee Agency

**ANS: C**

**Explanation:** The International Finance Corporation (IFC) was set up in 1956 which is also known as the private arm of the WB.

- It lends money to private sector companies of its member nations.
- The interest rate charged is commercial but comparatively low.

**Source: Ramesh Singh**

**Q.8) The “Ordinary Capital Resources” funding mechanism is related to?**

- a) IMF
- b) AIIB
- c) Asian Development Bank
- d) World Bank

**ANS: C**

**Explanation:** India started borrowing from ADB’s Ordinary Capital Resources (OCR) in 1986. The Bank’s lending has been mainly in the energy, transport and communications, finance, industry and social infrastructure sectors.

**Source: Ramesh Singh**

**Q.9) Which of the following organization headquarters is located in Paris?**

- a) OECD
- b) IMF
- c) ADB
- d) AIIB

**ANS: A**

**Explanation:** The roots of the Organization for Economic Co-operation and Development (OECD), Paris, go back to the rubble of Europe after World War II.

- Determined to avoid the mistakes of their predecessors in the wake of World War I, European leaders realized that the best way to ensure lasting peace was to encourage co-operation and reconstruction, rather than punish the defeated.
- The Organization for European Economic Cooperation (OEEC) was established in 1947 to run the US-financed Marshall Plan for reconstruction of a continent ravaged by war.

**Source:** Ramesh Singh

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**Q.10) The “Most Favoured Nation (MFN)” related to which of the following?**

- a) OECD
- b) IMF
- c) ADB
- d) WTO

**ANS: D**

**Explanation:** The WTO provides a rule based transparent and predictable multilateral trading system.

The WTO rules envisage non-discrimination in the form of National Treatment and Most Favoured Nation (MFN) treatment to India’s exports in the markets of other WTO Members.

**Source: Ramesh Singh**

## *Economy – Revision*

**Q.1) The famous “Uruguay Round negotiations” related to?**

- a) ADB
- b) WTO
- c) IMF
- d) AIIB

**ANS: B**

**Explanation:** The World Trade Organization (WTO) came into being as a result of the evolution of the multilateral trading system starting with the establishment of the General Agreement on Tariffs and Trade (GATT) in 1947.

The protracted Uruguay Round negotiations spanning the period 1986–1994, which resulted in the establishment of the WTO.

**Source: Ramesh Singh**

**Q.2) The “Contingent Reserve Arrangement” mechanism is related to?**

- a) BRICKS bank
- b) AIIB
- c) ADB
- d) World Bank

**ANS: A**

**Explanation:** Together with the process of globalisation world regional forces have also been asserting their power through different short of alignments—the Fortaleza Declaration of heads of state (late July 2014) from Brazil, Russia, India, China, and South Africa (the BRICS countries) is another such attempt —creation of a BRICS Bank i.e., New Development Bank (NDB).

A Contingent Reserve Arrangement (CRA) of \$100 billion is to be also created to provide additional liquidity protection to member-nations during balance of payments problems.

**Source: Ramesh Singh**

**Q.3) Consider the following statements:**

1. Indirect taxes are those in which the incidence and impact of tax falls on different persons/points.
2. In India around 58% of revenue of the Government is collected from various types of taxes.

**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:** Indirect taxes are those in which the incidence and impact of tax falls on different persons/points. E.g. GST, Service tax etc.

Resource mobilization is important for economic development and around 58% of revenue of the Government is collected from various types of taxes.

**Source: FORUMIAS**

**Q.4) The famous “Raja Chelliah Committee” is related to?**

- a) Tax reforms
- b) Agriculture subsidies
- c) Solar energy
- d) Forex reserves

**ANS: A**

**Explanation:** The Government of India set up a high-powered committee in August 1991, under the chairmanship of Dr Raja J Chelliah.

- The committee made recommendations for a comprehensive reform of the system of central taxes.
- Tax Reform Committee is also known as the Raja Chelliah Committee.
- It was primarily established to reform direct and indirect taxes prevailing in India.
- Dr Chelliah was awarded Padma Vibushan in 2007 and is often referred to as ‘The Father of Tax Reforms’.

**Source: FORUMIAS**

**Q.5) Which of the following is/are the issue/s of indirect tax/taxes?**

- 1. Regressive in nature
- 2. High in tax rate
- 3. Promotes civic consciousness

**How many of the statements given above are correct?**

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

**ANS: B**

**Explanation:** ISSUES IN INDIRECT TAX:

- Regressive Nature: Both rich and poor are subjected to the same rate of taxation.
- Civic Consciousness: Unlike direct taxation, indirect taxation doesn’t promote much civic awareness of performing one’s duty of paying taxes as taxes are hidden in the price in indirect taxation.
- High Tax Rate: On automobiles and building & construction material at a time when demand conditions are compressed has caused further slowdown in these sectors.

**Source: FORUMIAS**

**Q.6) Consider the following statements:**

- 1. GST was introduced from 1<sup>st</sup> January, 2018.
- 2. GST is imposed on the supply of goods and services, right from the manufacturer to the consumer.

**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:** Goods and Services Tax (GST) is a comprehensive indirect tax system introduced on July 1, 2017.

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- It replaced multiple indirect taxes levied by the central and state governments, such as excise duty, service tax, value-added tax (VAT), and others.
- GST is a consumption-based tax levied on the supply of goods and services across the country.
- GST is one indirect tax for the whole nation, which will make India one unified common market.
- It is imposed on the supply of goods and services, right from the manufacturer to the consumer.

**Source: FORUMIAS**

**Q.7) Consider the following statements regarding equalization Levy:**

1. It is introduced in 2016.
2. It is a type of direct tax on business-to-business transactions.

**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:** Equalization Levy is a type of direct tax introduced in 2016 to tax business-to-business transactions.

- In India, it was implemented to tax the income generated by foreign e-commerce companies through digital transactions.
- Initially, it covered online advertising and other provisions related to digital advertising space.

**Source: FORUMIAS**

**Q.8) Which of the following is/are liquidity management instrument/s?**

1. Open market operations
2. Forex swaps
3. Market stabilization scheme

**How many of the statements given above are correct?**

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

**ANS: C**

**Explanation:** Liquidity Adjustment Facility (LAF): The LAF refers to the Reserve Bank's operations through which it injects/absorbs liquidity into/from the banking system.

- It consists of overnight as well as term repo/reverse repos (fixed as well as variable rates), SDF and MSF.
- Apart from LAF, instruments of liquidity management include outright open market operations (OMOs), forex swaps and market stabilization scheme (MSS).

**Source: FORUMIAS**

**Q.9) Consider the following statements regarding Cash Reserve Ratio (CRR):**

1. It is the proportion of a bank's total deposits that must be maintained as cash reserves with the RBI.
2. The central bank has the authority to adjust this ratio within certain limits.

**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:** CRR is the proportion of a bank's total deposits that must be maintained as cash reserves with the RBI. The central bank has the authority to adjust this ratio within certain limits.

A higher percentage indicates that banks have a smaller amount available for lending, which restricts liquidity. Conversely, a lower CRR has the opposite effect.

**Source: FORUMIAS**

**Q.10) In which of the following year the "SARFAESI Act" was enacted?**

- a) 1998
- b) 2000
- c) 2002
- d) 2005

**ANS: C**

**Explanation:** SARFAESI Act or Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 was formulated with an intent to empower banks to recover Non-Performing Assets (NPAs) without the intervention of a court. SARFAESI Act 2002 is a milestone in the recovery of NPAs.

**Source: FORUMIAS**



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## *Art & Culture*

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

1. This architecture often utilizes locally available materials such as wood, stone, and clay, which help in maintaining a comfortable indoor temperature and provide insulation from the harsh weather.
2. Dogra buildings often feature asymmetrical layouts and minimalist detailing.
3. Dogra architecture combines elements of both Hindu and Tibetan styles.

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

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

**Answer: C**

- **Statements 1 and 3** are correct. Dogra architecture refers to the traditional architectural style and building practices associated with the Dogra community. They primarily ruled over Jammu and Kashmir from 1846 to 1947.
- Examples of Dogra Architecture: Mubarak mandi, Jharokha style of balcony, Amar Mahal Palace.
- Dogra architecture often utilizes locally available materials such as wood, stone, and clay, which help in maintaining a comfortable indoor temperature and provide insulation from the harsh weather.
- Dogra architecture is influenced by multiple architectural traditions, including elements from Hindu, Tibetan, and other neighboring styles. This blend of influences contributes to the unique character of Dogra architecture in the Jammu and Kashmir region.
- **Statement 2** is incorrect. Dogra architecture is characterized by its symmetrical layouts and ornate detailing. It tends to be elaborate and ornate, with intricate carvings, colorful murals, and elaborate domes and spires. Dogra buildings are also often made of stone or brick and feature courtyards and open spaces, which is different from the minimalist approach.

**Source:** [ForumIAS](https://forumias.com)

**Q.2) It is a traditional martial art that originated in the Vijayanagar Empire in the state of Karnataka. It is characterized by the use of a knuckleduster to strike the opponent. Which one of the following martial arts is described above?**

- a) Kalaripayattu
- b) Silambam
- c) Vajra Mushti Kalaga
- d) Kuttu Varisai

**Answer: C**

- Vajra Mushti Kalaga is a traditional Indian martial art form that originated in Karnataka during the Vijayanagar Empire. It is a form of wrestling that uses a knuckleduster, called a vajra mushti, to strike the opponent. The vajra mushti is usually made of ivory or buffalo horn and has small spikes at the knuckles.
- The goal of Vajra Mushti Kalaga is to draw blood from the opponent's head. The wrestlers use a variety of techniques, including grappling, striking, and takedowns, to try to land a blow on the opponent's head.
- Vajra Mushti Kalaga was once a popular form of wrestling in Karnataka, but it has declined in popularity in recent years. It is still occasionally performed during the Dasara festival in Mysore, Karnataka.

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

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## *Ancient History*

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**Q.3) With reference to Edakkal Caves, consider the following statements:**

1. These caves are a series of natural caves that were formed by volcanic activity.
2. These caves were used by ancient humans as a burial ground.
3. These caves are home to a number of ancient Buddhist temples.

**How many of the above statements are correct?**

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

**Answer: A**

- **Statements 1 and 3** incorrect. the Edakkal Caves are not a series of natural caves that were formed by volcanic activity. They are two natural caves that are believed to have been formed by a large split in a huge rock.
- The Edakkal Caves are located in the Ambukutty hills, which are part of the Western Ghats Mountain range. The Western Ghats are a non-volcanic mountain range, so it is not possible for the Edakkal Caves to have been formed by volcanic activity.
- Edakkal Caves are not actually caves. They are part of a prehistoric rock shelter formed naturally when one huge boulder got wedged between two bigger ones. That's why the name Edakkal itself means "a stone in between". The caves feature Neolithic-era pictorial

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writings dating back to at least 6,000 BCE. The caves have engravings of human and animal figures besides symbols and letters.

- The Edakkal Caves are not known for being home to ancient Buddhist temples. Instead, these caves are primarily famous for their prehistoric rock engravings and petroglyphs, which are believed to be of significance for understanding the region's ancient history and culture. They are more closely associated with early human activities rather than religious structures.
- **Statement 2** is correct. The Muniyaras, or ancient burial sites, have been discovered in the vicinity of the Edakkal Caves, and they are believed to have been used by the people who lived in the caves. The discovery of the Muniyaras suggests that the Edakkal Caves were used as a burial ground by the people who lived in the caves.

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

**Q.4) The Indian government has launched Project UDBHAV to revive and integrate India's ancient military wisdom with contemporary military practices. In this context, which of the following aspects of Chanakya's military strategy as outlined in the "Arthashastra" could serve as a source of inspiration for Project UDBHAV?**

1. It discouraged the use of spies and intelligence gathering, considering it unethical.
2. It recognized the significance of alliances and diplomacy in strengthening a kingdom's position.
3. It emphasized using brute force and overwhelming numbers as the primary strategy in warfare.

**Select the correct code given below:**

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

**Answer: B**

- Chanakya emphasized the importance of a strong intelligence network. He believed that accurate and timely information about the enemy's intentions, strengths, and weaknesses was essential for victory. Spies and informants played a critical role in gathering this intelligence.
- Chanakya recognized the significance of alliances and diplomacy in strengthening a kingdom's position. He advised rulers to form alliances with friendly neighboring states to deter potential aggressors and ensure support during conflicts. This aligns with modern military practices like international cooperation and soft power projection.
- Chanakya did not advocate for the use of brute force and overwhelming numbers as the primary strategy in warfare. Instead, he emphasized the importance of intelligence, strategy, and adaptability in military operations.

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

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## *Polity*

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

1. In India, the Constitution itself allows for preventive detention.
2. The states and the central government have distinct laws governing preventive detention.
3. For preventive detention, there are very narrow grounds of judicial review because the Constitution emphasizes the state's "subjective satisfaction" when ordering a detention.
4. Preventive detention is not subject to the same legal safeguards as regular imprisonment.

**How many of the above statements are correct?**

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

**Answer: C**

- **Statements 1, 2 and 3** are correct. Preventive detention means detention of a person by the state without trial and conviction by court, but merely on suspicion. The detention could be up to a year unless extended.
- In countries such as Britain, United States and Canada, preventive detention is a wartime measure. In India, the Constitution itself allows for preventive detention.
- Article 22 of Part III of the Constitution, which deals with fundamental rights, grants the state the power to suspend these rights for preventive detention.
- The state can order preventive detention under various laws. At the national level, examples of such laws include the National Security Act and the Conservation of Foreign Exchange and Prevention of Smuggling Activities Act, 1974 (COFEPOSA).
- For preventive detention, there are very narrow grounds of judicial review because the Constitution emphasizes the state's "subjective satisfaction" when ordering a detention.
- Judicial review in such cases is often limited to whether the Advisory Board applied its mind, considered all material facts and whether the state showed malicious intention in ordering detention.
- **Statement 4** is incorrect. Preventive detention is subject to the same legal safeguards as regular imprisonment, with some additional safeguards. In India, preventive detention is governed by the Constitution of India and the Preventive Detention Act, 1950. The Constitution of India provides that no person shall be detained without trial for more than three months, unless an advisory board has reported that there is sufficient cause for such detention.
- In addition to the safeguards provided by the Constitution, the Preventive Detention Act, 1950 also provides for certain additional safeguards. For example, the Act requires that the detaining authority must inform the detenu of the grounds of detention within five days of the detention. The detenu also has the right to make a representation against the detention to the Advisory Board.
- However, the procedural safeguards in preventive detention are often weaker than those in regular imprisonment, which raises concerns about the potential for misuse of this power.

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

**Q.6) With reference to the Indian Polity, consider the following statements:**

1. A non-MP can be interrogated by the Privilege Committee of the Lok Sabha for actions that attack the authority and dignity of the House.
2. The Ethics Committee can take up only cases of misconduct that involve MPs.
3. The Ethics Committee is a special committee, while the Privilege Committee is a standing committee.

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

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

**Answer: B**

- **Statements 1 and 2** are correct. A non-MP can be interrogated by the Privilege Committee of the Lok Sabha for actions that attack the authority and dignity of the House. The Privilege Committee has the power to summon any person, including non-MPs, to appear before it and give evidence.
- If a non-MP refuses to appear before the Privilege Committee or fails to answer questions truthfully, they may be held in contempt of the House.
- The Ethics Committee of the Lok Sabha can take up only cases of misconduct that involve MPs. This is because the Committee's mandate is to oversee the moral and ethical conduct of members.
- **Statement 3** is incorrect. Both the Ethics Committee and the Privilege Committee are standing committees, meaning that they are permanent committees that exist throughout the life of the Lok Sabha. A special committee, on the other hand, is one that is constituted for a specific purpose and is disbanded once that purpose has been fulfilled.

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

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*Social Issues (Health, Education, Vulnerable Sections)*

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

1. Cervical cancer is a type of cancer that develops in the cervix, which is the lower part of the uterus that connects to the vagina.
2. Cervical cancer is a sexually transmitted disease (STD).
3. The northeastern regions of India have experienced a decreased survival rate for cervical cancer.

**How many of the above statements are correct?**

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

**Answer: B**

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- **Statements 1 and 3** are correct. Cervical cancer is a type of cancer that develops in the cervix, which is the lower part of the uterus that connects to the vagina. Various strains of the human papillomavirus (HPV), a sexually transmitted infection, play a role in causing most cervical cancer. Cervical cancer is the second most common cancer among women in India, after breast cancer. As per the findings:
  - Nearly 52% of patients diagnosed with cervical cancer between 2012 and 2015 survived.
  - The highest survival rate was observed in Ahmedabad's at 61.5% followed by Thiruvananthapuram (58.8%) and Kollam (56.1%).
  - In contrast, Tripura reported the survival rate at 31.6%.
  - The survival rates were lower in India's northeastern region.
- **Statement 2** is incorrect. Cervical cancer is not classified as an STD, as it is caused by HPV, which is a virus. While HPV can be transmitted through sexual activity, it is not classified as an STD. STDs are diseases that are specifically transmitted through sexual contact, and HPV can be transmitted through other means, such as skin-to-skin contact.

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

**Q.8) Consider the following statements with reference to Hypertension:**

1. India is the country with the highest number of people with hypertension in the world.
2. The prevalence of hypertension is higher in urban areas than in rural areas in India.
3. Northern States in India have a higher prevalence of hypertension than the national average.
4. United Nations Sustainable Development Goal 3 (SDG 3) strives to achieve healthy lives and well-being for all, with one of its key targets being the reduction of hypertension.

**How many of the above statements are correct?**

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

**Answer: C**

- **Statements 1, 2 and 4** are correct. Hypertension, also known as high blood pressure, is a condition in which blood pressure is consistently too high. Blood pressure is the force of blood against the walls of the arteries. When blood pressure is too high, it can damage the arteries and lead to heart disease, stroke, kidney disease, and other health problems. According to the World Health Organization, an estimated 188.3 million people in India have hypertension, which is the highest number of people with hypertension in any country in the world. The prevalence of hypertension is higher in urban areas (12.5%) than in rural areas (10.6%). United Nations Sustainable Development Goal 3 (SDG 3) strives to achieve healthy lives and well-being for all, with one of its key targets being the reduction of hypertension. Hypertension is often underdiagnosed and undertreated in India. A study published in The Lancet Global Health in 2020 found that only 20% of people with hypertension in India are aware of their condition, and only 5% are adequately treated.
- **Statement 3** is incorrect. Southern States have a higher prevalence of hypertension than the national average. Kerala (32.8% men and 30.9% women) has the highest number followed by Telangana.

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

**Q.9) With reference to Automated Permanent Academic Account Registry (APAAR) consider the following statements:**

1. It is a system that tracks the academic performance of students in real-time and provides them with personalized feedback to improve their grades.
2. The APAAR ID is linked to the student's Aadhaar number, which ensures that each student has a unique and tamper-proof identification.
3. The APAAR ID is expected to help to reduce the burden on students and their parents, as they will no longer need to maintain multiple academic records for different schools or institutions.

**How many of the above statements are correct?**

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

**Answer: B**

- **Statement 1** is incorrect. APAAR is not primarily designed to track academic performance in real-time. Instead, it aims to create a permanent and tamper-proof record of academic achievements and qualifications for students and professionals. While APAAR could potentially provide feedback to students, its primary purpose is to prevent fraud and ensure the authenticity of academic credentials. It is not designed to provide personalized feedback to improve grades.
- **Statements 2 and 3** are correct. APAAR is a digital identification system for students in India. It is also known as the Education Ecosystem Registry or EduLocker. The APAAR assigns a unique 12-digit ID number to every student in India, from pre-primary to higher education levels. This ID number is linked to the student's Aadhaar number, ensuring accurate identification and reducing the chances of duplication. It is based on the concept of One Nation, One Student ID.
- Currently, students need to maintain separate academic records for each school or institution they attend. This can be a time-consuming and cumbersome process, especially for students who move frequently or attend multiple schools simultaneously.
- With APAAR, students will have a single, permanent academic record that can be shared with any educational institution or other stakeholder. This will eliminate the need for students to maintain multiple copies of their academic records, and it will make it easier for them to transfer their records to new schools when they move. APAAR will also make it easier for parents to track their children's academic progress.

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

**Q.10) With reference to “Blood Transfusion” consider the following statements:**

1. It is the process of transferring blood or blood products from one person (the donor) to another person (the recipient).
2. One of the most common reasons for blood transfusion is to replace blood lost due to injury, surgery, or childbirth.
3. Blood transfusions can cure diseases such as anemia, cancer, and HIV/AIDS.

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

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

**Answer: A**

- **Statements 1 and 2** are correct. Blood transfusion is a medical procedure in which blood is transferred from one person (the donor) to another (the recipient). This is done to replace blood that has been lost due to injury, surgery, or illness. Blood can also be transfused to carry oxygen and nutrients to the body's tissues, or to help the body fight infection.
- One of the most common reasons for blood transfusion is to replace blood lost due to injury, surgery, or childbirth.
- Injuries, such as car accidents or gunshot wounds, can cause severe blood loss. Surgery can also lead to blood loss, especially if it is a major surgery. Childbirth can also cause blood loss, especially if it is a prolonged or complicated delivery.
- Blood transfusions can help to restore the blood volume and oxygen levels in patients who have lost a lot of blood. This can help to prevent complications such as shock and organ failure.
- The blood transfusion system in India is governed by the National Blood Transfusion Council (NBTC), which is a division of the National AIDS Control Organization (NACO). The NBTC is responsible for developing and implementing policies and standards for blood transfusion services in India.
- Statement 3 is incorrect. While blood transfusions can help people manage some of the symptoms of anemia, cancer, and HIV/AIDS, they don't provide a cure. For example, a blood transfusion can boost the level of red blood cells in a person with anemia, but it doesn't address the underlying cause of the anemia.

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



**Q.11) With reference to Internationalizing higher education, which of the following statements are correct?**

1. It refers to the process of making higher education more globally connected and inclusive.
2. It refers to prioritizing profit over the quality of education, with a focus on attracting international students.
3. Internationalization of education is one of the goals of NEP 2020.
4. It aims to offer opportunities for students to study, work, or engage in research in other countries, promoting cultural exchange and global awareness.

**Select the correct code given below:**

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

**Answer: D**

- **Statements 1, 3 and 4** are correct. Internationalizing higher education refers to the process of making higher education more globally connected and inclusive. The primary goal of internationalization in higher education is to prepare students to engage with and understand global issues, collaborate with individuals from diverse backgrounds, and address the challenges and opportunities presented by an increasingly interconnected world.
- Internationalization of education is one of the goals of NEP 2020. It aims to achieve it by making the Indian education system self-reliant and compliant to global standards & norms. It would help India in attracting students from abroad, in large numbers.
- It also aims to offer opportunities for students to study, work, or engage in research in other countries, promoting cultural exchange and global awareness.
- **Statement 2** is incorrect. The core purpose of internationalization is to enhance the overall quality of education by incorporating global perspectives, promoting diversity, and preparing students to thrive in a globalized world.

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

**Q.12) Which one of the following characteristics is related to Mayer-Rokitansky-Kuster-Hauser (MRKH) syndrome?**

- a) Underdevelopment or absence of the uterus
- b) Absence of menstruation for six months or more
- c) Overproduction of androgens by the adrenal glands
- d) The presence of adhesions or scar tissue in the uterine cavity

**Answer: A**

- Mayer-Rokitansky-Küster-Hauser syndrome (MRKH), often referred to as MRKH syndrome, is a congenital disorder that affects the female reproductive system. It is characterized by the underdevelopment or absence of the uterus and the upper part of the vagina in women.
- Recently, the Supreme Court has allowed a woman with Mayer-Rokitansky-Kuster-Hauser (MRKH) Syndrome to undergo surrogacy using a donor egg.

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

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## *Acts and Policies*

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**Q.13) With reference to Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (POSH Act), consider the following statements:**

1. It is a gender-neutral legislation that primarily protects both men and women from sexual harassment at the workplace.
2. The POSH Act does not define sexual harassment or provide safeguards against false or malicious charges
3. The POSH Act mandates States to appoint a District Officer in every district.

**How many of the above statements are correct?**

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

**Answer: A**

- **Statements 1 and 2** are incorrect. The Act specifically addresses sexual harassment of women in the workplace, and its provisions apply to all organizations that employ women. While the Act does provide for the protection of all individuals in the workplace, regardless of their gender, its main focus is on protecting women from sexual harassment. The POSH Act applies to all workplaces in India, including public and private sector organizations, NGOs, and educational institutions. It also applies to workplaces that are located outside of India, but where the employer is an Indian citizen or an Indian company.
- The POSH Act does define sexual harassment. Section 2(n) of the POSH Act defines sexual harassment as: any unwelcome sexual behaviour, whether directly or impliedly, such as: (i) physical contact and advances; or (ii) a demand or request for sexual favours; or (iii) making sexually coloured remarks; or (iv) showing pornography; or (v) any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.
- The POSH Act also provides safeguards against false or malicious charges. Section 14 of the POSH Act states that the Internal Complaints Committee (ICC) shall inquire into the complaint and submit a report to the employer within 60 days. The report shall contain the findings of the inquiry and recommendations for action to be taken by the employer. The employer is required to take action on the recommendations of the ICC within 60 days of receiving the report. If the employer finds that the complaint is false or malicious, the employer may take disciplinary action against the complainant.
- Statement 3 is correct. The POSH Act mandates States to appoint a District Officer in every district. Functions of District Officer under POSH Act are: Constitute Local Complaints Committees (LCCs), Appoint Nodal Officers, Submit Annual reports to Government.

**Source: [ForumIAS](https://forumias.com)**

**Q.14) Consider the following statements:**

**Statement-I:** Make in India is a government initiative that was launched with the aim of making India a global manufacturing hub.

**Statement-II:** Make in India requires companies to manufacture their products entirely in India.

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

- Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
- Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I
- Statement-I is correct but Statement-II is incorrect
- Statement-I is incorrect but Statement-II is correct

**Answer: C**

- Statement 1** is correct. Make in India is a government initiative launched in 2014 with the aim of making India a global manufacturing hub. The initiative aims to boost industrial growth, create job opportunities, and reduce dependency on imports. The Make in India initiative has had a number of positive impacts on India such as Increased FDI inflows, Increased manufacturing growth, Job creation, Reduced import dependency, etc.
- Statement 2 is incorrect. The goal of Make in India is to promote manufacturing in India and to make India a more competitive manufacturing destination. However, there is no requirement for companies to manufacture their products entirely in India. Companies can still import components and parts from other countries, as long as the final product is assembled in India.

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

**Q.15) Which one of the following government programs informs consumers about the energy performance of appliances and equipment?**

- Regulatory Compliance & Labeling Scheme
- Standards & Labelling Programme
- Benchmarking & Certification Program
- Product Accreditation & Rating System

**Answer: B**

- The Standards & Labelling Programme (S&L Programme) is a flagship initiative of the Ministry of Power, Government of India, launched in 2006. The programme aims to promote energy efficiency in the country by informing consumers about the energy performance of appliances and equipment.
- Under the S&L Programme, the Bureau of Energy Efficiency (BEE) prescribes minimum energy performance standards for appliances and equipment. Appliances and equipment that meet these standards are eligible to display an energy efficiency label. The label indicates how energy efficient the appliance or equipment is, on a scale of 1 to 5 stars, with 5 stars being the most energy efficient.
- The S&L Programme is mandatory for a number of appliances and equipment, including refrigerators, air conditioners, washing machines, and electric fans. It is voluntary for a number of other appliances and equipment, such as televisions, computers, and microwave ovens.

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

**Q.16) With reference to the Medical Termination of Pregnancy (Amendment) Act, 2021, which of the following statements are correct?**

1. It requires women to obtain the consent of their husbands or partners before having an abortion.
2. It reduces the number of authorized medical practitioners required to perform a medical termination of pregnancy from three to two.
3. According to the Act, if a contraceptive method or device fails, a married woman is allowed to terminate her pregnancy up to 20 weeks.

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

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

**Answer: D**

- **Statement 1** is incorrect. The MTP Act gives women the right to make their own decision about having an abortion, regardless of whether they have the consent of their husband or partner. This was confirmed by the Punjab and Haryana High Court and the Supreme Court, who both upheld the woman's right to choose without interference from her partner. This is a crucial right that ensures women have autonomy over their own bodies and reproductive health.
- **Statements 2** and 3 are incorrect. Under the MTP Amendment Act, 2021, if a pregnancy is between 12 and 20 weeks, only two medical practitioners are required to perform a medical termination of pregnancy, as opposed to the previous requirement of three. This is a significant change, as it makes it easier for women to access abortion services, especially in areas where there may be a shortage of medical practitioners.
- According to the Medical Termination of Pregnancy (Amendment) Act, 2021, a married woman is allowed to terminate her pregnancy up to 20 weeks if a contraceptive method or device fails. This is a significant expansion of access to safe and legal abortion services for married women in India.

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

**Q.17) The Food Safety and Standards Authority of India (FSSAI) has recommended the use of Quick Response (QR) codes on food products. Which of the following statements in this context is/are correct?**

1. QR codes will have comprehensive details about the products ingredients, nutritional information, allergens, manufacturing date among others.
2. It is intended to replace the requirement to provide mandatory information on the product label.

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

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

**Answer: A**

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- **Statement 1** is correct. QR codes will have comprehensive details about the products ingredients, nutritional information, allergens, manufacturing date among others.
- **Statement 2** is incorrect. The inclusion of a QR code for the accessibility of information does not replace the requirement to provide mandatory information on the product label.

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

**Q.18) DNA and face-matching will be implemented by the government at some of the police station in the country. In this regard, which of the following statements is/are correct?**

1. The Criminal Procedure Identification Act (CrPI) Act, 2022 allows the police and Central investigating agencies to collect, store, and analyze physical and biological samples, including retina and iris scans of arrested individuals.
2. The use of DNA and face-matching can assist in bridging the educational gap of individuals who have been arrested.

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

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

**Answer: A**

- **Statement 1** is correct. The Government of India is implementing DNA and face-matching systems at police stations across the country as per Criminal Procedure Identification Act,2022.
- The act allows the police and the Central investigating agencies to collect, store and analyze physical and biological samples including retina and iris scans of arrested persons.
- This Act replaced the Identification of Prisoners Act,1920 whose scope was limited to capturing finger impressions, footprints and photographs of convicted prisoners and a specific category of arrested and non-convicted persons under the orders of a Magistrate.
- The National Crime Records Bureau (NCRB) has been given responsibility to implement this act.
- **Statement 2** is incorrect. DNA and face-matching systems can identify individuals, but they can't educate them. Education requires interaction, engagement, and the transfer of knowledge and understanding. DNA and face-matching systems don't offer that.

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

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*International Relations/Organisations*

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**Q.19) With reference to the Vienna Convention on Diplomatic Relations, consider the following statements:**

1. It promotes and protects the rights and privileges of diplomatic missions and their personnel.
2. The Vienna Convention only applies to diplomatic relations between states and does not cover relations between international organizations or non-state actors.

**Select the correct statements using the codes given below:**

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

**Answer: C**

- Statements 1 and 2 are correct. Vienna Convention on Diplomatic Relations is an international treaty signed in 1961. It aims to put forth a framework for diplomatic interactions between independent nations and aims to ensure the development of friendly relations among nations. The convention formalizes the longstanding practice of diplomatic immunity. It grants diplomatic missions' privileges that enable diplomats to perform their functions without fear of coercion or harassment by the host country. It promotes and protects the rights and privileges of diplomatic missions and their personnel.
- The Vienna Convention on Diplomatic Relations only applies to diplomatic relations between states. It does not cover relations between international organizations or non-state actors. This is because:
- International organizations have their own set of rules and regulations governing their relations with states and other international organizations. These rules and regulations are typically set out in the constituent instruments of the organizations themselves. For example, the Charter of the United Nations establishes the rules and regulations governing the relations between the United Nations and its member states.
- Non-state actors do not have the same legal status as states or international organizations. They are not bound by the Vienna Convention on Diplomatic Relations or other treaties that govern diplomatic relations between states. However, non-state actors may still have diplomatic relations with states or international organizations. These relations are typically governed by informal agreements or arrangements.

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

**Q.20) The term “Global South” has often seen in the news. In this context, which of the following statements are correct?**

1. The Global South is disproportionately affected by climate change, despite contributing less to the problem.
2. India's G20 presidency in 2023 has provided it with a unique opportunity to champion the Global South.
3. The Global South is a homogeneous region with similar cultures and traditions.
4. The Global South is a region of the world that is often overlooked by the developed countries.

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

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

**Answer: C**

- **Statements 1, 2 and 4** are correct. The Global South is disproportionately affected by climate change, despite contributing less to the problem. This is because:
  - First, the Global South is more vulnerable to the effects of climate change due to its geographical location and economic development. For example, many countries in the Global South are located in low-lying coastal areas, which are at risk of flooding due to rising sea levels. Additionally, many countries in the Global South have economies that are heavily reliant on agriculture, which is particularly vulnerable to drought and other extreme weather events.
  - Second, the Global South has fewer resources to adapt to the effects of climate change. Third, the Global South has less access to clean energy technologies. This means that countries in the Global South are more reliant on fossil fuels, which are a major contributor to climate change.
- India's G20 presidency in 2023 has provided it with a unique opportunity to champion the Global South. India has used its presidency to focus on issues of particular concern to developing countries, such as food security, energy security, and sustainable development. India has also invited a number of developing countries to participate in the G20, which has helped to give them a greater voice in global discussions.
- The Global South is a region of the world that is often overlooked by the developed countries. This is due to: Economic inequality, Lack of political representation, Geographic distance, Cultural differences, Media bias, etc.
- Statement 3 is incorrect. The Global South is not a homogeneous region with similar cultures and traditions. In fact, it is one of the most diverse regions in the world, with a wide range of cultures, languages, and religions.

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

**Q.21) With reference to the Regional Comprehensive Economic Partnership (RCEP) consider the following statements:**

1. RCEP is the largest free trade agreement in the world.
2. India decided to opt out of RCEP because it was concerned that the RCEP would open the "floodgates for Chinese goods" to enter India, further raise India's trade deficits, and weaken its anti-dumping duties that it has imposed on Chinese items from the chemicals, iron, and steel industries.
3. India's withdrawal from RCEP means that it is losing its status as a major player in the Asia-Pacific region.

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

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

**Answer: C**

- Statements 1 and 2 are correct. The Regional Comprehensive Economic Partnership (RCEP) is a free trade agreement between 15 countries in the Asia-Pacific region: Australia, Brunei, Cambodia, China, Indonesia, Japan, South Korea, Laos, Malaysia, Myanmar, New Zealand, the Philippines, Singapore, Thailand, and Vietnam. RCEP is the largest free trade agreement in the world, covering over 30% of the global population and GDP. It aims to reduce tariffs, improve market access, and establish common rules for trade and investment across the region.
- Out of many other reasons, India decided to opt out of RCEP because it was concerned that the RCEP would open the "floodgates for Chinese goods" to enter India, further raise India's trade deficits, and weaken its anti-dumping duties that it has imposed on Chinese items from the chemicals, iron, and steel industries.
- Statement 3 is incorrect. India's withdrawal from RCEP does not necessarily mean that it is losing its status as a major player in the Asia-Pacific region. India is still a large and growing economy, and it is a member of other important regional organizations, such as the South Asian Association for Regional Cooperation (SAARC) and the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC).
- India is also playing an increasingly important role in global affairs, and it is a member of the G20 and the BRICS group of emerging economies.
- However, India's withdrawal from RCEP does mean that it is missing out on an opportunity to boost its trade and investment with other countries in the Asia-Pacific region.

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



**Q.22) With reference to Vienna Convention on Diplomatic Relation, consider the following statements:**

**Statement-I:** Under Article 9 of the Convention, the host country can declare a diplomat or their staff to be “persona non grata”, which means that they are no longer welcome in the country.

**Statement-II:** This decision can be made at any time and the host country is not required to provide a detailed explanation for this decision.

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

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

**Answer: B**

- Statements 1 and 2 are correct. Under Article 9 of the Convention, the host country can declare a diplomat or their staff to be persona non grata, which means that they are no longer welcome in the country. Article 9 states that the receiving state may at any time and without having to explain its decision, notify the sending state that the head of the mission or any member of the diplomatic staff of the mission is persona non grata and that the sending state must accordingly recall or terminate the functions of that person. This decision can be made at any time and the host country is not required to provide a detailed explanation for this decision.
- Article 11 of the Convention states that if there is no specific agreement on the number of diplomats allowed in a mission, the receiving State (host country) can set limits. The host country can determine the reasonable and normal size of a diplomatic mission. This determination can be made based on the circumstances and conditions in the host country and the specific needs of the mission.

**Source:** [ForumIAS](https://forumias.com)

**Q.23) Consider the following statements:**

1. Immigration is the process of leaving one country, while emigration is the process of arriving in another country.
2. The migration trend between India and OECD countries has been increasing in recent years.

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

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

**Answer: B**

- Statement 1 is incorrect. Immigration is the process of entering and settling in a new country, while emigration is the act of leaving one's own country to reside in another. So, immigration pertains to arriving in a different country, not leaving it.
- Statement 2 is correct. The migration trend between India and OECD countries has been increasing in recent years. In 2021, India was the top source country for new migrants to OECD countries, with over 400,000 new migrants.

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- Further, in 2020, India surpassed China as the largest source of migrants to OECD countries. By 2022, 6.1 million permanent-type migrants moved to OECD, a 26% increase. Most migrants went to the Anglosphere, especially the US, UK, and Singapore. 80% of these migrants were working, contributing to the economies. The tech industry absorbed a significant number of these migrants.

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

**Q.24) Consider the following statements:**

1. The Global Solar Stocktake Report is a report that is being compiled by the International Solar Alliance (ISA) to assess the progress that has been made in the adoption of solar energy around the world.
2. The objective of the Global Solar Facility is to establish connections between tropical countries and the rest of the world to tap into solar energy resources.

**Select the correct statements using the codes given below:**

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

**Answer: A**

- Statement 1 is correct. The Global Solar Stocktake Report is a report that is being compiled by the International Solar Alliance (ISA) to assess the progress that has been made in the adoption of solar energy around the world.
- Statement 2 is incorrect. The GSF is a financial mechanism that aims to mobilize \$1 trillion in investments in solar energy by 2030, and it is open to all countries, regardless of their location.
- The GSF is designed to make solar energy more affordable and accessible in developing countries. It does this by providing guarantees and insurance to investors in solar projects, and by investing in research and development of new solar technologies.
- It will have three funds: **1)** payment guarantee fund **2)** Insurance fund to mitigate project risks and **3)** Investment fund for technical assistance.

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

**Q.25) Consider the following statements:**

1. The Japan-India Semiconductor Supply Chain Partnership is for only Governments-to-Government (G2G) collaboration in the semiconductor supply chain sector.
2. The India-Japan Digital Partnership (IJDP) aims to promote cooperation between the two countries in the areas of digital transformation, information and communication technology (ICT), and start-ups.

**Select the correct statements using the codes given below:**

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

**Answer: B**

- **Statement 1** is incorrect. The Union Cabinet of India has approved a memorandum of cooperation between India and Japan on a Semiconductor Supply Chain Partnership. It aims to strengthen cooperation between India and Japan towards enhancement of the

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semiconductor supply chain. The duration of partnership is five years. The partnership is for both Governments-to-Government (G2G) and Business-to-Business (B2B) collaboration in the semiconductor supply chain sector.

- **Statement 2** is correct. The India-Japan Digital Partnership (IJDP) aims to promote cooperation between the two countries in the areas of digital transformation, information and communication technology (ICT), and start-ups.

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

**Q.26) With reference to United Nations Strategic Plan for Forests 2017-2030 (UNSPF), consider the following statements:**

1. It is a global framework for action to sustainably manage all types of forests and to halt deforestation and forest degradation.
2. Its target is to increase forest area by 3% worldwide by 2030.
3. It promotes forest management practices that ignore the role of forests in mitigating climate change.
4. It is being implemented by the United Nations Environment Programme (UNEP).

**How many of the statements given above are correct?**

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

**Answer: B**

- **Statements 1 and 2** are correct. United Nations Strategic Plan for Forests 2017-2030 (UNSPF) is a global framework to achieve the sustainable management of all types of forests, including trees outside forests, and to combat deforestation and forest degradation. It was adopted by the UN General Assembly in 2017.
- Its target is to increase forest area by 3% worldwide by 2030. The plan contains a set of six Global Forest Goals and 26 associated targets to be reached by 2030. All these are voluntary in nature and universally applicable.
- **Statement 3** and 4 are incorrect. The United Nations Strategic Plan for Forests 2017-2030 (UNSPF) does not promote forest management practices that ignore the role of forests in mitigating climate change. One of the key objectives of the UNSPF is to recognize and emphasize the critical role of forests in climate change mitigation.
- The UNSPF is implemented by the Collaborative Partnership on Forests (CPF), which is a voluntary partnership of over 15 international organizations.

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

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

1. The Best Tourism Villages Initiative is a program launched by the Ministry of Tourism.
2. The United Nations World Tourism Organization (UNWTO) is responsible for regulating the global tourism industry.

**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: D**

- **Statements 1 and 2** are incorrect. The Best Tourism Villages Initiative is a global program launched by the United Nations World Tourism Organization (UNWTO) in 2021 to recognize and promote outstanding rural tourism destinations. The program aims to support villages that are committed to sustainable tourism and that exemplify rural and community-based values, products, and lifestyles. The award is given to villages that are leaders in rural development and preservation of landscapes, cultural diversity, local values and food traditions.
- Tourism regulation is primarily the responsibility of national governments. The UNWTO provides guidance and support to governments in developing and implementing tourism policies and regulations, but it does not have the authority to regulate the industry directly.
- The UNWTO's mission is to promote sustainable and inclusive tourism development. It does this by providing a forum for governments, the private sector, and other stakeholders to collaborate on tourism issues, by developing and promoting global tourism standards, and by providing technical assistance to developing countries.

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

**Q.28) Consider the following statements:**

1. The Gulf of Guinea is located off the western equatorial coast of Africa and extends from Cape Lopez in Gabon, north and west to Cape Palmas in Liberia.
2. The region surrounding the Gulf of Guinea experiences an equatorial climate.
3. Limpopo River, Orange River and the Congo River are some of the rivers that flow into the Gulf of Guinea.

**How many of the above statements are correct?**

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

**Answer: B**

- **Statements 1 and 2** are correct. The Gulf of Guinea is located off the western equatorial coast of Africa and extends from Cape Lopez in Gabon, north and west to Cape Palmas in Liberia. The region surrounding the Gulf of Guinea experiences an equatorial climate, which includes high temperatures, high humidity, and significant rainfall throughout the year.

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- **Statement 3** is incorrect. Some of the rivers that flow into the Gulf of Guinea include: Niger River, Volta River, Cross River, Ogun River, Sanaga River, Ogooué River, Chiloango River.

Source: [ForumIAS](#)

**Q.29) With reference to India and Qatar Relations, consider the following statements:**

1. Qatar is a major source of food, textiles, and engineering goods to India.
2. India and Qatar are both members of the Gulf Cooperation Council (GCC).
3. Qatar is India's fourth largest trading partner.

**How many of the above statements are correct?**

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

**Answer: A**

- **Statements 1 and 2** are incorrect. India's major exports to Qatar include petroleum products, textiles, pharmaceuticals, and food products. Qatar's major exports to India include liquefied natural gas (LNG), liquefied petroleum gas (LPG), and petrochemicals.
- India is not a member of GCC. GCC comprises Bahrain, Kuwait, Oman, Qatar Saudi Arabia, and the United Arab Emirates.
- **Statement 3** is correct. India is the sixth largest trading partner of Qatar, while Qatar is the fourth largest trading partner of India.

Source: [ForumIAS](#)

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*Economy*

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**Q.30) Consider the following statements:**

1. Kasturi Cotton Bharat aims to boost the global competitiveness of Indian cotton by taking charge of branding, traceability, and certification, with a focus on sustainability and benefiting all involved stakeholders.
2. India has the largest area under cotton cultivation in the world.
3. India is the only country in the world that grows all four species of cultivated cotton.
4. The quality of Indian cotton is inferior to that of cotton produced in other nations.

**How many of the statements given above are correct?**

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

**Answer: C**

- **Statements 1, 2 and 3** are correct. Kasturi Cotton Bharat is a website launched by the Ministry of Textiles, the Cotton Corporation of India, trade organizations, and the industry. It aims to boost the global competitiveness of Indian cotton by taking charge of branding, traceability, and certification, with a focus on sustainability and benefiting all

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involved stakeholders. Cotton Textiles Export Promotion Council (TEXPROCIL) has been designated as the implementing agency for Traceability, Certification and Branding of “KASTURI Cotton India”.

- According to the Ministry of Textiles, India got 1st place in the world in cotton acreage with 120.69 Lakh Hectares area under cotton cultivation, which is around 36% of the world area of 333 Lakh Hectares. Gujarat is the largest producer of cotton in India. 67% of India's cotton is grown on rain-fed areas, and 33% on irrigated areas. India's productivity is ranked 38th, with a yield of 510 kg/ha.
- India is the only country to grow all four species of cultivated cotton: *Gossypium arboreum* (tree cotton), *Gossypium herbaceum* (herb cotton), *Gossypium hirsutum* (upland cotton), and *Gossypium barbadense* (pima cotton). This makes India a major player in the global cotton industry, with a large portion of the world's cotton production and export coming from the country. The different cotton species grown in India are adapted to different growing conditions and have unique characteristics that make them desirable for various textiles and fabrics. India's climate and soil conditions are particularly well-suited for cotton cultivation, making it a natural hub for the industry.
- Statement 4 is incorrect. Indian cotton is known for its high quality and is in high demand around the world. India is the world's second-largest producer of cotton, after China. It is also the largest producer and second largest consumer of cotton. Indian cotton is known for its long staple length, fine fiber, and high strength. These qualities make it ideal for spinning high-quality yarn and fabrics.

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

**Q.31) With reference to the Fiscal Responsibility and Budget Management (FRBM) Act 2003, consider the following statements:**

1. The FRBM Act requires the government to publish a medium-term fiscal policy statement (MTFP) every year.
2. The FRBM Act sets a target for the central government's fiscal deficit of 2% of GDP.
3. The FRBM Act is not a flexible and adaptable piece of legislation.

**How many of the above statements are correct?**

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

**Answer: B**

- **Statements 1 and 3** are correct. The Fiscal Responsibility and Budget Management (FRBM) Act requires the government to publish a medium-term fiscal policy statement (MTFP) every year. The MTFP outlines the government's fiscal plans for the next three years. It includes projections for the fiscal deficit, debt-to-GDP ratio, and other key fiscal indicators.
- The MTFP is an important tool for ensuring transparency and accountability in the government's fiscal management. It allows the public to see how the government plans to manage its finances, and it provides a benchmark for assessing the government's performance.
- The MTFP is also used to guide the government's budget-making process. The government's annual budget should be consistent with the targets set in the MTFP.

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- The FRBM Act is not a flexible and adaptable piece of legislation. It sets rigid targets for the fiscal deficit and debt-to-GDP ratio, which makes it difficult for the government to respond to economic shocks.
- For example, during the COVID-19 pandemic, the government needed to increase spending on healthcare and economic relief. However, the FRBM Act's rigid targets made it difficult for the government to do so. As a result, the government had to borrow more money, which increased the debt-to-GDP ratio.
- Statement 2 is incorrect. The FRBM Act mandates the central government to eliminate revenue deficit and reduce fiscal deficit to 3% of GDP by March 31, 2021. The FRBM Act also requires the government to limit the debt of the central government to 40% of the GDP by 2024-25.

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

**Q.32) Consider the following statements:**

1. Nano-DAP (Di-ammonium Phosphate) is cheaper than conventional DAP and is economical for the farmers.
2. Nano-DAP will have 8% nitrogen and 16% phosphorus compared to 18% nitrogen and 46% phosphorus contained in the conventional DAP.
3. Nano-DAP reduces pollution of soil, air and water due to excessive use of phosphatic fertilizers.

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

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

**Answer: D**

- **Statements 1, 2 and 3** are correct. Nano-DAP (Di-ammonium Phosphate) is a nanotechnology-based agri-input developed by the Indian Farmers Fertilizer Cooperative Limited (IFFCO).
- It will have 8% nitrogen and 16% phosphorus compared to 18% nitrogen and 46% phosphorus contained in the conventional granular bag.
- It is cheaper than conventional DAP and is economical for the farmers. It reduces pollution of soil, air and water due to excessive use of phosphatic fertilizers.

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

**Q.33) Which one of the following defines the Purple Economy?**

- a) It is an economic model that is based on the exploitation of natural resources and the production of waste.
- b) It is an economic model that recognizes the importance of care work and the empowerment of women to the functioning of economies, the well-being of societies, and the sustainability of life.
- c) It is an economic model that focuses on the sustainable use of marine resources and the development of coastal communities.
- d) It is an economic model that emphasizes the development and use of renewable energy sources.

**Answer: B**

- The Purple Economy is an economic model that recognizes the importance of care work and the empowerment of women to the functioning of economies, the well-being of societies, and the sustainability of life.
- There are four pillars of the purple economy: Universal Care Services, Work-Life Balance in the Job Market, Alleviate Rural Unpaid Work, and New Economic Policies.

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

**Q.34) Consider the following:**

- 1. Fintech companies
- 2. Credit unions
- 3. Peer-to-peer lending platforms
- 4. Insurance companies

**Which of the options provided above possesses the capability to deliver digital lending services?**

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

**Answer: A**

- Fintech companies, Credit unions, Peer-to-peer lending platforms, Microfinance institutions are capable of digital lending.
- Digital lending is the process of applying for, receiving, and managing loans through online platforms. It uses technology to automate and streamline the lending process, making it faster, easier, and more convenient for borrowers.
- Digital lending platforms can be offered by traditional banks or by new fintech companies. They typically use a variety of data sources, including bank statements, credit history, and social media data, to assess a borrower's creditworthiness. This allows them to make faster and more informed lending decisions.

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



**Q.35) With reference to India's Tax base, which of the following statements is/are correct?**

1. India's tax base has significantly declined since 2013-14.
2. The number of returns filed by individual taxpayers in various income ranges has grown.

**Select the correct statements using the codes given below:**

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

**Answer: A**

- **Statement 1** is incorrect. India's tax base has significantly expanded since 2013-14. The number of income tax returns filed by individuals has increased from 3.36 crore to 6.37 crore between assessment years 2013-14 and 2021-22.
- **Statement 2** is correct. The number of returns filed by individual taxpayers in various income ranges has grown.
  - In the income range up to ₹5 lakh, there has been a 32% increase in the number of returns filed, including those with incomes below the taxable limit.
  - For higher income ranges of ₹5 lakh to ₹10 lakh, the number of returns filed increased by 295%.

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

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## *Environment*

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**Q.36) Which of the following statements are correct with respect to Microalgae?**

1. They are colorless.
2. They are single-celled organisms.
3. They are found only in water.
4. They are the primary producers in the food chain.
5. They play a role in carbon dioxide sequestration.

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

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

**Answer: B**

- Microalgae are microscopic algae that are invisible to the naked eye. They are single-celled organisms that can be found individually or in colonies. Microalgae are incredibly diverse and come in a variety of shapes, sizes, and colors. Microalgae are important members of the aquatic ecosystem and play a vital role in the food chain. They are primary producers, which means that they are the base of the food chain and provide food for other organisms, such as zooplankton and fish. Microalgae also play a role in oxygen production and carbon dioxide sequestration. Microalgae can be found in all kinds of environments, including soil, snow, air and water.

Source: [ForumIAS](#)

**Q.37) The term “Little Ice Age (LIA)” was seen in the news sometimes. Which of the following statements are correct regarding the findings of the study related to Little Ice Age in India?**

1. LIA in the Western Ghats was characterized by moister conditions, possibly influenced by increased northeast winter monsoon (NEM).
2. The southward shift of the ITCZ and increased northward energy flow across the equator during a cold northern hemisphere contributed to the weakest phase of the Indian Summer Monsoon (ISM) during the LIA.

**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**

- **Statements 1 and 2** are correct. The Little Ice Age (LIA) was a period of regional cooling, particularly pronounced in the North Atlantic region, that occurred from the early 14th century to the mid-19th century. It was not a true ice age of global extent. The term was introduced into scientific literature by François E. Matthes in 1939. As per the findings of the study:
- The study reconstructs vegetation-based climate changes and monsoonal variability in the Western Ghats from 1219-1942. LIA in the Western Ghats was characterized by moister conditions, possibly influenced by increased northeast winter monsoon (NEM), contrary to previous assumptions.
- It also found that the southward shift of the ITCZ and increased northward energy flow across the equator during a cold northern hemisphere contributed to the weakest phase of the Indian Summer Monsoon (ISM) during the LIA.

Source: [ForumIAS](#)

**Q.38) With reference to Corals, which of the following statements are correct?**

1. Corals are primarily vagile organisms, meaning they are capable of swimming freely throughout the ocean.
2. Corals have stinging tentacles that contain nematocysts used for prey capture.
3. Coral reefs are often associated with tropical and shallow waters.

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

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

**Answer: C**

- **Statement 1** is incorrect. Corals are sessile organisms, meaning they are fixed in place and cannot move around. They are attached to the bottom of the ocean by a root-like structure called a holdfast.

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- **Statements 2 and 3** are correct. Corals have stinging tentacles that contain nematocysts used for prey capture. Nematocysts are microscopic stinging capsules that are found in the tentacles of corals, sea anemones, jellyfish, and other cnidarians.
- When coral polyp senses prey nearby, it fires its nematocysts. The nematocysts release a barb that pierces the prey's skin and injects a venom. The venom paralyzes the prey, making it easy for the coral polyp to ingest.
- Corals use their nematocysts to capture a variety of prey, including zooplankton, small fish, and crustaceans. Corals also use their nematocysts to defend themselves from predators.
- Coral reefs form in warm, shallow waters that are rich in sunlight and nutrients. Coral reefs are found in many parts of the world, but they are most common in the tropics.
- Some of the largest and most famous coral reefs in the world include the Great Barrier Reef in Australia, the Mesoamerican Barrier Reef System in Central America, and the Raja Ampat Islands in Indonesia.
- Coral reefs are important ecosystems that provide habitat for a wide variety of marine life. They also protect coastlines from erosion and storms. However, coral reefs are threatened by climate change, pollution, and overfishing.

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

**Q.39) Consider the following statements:**

1. The Air Quality Index (AQI) is a measure of the concentration of all pollutants in the air.
2. "Triple dip" La Niña has been one of the factors behind rising air pollution in Mumbai.

**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. The Air Quality Index (AQI) is a measure of the concentration of six common air pollutants: ozone, particulate matter (PM2.5 and PM10), carbon monoxide (CO), sulfur dioxide (SO<sub>2</sub>), and nitrogen dioxide (NO<sub>2</sub>). It is not a measure of the concentration of all pollutants in the air.
- Statement 2 is correct. La Niña is a climate pattern that occurs when sea surface temperatures in the central and eastern Pacific Ocean are cooler than average. Triple dip La Niña is a rare and extreme event in which La Niña conditions persist for three consecutive winters.
- Triple dip La Niña can have a number of effects on weather patterns around the world, including changes in wind patterns. In Mumbai, triple dip La Niña has led to weaker winds, which have made it difficult for pollutants to disperse. This had led to hardly any wind reversal from across the Arabian Sea and has contributed to the rising air pollution levels in the city.
- Other factors that have contributed to the rising air pollution in Mumbai include increased vehicular emissions, construction dust, and industrial emissions. However, triple dip La Niña has played a role in trapping pollutants in the air and making the problem worse.

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

**Q.40) Which of the following are considered as Dust Suppressants?**

1. Water
2. Vacuum Cleaner
3. Calcium chloride
4. Asphalt
5. Paint

**Select the correct code given below:**

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

**Answer: B**

- Dust suppressants are substances or techniques used to reduce the amount of dust in the air. Dust can be a nuisance, but it can also be a health hazard, especially for people with respiratory conditions. Dust can also damage equipment and reduce visibility.
- There are two main types of dust suppressants: physical and chemical. Physical dust suppressants work by adding weight or moisture to dust particles, making them less likely to become airborne. Examples of physical dust suppressants include: Water, Mulch, Geotextiles, etc.
- Chemical dust suppressants work by binding dust particles together or changing their surface properties. Examples of chemical dust suppressants include: Calcium chloride, Magnesium chloride, Lignosulfonates, Asphalt emulsions, Polymers.
- Dust suppressants can be applied in a variety of ways, including: Spraying, Watering, Spreading, Mixing with soil or other materials.
- In Delhi, dust suppressant powder would be mixed along with water and sprayed on roads to keep dust levels lower.

**Source:** [ForumIAS](https://forumias.com)

**Q.41) Consider the following statements:**

1. The Lemru Elephant Reserve is a protected area located in Tamil Nadu.
2. The Hasdeo River is the largest tributary of the Mahanadi River.

**Select the correct statements using the codes given below:**

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

**Answer: B**

- **Statement 1** is incorrect. The Lemru Elephant Reserve is a protected area located in the Korba district of Chhattisgarh, India. It is one of the largest elephant reserves in the country, covering an area of 1,995 square kilometers. Its objective is to provide elephants with a permanent habitat, reduce property damage, and mitigate human-elephant conflicts. The area under the reserve is part of the Hasdeo Aranya forests.
- **Statement 2** is correct. The Hasdeo River is the largest tributary of the Mahanadi River. It originates in the Amarkantak plateau in Chhattisgarh state and flows for 333 kilometers before joining the Mahanadi River near Shiladehi (Birra). The Hasdeo River is

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a major source of water for irrigation, industrial use, and domestic consumption in the region. Seonath River is the longest tributary of the Mahanadi River.

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

**Q.42) Consider the following statements with respect to environmental, social, and governance (ESG) framework:**

1. ESG investment strategies guarantee higher financial returns compared to traditional investment approaches.
2. ESG criteria are used by investors, stakeholders, and organizations to evaluate a company's commitment to sustainable and responsible business practices.
3. ESG investing only applies to public equity investments, not other asset classes such as private equity, fixed income or real estate.

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

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

**Answer: B**

- **Statements 1 and 3** are incorrect. ESG (Environmental, Social, and Governance) investment strategies do not guarantee higher financial returns compared to traditional investment approaches. ESG investments are made with the primary goal of aligning one's portfolio with ethical and sustainable values, and they take into account not only financial factors but also environmental, social, and governance considerations.
- While some ESG investments may perform well financially, their returns are subject to the same market risks and fluctuations as traditional investments.
- ESG investing is a framework for evaluating how companies manage their environmental, social, and governance risks and opportunities. This framework can be applied to any type of investment, regardless of the asset class.
- **Statement 2** is correct. ESG criteria are used by investors, stakeholders, and organizations to evaluate a company's commitment to sustainable and responsible business practices.
- Environmental, social, and governance (ESG) criteria are a set of standards that companies can use to measure and manage their impact on the environment, society, and their own governance practices. ESG criteria are becoming increasingly important to investors, stakeholders, and organizations because they can help to identify companies that are making a positive impact on the world.

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

**Q.43) With reference to Energy Transition, consider the following statements:**

1. Energy Transition refers to the transformation of the energy sector from fossil-based systems of energy production and consumption to renewable energy sources.
2. India is the fourth-largest renewable energy producer in the world.

**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**

- **Statements 1 and 2** are correct. Energy Transition refers to the transformation of the energy sector from fossil-based systems of energy production and consumption to renewable energy sources. It involves a shift in the energy mix to reduce the carbon emissions and other greenhouse gases.
- India is the world's third-largest consumer of electricity. India stands fourth globally in renewable energy installed capacity, fourth in wind power capacity, and fourth in solar power capacity.

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

**Q.44) Consider the following statements:**

1. At present, India's renewable energy capacity is 131 gigawatts.
2. Green hydrogen is a clean fuel that does not produce any greenhouse gas emissions when burned.
3. Green Hydrogen is the only available sustainable hydrogen.

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

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

**Answer: A**

- **Statements 1 and 2** are correct. As of August 2023, India's renewable energy capacity was 131 gigawatts. Hence, to meet this 2030 green hydrogen goal, India needs to add a similar amount of renewable energy by 2030. This is on top of the commitment to add 500 gigawatts of renewable energy by 2030, which is part of the Paris Agreement.
- Green hydrogen is a clean fuel that does not produce any greenhouse gas emissions when burned. Green hydrogen is produced by splitting water into hydrogen and oxygen using renewable energy sources, such as solar and wind power. When green hydrogen is burned, it only produces water vapor as a byproduct.
- Statement 3 is incorrect. Green hydrogen is one type of sustainable hydrogen, but there are also blue and gray hydrogen.

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

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## *Security, Defense & Related Aspects*

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**Q.45) With reference to the naval exercise “MILAN” consider the following statements:**

1. The exercise is focused on enhancing professional interaction between professional armies and gaining experience in multilateral large force operations on land.
2. The exercise originally aligned with India’s ‘Look East Policy’.

**Select the correct statements using the codes given below:**

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

**Answer: B**

- **Statement 1** is incorrect. Exercise MILAN is a naval exercise, not a land army exercise. It is focused on enhancing professional interaction between navies and gaining experience in multilateral large force operations at sea. Exercise MILAN is a biennial multilateral naval exercise hosted by the Indian Navy. The exercise was first held in 1995. MILAN is aimed at fostering cooperation and interoperability between the navies of participating countries. The exercise includes a variety of activities, such as maritime search and rescue, anti-piracy drills, communication exercises, gunnery exercises, anti-submarine warfare exercises, and fleet maneuvers. MILAN also provides an opportunity for participating countries to showcase their naval capabilities and to learn from each other's best practices.
- **Statement 2** is correct. The exercise originally aligned with India’s ‘Look East Policy’. It later expanded to include more countries as part of India’s ‘Act East Policy’ and the Security and Growth for All in the Region (SAGAR) initiative.
- This expansion involved nations from both the western Indian Ocean Region (IOR) and the countries along the IOR coast.
- Exercise MILAN 2024 is likely to witness the largest-ever participation with invites being extended to over 50 countries. The exercise aligns with India’s G20 Presidency and the theme “Vasudhaiva Kutumbakam” emphasizing global unity.

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

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

1. The Chetak Helicopter is a versatile, multipurpose and spacious helicopter.
2. The Cheetah helicopter is designed for long-range combat missions.

**Select the correct statements using the codes given below:**

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

**Answer: A**

- **Statement 1** is correct. The Chetak Helicopter is a two-ton class helicopter. It is a versatile, multi role, multipurpose and spacious helicopter. It is designed for seven

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seaters (two pilots and five passengers). It is manufactured by Hindustan Aeronautics Limited (HAL).

- **Statement 2** is incorrect. Cheetah is a five-seater helicopter. It is a high-performance helicopter designed for operation over a very wide range of weight, center of gravity and altitude conditions. It is primarily a utility helicopter that is primarily used for transportation, search and rescue, and surveillance missions. While it is capable of carrying weapons, it is not specifically designed for combat missions. It holds the world record in high altitude flying among all categories of Helicopters. It is manufactured by Hindustan Aeronautics Limited (HAL).

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

**Q.47) Consider the following statements with respect to the Indian Navy Vessel, INS Imphal:**

1. It is the third ship to be launched under Project 15-B.
2. The ship is armed with supersonic Surface-to-Surface 'Brahmos' missiles and 'Barak-8' Medium Range Surface to Air Missiles.
3. It is propelled by a powerful Combined Gas and Gas Propulsion Plant (COGAG).

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

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

**Answer: D**

- **Statements 1, 2 and 3** are correct. INS Imphal is the third ship to be launched under Project 15-B. The ship is armed with supersonic Surface-to-Surface 'Brahmos' missiles and 'Barak-8' Medium Range Surface to Air Missiles. The ship has indigenous content of around 75%. It is designed by Indian Navy's Warship Design Bureau and built by Mazagaon Dock Shipbuilders Limited (MDL).
- The ship is armed with supersonic Surface-to-Surface 'Brahmos' missiles and 'Barak-8' Medium Range Surface to Air Missiles. It can accommodate a crew of 312 persons. It has an endurance of 4,000 nautical miles and can carry out a typical 42-day mission.
- It is propelled by a powerful Combined Gas and Gas Propulsion Plant (COGAG), consisting of four reversible gas turbines, which enables Imphal to achieve a speed of over 30 knots (approximately 55 kilometers per hour).

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

**Q.48) Which one of the following is the objective of launching Operation Chakra-II?**

- a) To fight against transnationally organized cyber-enabled financial crimes in India.
- b) Harnessing technology to combat UAV (Unmanned Aerial Vehicle) attacks.
- c) To facilitate cross-border Central Bank Digital Currency (CBDC) transactions.
- d) To offer extended medical services to individuals affected by Tuberculosis.

**Answer: A**

- Operation Chakra-II is a crackdown on transnational organized cyber-enabled financial crimes launched by India's Central Bureau of Investigation (CBI). The operation aims to tackle organized cybercrime networks in India that are involved in online financial fraud



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and cryptocurrency scams. For the operation, CBI has partnered with Microsoft and Amazon as well as with national and international agencies to combat and dismantle infrastructure of illegal call centers.

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

**Q.49) The Indian Army has installed its first vertical wind tunnel (VWT) at the Special Forces Training School (SFTS). Which of the following is/are the objective(s) of installing VWT?**

1. To train soldiers in combat free fall (CFF)
2. Increased operational readiness
3. Create Special Task Force (STF) for operations

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

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

**Answer: A**

- The Indian Army has installed its first vertical wind tunnel (VWT) at the Special Forces Training School (SFTS) at Bakloh in Himachal Pradesh.
- Some of the specific benefits of the VWT for the Indian Army are:
  - Improved CFF skills: The VWT will allow soldiers to practice CFF skills in a safe and controlled environment, which will improve their overall performance.
  - Increased operational readiness: The VWT will help the Army to be better prepared to carry out special operations.
  - Reduced training costs: The VWT is a more cost-effective way to train soldiers in CFF than using traditional methods, such as jumping from airplanes.
  - Enhanced safety: The VWT is a much safer way to train soldiers in CFF than traditional methods.

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

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**Answer Key**

|          |          |          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1 – (c)  | 2 – (c)  | 3 – (a)  | 4 – (b)  | 5 – (c)  | 6 – (b)  | 7 – (b)  | 8 – (c)  | 9 – (b)  | 10 – (a) |
| 11 – (d) | 12 – (a) | 13 – (a) | 14 – (c) | 15 – (b) | 16 – (d) | 17 – (a) | 18 – (a) | 19 – (c) | 20 – (c) |
| 21 – (a) | 22 – (b) | 23 – (b) | 24 – (a) | 25 – (b) | 26 – (b) | 27 – (d) | 28 – (b) | 29 – (a) | 30 – (c) |
| 31 – (b) | 32 – (d) | 33 – (b) | 34 – (a) | 35 – (b) | 36 – (b) | 37 – (c) | 38 – (c) | 39 – (b) | 40 – (b) |
| 41 – (b) | 42 – (b) | 43 – (c) | 44 – (a) | 45 – (b) | 46 – (a) | 47 – (d) | 48 – (a) | 49 – (a) |          |