

10 PM Current Affairs Quiz Weekly Compilation

For UPSC CSE Prelims

[1st Week] February, 2024

10 PM Compilation for the Month of February [First Week] 2024

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Art & Culture

Q.1) Consider the following statements:

1. Madhika language is spoken by Kattunayakan community.
2. Madhika language does not have its own script.
3. As per UNESCO, any language spoken by less than 10,000 persons is considered “potentially endangered”.

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

Q.2) With reference to Bharat Ratna Award, consider the following statements:

1. It acknowledges individuals for exceptional service in any field of human endeavor.
2. It is the highest civilian Award of the country.
3. The award carries a monetary grant of Rs 5 lakhs.
4. In terms of Article 18 (1) of the Constitution, the award cannot be used as a prefix or suffix to the recipient's name.

How many of the statements given above are correct?

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

Q.3) With reference to the Padma awards, consider the following statements:

1. The awards come under the aegis of the Ministry of Home Affairs.
2. Padma Vibhushan is highest in the hierarchy of Padma Awards.
3. All nominations received for the Padma Awards are placed before the Padma Awards Committee constituted by the Prime Minister every year.
4. Government servants including those working with Public Sector Undertakings (PSUs) are eligible for these Awards.

How many of the statements given above are correct?

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

Q.4) Which one of the following categories represent the classifications of UNESCO World Heritage Sites?

- a) Cultural, natural, and mixed cultural and natural.
- b) Historical, archaeological, and architectural.
- c) Tangible and intangible heritage.
- d) Religious, secular, and military.

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Q.5) With reference to Subika painting, consider the following statements:

1. It is a style of painting which is linked to the Meitei community's cultural history.
2. These paintings traditionally use handmade paper created from the bark of specific trees.

Which of the statement(s) given above is/are correct?

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

Modern Indian History

Q.6) Who among the following is popularly known as 'Jan Nayak'?

- a) Jagannath Mishra
- b) Vishwanath Pratap Singh
- c) Karpoori Thakur
- d) Raman Singh

Q.7) Consider the following statements:

1. The Government of India Act 1919 granted limited voting rights to a small number of women based on property qualifications.
2. The Nehru Report of 1929 proposed equal civic rights for all.
3. During the British era, the North-West Frontier Province (NWFP) became the first province to grant women the right to vote.

How many of the statements given above are correct?

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

Q.8) Which one of the following ideological differences distinguishes Subhas Chandra Bose's approach to Indian independence from that of Mahatma Gandhi?

- a) Bose believed in a gradual transition to self-rule, while Gandhi wanted immediate independence.
- b) Bose supported the use of violent resistance, if necessary, whereas Gandhi strictly adhered to non-violence.
- c) Bose was a proponent of Western-style democracy, while Gandhi advocated for a system based on ancient Indian traditions.
- d) Bose emphasized the importance of English education, while Gandhi promoted traditional Indian education.

Q.9) 'Bande Mataram', an English newspaper, was started by which one of the following?

- a) Gopal Krishna Gokhale
- b) Sri Aurobindo
- c) Bipin Chandra Pal
- d) Surendranath Banerjee

Geography

Q.10) Consider the following pairs:

Lakes-----Location

1. Lake Baikal-----South America
2. Lake Retba-----Africa
3. Lake Victoria-----Europe
4. Lake Volta-----Africa

How many of the above pairs are correctly matched?

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

Q.11) Which one of the following country's coastlines is closest to the "Wadge Bank"?

- a) India
- b) Myanmar
- c) Maldives
- d) Bangladesh

Q.12) Consider the following features:

1. It is a type of lake typically characterized by a high pH level.
2. It represents some of the Earth's most productive aquatic environments due to the abundance of dissolved carbon dioxide.
3. They naturally occur in both arid and semi-arid regions.
4. Sambhar Lake in Rajasthan is an example of this type of lake.

Which one of the following lakes has the above characteristics?

- a) Soda Lakes
- b) Eutrophic Lakes
- c) Volcanic Lakes
- d) Glacial Lakes

Q.13) Which of the following rivers' surplus monsoon water is planned to be utilized in the Eastern Rajasthan Canal Project (ERCP)?

- a) Chambal, Betwa, Ken, Mahi
- b) Chambal, Kalisindh, Parvati, Mej
- c) Ganga, Yamuna, Ghaghara
- d) Betwa, Indus, Sutlej

Q.14) Which one of the following statements correctly defines the 'Alpenglow phenomenon', seen in the news recently?

- a) These are optical phenomena that create bright circles or arcs around the sun or moon.
- b) It is an optical phenomenon that appears as a horizontal reddish glow near the horizon opposite to the Sun when the solar disk is just below the horizon.
- c) These are beams of sunlight that appear to radiate from the point in the sky where the sun is located.
- d) It creates distorted and elongated images of distant objects, often appearing as castles or cities in the sky.

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Q.15) With reference to the Hindukush Mountain Range, consider the following statements:

1. It has the largest concentration of frozen water on Earth after the North Pole and South Pole.
2. Nepal and Bhutan lie entirely within the Hindu Kush Mountain Range.
3. Mount Godwin-Austen (K2) is the highest peak of the Hindu Kush Mountain Range.

How many of the statements given above are correct?

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

Q.16) With reference to the Kinnow fruit, which one of the following statements is correct?

- a) Kinnow trees require high humidity levels for growth.
- b) It has originated in North America.
- c) They are well adapted to alkaline soils.
- d) These are major fruit crops of Punjab.

Q.17) Which one of the following major waterways connects the Gulf of Aden to the Red Sea?

- a) Bab-el-Mandeb Strait
- b) Suez Canal
- c) Strait of Hormuz
- d) Strait of Malacca

Q.18) Consider the following statements with respect to the river Chenab:

1. The Chenab River originates from the Karakoram Range.
2. Thirot is one of its tributaries.
3. Ratle Hydroelectric Project is located on the river Chenab.

How many of the statements given above are correct?

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

Q.19) With reference to the South China Sea, consider the following statements:

1. Nine-Dash Line, associated with the South China Sea, is a shipping route for international trade that is heavily regulated by China.
2. It is connected by Taiwan Strait with the East China Sea and by Luzon Strait with the Philippine Sea.

Which of the statements(s) given above is/are correct?

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

Q.20) Which one of the following demographic trends is indicated by India's Total Fertility Rate (TFR) decreasing to 2?

- a) A decrease in the working-age population
- b) A rise in infant mortality rates
- c) A decrease in life expectancy
- d) A decline in the dependency ratio

Polity

Q.21) What is the constitutional status of Panchayati Raj Institutions (PRIs) in India?

- a) Executive Body
- b) Statutory Body
- c) Constitutional Body
- d) Advisory Body

Q.22) With reference to the University Grants Commission (UGC), consider the following statements:

- 1. It aims to set uniform admission standards for all universities in India.
- 2. It is the implementing body for the higher education reforms as outlined in the National Education Policy (NEP) 2020.
- 3. All India Council for Technical Education (AICTE) fellowship programme is being implemented by the UGC.

Which of the statement(s) given above is/are correct?

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

Q.23) Which one of the following is the main legal challenge for implementing simultaneous elections in India?

- a) The Constitution does not explicitly provide for it.
- b) Election Commissions at different levels oppose it due to logistical challenges.
- c) Regional political parties fear losing their influence with national focus.
- d) The Election Commission lacks the manpower to manage nationwide polls simultaneously.

Q.24) Consider the following pairs:

Initiatives-----Specification

- 1. Digital Supreme Court Reports (Digi SCR) ----- Provides district court judges with electronic access to court records.
- 2. National Judicial Data Grid (NJDG) ----- A database of orders, judgments and case details of District & Subordinate Courts and High Courts.
- 3. Digital Courts 2.0 application-----Provides Supreme Court judgments to the citizens of the country free of cost and in electronic format.

Which of the above pair(s) is/are correctly matched?

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

Q.25) The Anuradha Bhasin judgment recognized the importance of which one of the following fundamental rights in the context of internet shutdowns?

- a) Right to Privacy
- b) Right to Freedom of Speech and Expression
- c) Right against Exploitation
- d) Right to Life and Personal Liberty

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Q.26) With reference to Default Bail, consider the following statements:

1. It is also known as Anticipatory Bail.
2. It is given to an accused detained in custody, when the police fail to complete the investigation and file the charge sheet within the time frame mentioned under the law.
3. An accused cannot seek default bail on the grounds that the probe is pending against other co-accused.

How many of the statements given above are correct?

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

Q.27) Consider the following statements:

1. India is among the nations facing the highest levels of water stress globally.
2. Water pricing in India is determined by the central government in collaboration with the relevant municipal authorities.

Select the correct answer using the codes given below:

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

Q.28) With reference to the Uniform Civil Code (UCC), consider the following statements:

1. The Uniform Civil Code, mentioned in the Indian Constitution, is part of Fundamental Duties.
2. It aims to have uniform laws for all religious communities in matters of personal law.

Select the correct answer using the codes given below:

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

Acts & Policies

Q.29) Which one of the following is the primary objective of the 'VAIBHAV Fellowship Programme'?

- a) To attract foreign investment in Indian Science and Technology (S&T) sector.
- b) To provide financial assistance to Indian students studying abroad.
- c) To connect the Indian diaspora in science, technology, engineering, mathematics and medicine (STEMM) fields with Indian research institutions.
- d) To promote tourism and cultural exchange between India and other countries.

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Q.30) With reference to Jal Jeevan Mission (JJM), consider the following statements:

1. Its primary goal is to provide safe and adequate drinking water through individual household tap connections (FHTCs) to every rural household in India.
2. It also aims to establish centralized water treatment plants for all rural communities.
3. Community involvement in water management is a key feature of the Mission.

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

Q.31) With reference to PM Young Achievers Scholarship Award Scheme for Vibrant India (YASASVI), consider the following statements:

1. It is a scholarship scheme for Other Backward Class (OBCs), Economically Backward Class (EBC) and Denotified Nomadic Tribes (DNT) students.
2. Only students studying in class 9 or class 11 will be considered eligible to get this scholarship.
3. The scheme has been launched by the Ministry of Education.

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

Q.32) In the context of "sapinda marriage", which one of the following does the Hindu Marriage Act, 1955, aim to regulate?

- a) Inter-caste marriages
- b) Arranged marriages only
- c) Marriages based on love
- d) Marriages within prohibited degrees of relationship

Q.33) With reference to Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), consider the following statements:

1. The primary objective of MGNREGS is rural infrastructure development.
2. Ministry of Rural Development is responsible for the policy formulation, overall planning, and monitoring of MGNREGS in India.
3. It empowers rural communities through participation.

How many of the statements given above are correct?

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

Q.34) Which one of the following statements is correct in respect of Market Access Initiative (MAI) Scheme?

- a) It aims to provide financial assistance to consumers to purchase Indian goods and services.
- b) The scheme aims to increase India's exports to new markets and enhance its share in existing markets.
- c) It offers subsidies to Indian exporters for domestic production.
- d) It facilitates foreign investments in India's manufacturing sector.

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Q.35) With reference to the Gallantry awards, consider the following statements:

1. These awards are given by the Government of India to individuals who have made significant contributions in various fields such as art, literature, science, public service, and social work.
2. These awards are announced twice a year.
3. The highest gallantry award is the Param Vir Chakra, followed by the Ashoka Chakra in terms of precedence.

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

Q.36) With reference to National Mission for Mentoring (NMM), consider the following statements:

1. The mission aims to provide large-scale financial support for educational institutions.
2. It is a programme in line with the National Education Policy (NEP) 2020.
3. It also emphasizes the importance on competitive testing to measure student success.

How many of the statements given above are correct?

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

Q.37) Which one of the following statements is correct about 'Digital Detox Initiative', recently seen in the news?

- a) It is a program where participants temporarily disconnect from digital technology and involve themselves in offline activities.
- b) It aims to encourage mindfulness, lessen screen time, address digital addiction, and foster healthier habits with technology.
- c) It aims to minimize the presence of electronic screens in certain spaces, such as family gatherings, to ensure sufficient time for family members.
- d) Its objective is to encourage individuals to take at least a day away from digital devices and online engagements.

Q.38) With reference to the Pradhan Mantri Suryodaya Yojana, which of the following statement(s) is/are correct?

1. It aims to install rooftop solar panels on one crore households.
2. Under the initiative, beneficiaries will be entitled to free installation of solar rooftop systems.

Select the correct answer using the code given below:

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

Q.39) Which one of the following ministries has launched 'Track Child Portal'?

- a) Ministry of Women and Child Development
- b) Ministry of Home Affairs
- c) Ministry of Health and Family Welfare
- d) Ministry of Information and Broadcasting

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Index & Reports

Q.40) Consider the following statements:

Statement-I: As per the fifth National Family Health Survey 2019-21, prevalence of anemia increased from 54.1% to 59.1% among women aged 15-19 years.

Statement-II: There has been an increase in the consumption of iron-rich fortified foods for women aged 15-19 years.

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

Q.41) "Global Gender Gap Report" is published by:

- a) World Economic Forum (WEF)
- b) World Health Organization (WHO)
- c) International Labour Organization (ILO)
- d) UN Population Fund (UNFPA)

Q.42) Consider the following statements with respect to the Corruption Perceptions Index (CPI):

- 1. The index measures the amount of money lost due to corruption.
- 2. The index is published by the International Monetary Fund (IMF).
- 3. India's rank dropped in the CPI, 2023.

How many of the statements given above are correct?

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

International Relations/Organizations

Q.43) Which one of the following is the primary benefit of resolving disputes through the International Court of Justice (ICJ) compared to other methods like negotiations or arbitration?

- a) Faster resolution of the dispute.
- b) Lower financial cost for the involved parties.
- c) Enforceable and legally binding outcome.
- d) More flexibility in reaching a compromise.

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Q.44) Consider the following statements:

1. Bureau of Indian Standards (BIS) aims to ensure harmonious development of the activities of standardization, marking and quality certification of goods.
2. The International Organization for Standardization (ISO) is a regulatory body that imposes mandatory standards on all countries, industries, and businesses.

Which of the statement(s) given above is/are correct?

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

Q.45) In the context of the United Nations' Genocide Convention, which one of the following constitutes the crime of genocide?

- a) Armed conflict between nations
- b) Deliberate and systematic destruction of a racial, ethnic, or religious group
- c) The systematic killing of any group of people.
- d) Violating human rights on a large scale.

Q.46) 'The Horizon 2047 Framework' was recently seen in the news. India has entered into an agreement for this framework with which one of the following countries?

- a) Israel
- b) Canada
- c) France
- d) Russia

Q.47) With reference to the Association of Southeast Asian Nations (ASEAN), consider the following statements:

1. It is a regional grouping that aims to promote economic and security cooperation among its members.
2. Bangladesh is one of the member countries of ASEAN.
3. It headquarters at Jakarta, Indonesia.

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

Q.48) Consider the following statements:

1. The pandemic treaty aims to boost international cooperation in sharing data, research, and the production and distribution of medical countermeasures like vaccines, medicines, diagnostics, and protective equipment.
2. Disease X is a hypothetical pathogen or threat that may cause a major pandemic in future.

Which of the statement(s) given above is/are correct?

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

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Q.49) Consider the following statements with respect to United Nations Relief and Works Agency (UNRWA):

1. It operates only in the Gaza Strip and West Bank.
2. Its mandate is to facilitate peace negotiations between Israel and Palestine.

Which of the statement(s) given above is/are correct?

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

Q.50) With reference to India and France relations, consider the following statements:

1. Scorpene submarines have been built by Mazagon Dock Shipbuilders Limited with transfer of technology from France.
2. The Jal Shakti Abhiyan initiative launched collectively by India and France focuses on renewable energy development and climate change mitigation.
3. India and France played important role in the establishment of International Solar Alliance.

Which of the above statements are correct?

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

Economy

Q.51) In the context of the Goods and Services Tax (GST), which one of the following accurately describes the levying of taxes on the exports and imports of goods and services?

- a) Exports are taxed, and imports are exempted
- b) Both exports and imports are exempted
- c) Exports are exempted, and imports are taxed
- d) Both exports and imports are taxed

Q.52) Consider the following statements:

1. Foreign Portfolio Investments (FPIs) are investments in real assets and businesses of a foreign country, such as factories, land, and infrastructure projects whereas Foreign Direct Investments (FDIs) are investments in financial assets of a foreign country, such as stocks, bonds, and mutual funds.
2. FPI is considered a passive form of investment whereas FDI is considered an active and long-term form of investment.
3. FPIs involve higher volatility and risks compared to FDIs.

How many of the statements given above are correct?

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

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Q.53) With reference to the Economic Survey, consider the following statements:

1. It is prepared under the guidance of the Chief Economic Adviser of India.
2. The document is binding in nature and was first presented in 1964.
3. It gives an outlook on India's GDP growth, inflation rate and projection, forex reserves, and trade deficits.

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

Q.54) If a central bank decides to lower the Cash Reserve Ratio (CRR), which one of the following is the likely impact on the money supply in the economy?

- a) Money supply decreases
- b) Money supply increases
- c) Money supply decreases for a while and then increases
- d) Money supply remains unchanged

Q.55) Consider the following statements with reference to the 'Forex Reserves':

1. Trade surpluses, current account balances, and exchange rates are the main components of forex reserves.
2. Foreign exchange reserves help a country manage its exchange rate by influencing the supply and demand for its currency.
3. A higher amount of foreign exchange reserves leads to a lower credit rating.

Which of the statement(s) given above is/are correct?

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

Q.56) Consider the following statements:

Statement-I: Urea is the only fertilizer in India with statutorily controlled price & movement.

Statement-II: Urea is the most widely used nitrogen-based fertilizer in India, crucial for crop growth and food production.

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

Q.57) Which one of the following is responsible for collecting income tax in India?

- a) Reserve Bank of India
- b) Securities and Exchange Board of India
- c) Income Tax Department
- d) Goods and Services Tax Council

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Q.58) Consider the following:

1. Slower Deposit Growth
2. Fintech Competition
3. Large and Growing Market

How many of the above are the challenges faced by the Indian Banks?

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

Q.59) With reference to the Disinvestment in India, consider the following statements:

1. Disinvestment helps in raising funds for the government, aiding in managing fiscal deficits.
2. The Department of Disinvestment (DOD) is responsible for overseeing the disinvestment process in India.
3. Disinvestment helps in overall economic growth and development of India by increasing government control over strategic sectors.

How many of the statements given above are correct?

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

Q.60) With reference to the Foreign Direct Investment (FDI) in India, consider the following statements:

1. The two primary routes for FDI in India are direct route and portfolio route.
2. Since the economic reforms in 1990s, FDI inflows have shown an upward trend.
3. FDI differs from Foreign Portfolio Investment (FPI) primarily in terms of level of control the investor exerts in the enterprise.

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

Q.61) Consider the following statements:

1. The primary deficit is the difference between government revenues and spending, excluding interest payments.
2. Reducing government expenditure and/or increasing tax revenue can help reduce a primary deficit.
3. A progressive tax system means indirect taxes form the largest part of the tax revenue.

How many of the statements given above are correct?

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

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Q.62) A country with a high Tax-to-GDP ratio indicates:

- a) Lower tax compliance among citizens
- b) Higher economic development and stability
- c) A larger informal economy
- d) Reduced government expenditure on public services

Q.63) The Indian government announces significant investment in the modernization of its railway network. This expenditure would primarily be classified as:

- a) Operating Expenditure (Opex)
- b) Capital Expenditure (Capex)
- c) Revenue Expenditure
- d) Non-Plan Expenditure

Q.64) Consider the following statements:

- 1. It can offer loans.
- 2. It can issue debit cards but not credit cards.
- 3. It generates revenue through fees charged on transactions and services.
- 4. ₹5 lakhs are the maximum balance limit allowed in the account.
- 5. It can set up subsidiaries to undertake non-banking financial activities.

How many of the statements given above are correct regarding the "Payment Banks" in India?

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

Environment

Q.65) Consider the following statements:

- 1. Hydrocarbon exploration refers to the process of searching for and identifying potential sources of hydrocarbons, such as oil and natural gas, beneath the Earth's surface.
- 2. Geothermal energy is a major energy source derived from hydrocarbons.
- 3. Greenhouse gas emissions is environmental concern associated with the incomplete combustion of hydrocarbons in engines or appliances.

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

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Q.66) Consider the following statements:

1. Kumki elephants are trained to assist in mitigating human-elephant conflicts, especially when wild elephants enter human-inhabited areas.
2. The Asian elephant has been classified as "Endangered" on the IUCN Red List.

Which of the statement(s) given above is/are correct?

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

Q.67) With reference to the Montreal Protocol, which of the following statement(s) is/are correct?

1. The Montreal Protocol operates on a principle of creating economic incentives for alternative technologies.
2. Phasing out the production and consumption of ozone-depleting substances (ODS) is the mechanism by which the Montreal Protocol has achieved success in reducing ozone depletion.
3. The Kigali Amendment to the Montreal Protocol, adopted in 2016, focuses on controlling Hydrochlorofluorocarbons (HCFCs).

Select the correct answer using the codes given below:

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

Q.68) Which one of the following characteristics sets the Golden Tiger apart from other tiger subspecies?

- a) Its exclusively golden fur coloration
- b) Larger size compared to other tiger subspecies
- c) Adaptation to high-altitude mountain regions
- d) Ability to hibernate during harsh winters

Q.69) With reference to the laughing gull, a migratory bird, consider the following statements:

1. They are known for their adaptability and opportunistic feeding habits.
2. These birds are native to Western Africa.
3. They are categorized 'Least Concern' in the IUCN Red Data List.

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

Q.70) The Chittari estuary is located in:

- a) Telangana
- b) Gujarat
- c) Tamil Nadu
- d) Kerala

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Q.71) Consider the following statements with respect to 'Acid Rain':

1. The main factor responsible for the formation of acid rain is the release of sulfur and nitrogen compounds through industrial emissions.
2. Acid rain is characterized by a decrease in pH levels.
3. In the formation of acid rain, sunlight plays a crucial role as it directly interacts with water vapor, leading to the creation of acidic compounds.

How many of the statements given above are correct?

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

Q.72) With reference to the Dalma Wildlife Sanctuary, how many of the following statements are correct?

1. The sanctuary lies on the Chotanagpur Plateau of Jharkhand.
2. The sanctuary primarily consists of Boreal Forest.
3. Damodar River flows near the Dalma Wildlife Sanctuary.
4. It is a habitat for endangered species such as Asian elephants.

Select the correct answer using the codes given below:

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

Q.73) "Humboldt's Enigma" was seen in the news recently, is associated with:

- a) Black Hole exploration
- b) Atmospheric circulation
- c) Biodiversity in the mountain regions
- d) Plate tectonics theory

Q.74) In terms of emissions, which one of the following statements is correct with reference to the difference between hybrid vehicles and conventional vehicles?

- a) Hybrid vehicles produce higher emissions due to the use of electric power.
- b) Hybrid vehicles produce overall lower emissions.
- c) Conventional vehicles produce lower emissions because they rely only on internal combustion engines.
- d) Both hybrid and conventional vehicles produce similar emissions as they use the same type of fuel.

Q.75) With reference to the Snow Leopard, consider the following statements:

1. It is native to the mountain ranges of Central and South Asia.
2. It is a top predator in mountain ecosystem.
3. They are found in Ladakh in India.
4. They are listed 'Vulnerable' in the IUCN List of Threatened Species.

How many of the statements given above are correct?

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

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Q.76) Consider the following:

1. Karaivetti Bird Sanctuary
2. Rann of Kutch
3. Aghanashini Estuary
4. Valley of Flowers National Park

Which of the above are designated as 'Ramsar Sites' in India?

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

Q.77) With reference to the Black-crowned Night Heron Bird, consider the following statements:

1. It is a migrating species.
2. It is commonly found in open grasslands and meadows.
3. It has been classified as "Least Concern" on the IUCN Red List.

Which of the statement(s) given above is/are correct?

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

Q.78) With reference to the animal 'Manatees', consider the following statements:

1. These are large aquatic mammals.
2. They are herbivores.
3. They are generally solitary animals.
4. They have sharp teeth for hunting prey.

Which of the statements given above are correct?

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

Science & Technology

Q.79) Which one of the following refrigeration methods is the most common method used in refrigeration and air conditioning systems?

- a) Magnetic Cooling Effect
- b) Vapor Compression Cooling
- c) Solid-State Cooling
- d) Stirling Cooling

Q.80) Which one of the following is the primary principle behind "Dynamic Wireless Charging (DWC)" technology for electric vehicles?

- a) Direct physical connection for charging
- b) Inductive charging while in motion
- c) Solar energy conversion
- d) Battery swapping mechanism

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Q.81) Consider the following statements:

1. Nitrogen hypoxia refers to a method of causing death by depleting the body of oxygen through the inhalation of nitrogen gas.
2. Nitrogen is a colorless, odorless gas that makes up a significant portion of Earth's atmosphere.
3. Nitrogen is commonly used in industries such as food packaging, electronics manufacturing, and as an inert gas for various purposes.

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

Q.82) With reference to the End-to-End Encryption (E2E), consider the following statements:

1. The core principle of E2E is to encrypt data from the sender to the recipient, making it inaccessible to anyone else.
2. Instant messaging apps like WhatsApp uses E2E to secure user messages.
3. The primary benefit of E2E encryption for users is faster data transmission speeds.

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

Q.83) Which one of the following statements is correct with respect to 'Stunting'?

- a) It refers to a chronic condition characterized by low height for age, indicating impaired growth and development.
- b) It is a severe form of malnutrition characterized by significant muscle and fat loss leading to low weight for height.
- c) It occurs when there is a lack of essential vitamins and minerals in the diet.
- d) It is a condition where a child has excess body weight for their age.

Q.84) Which one of the following display technologies is used in Amazon Kindle?

- a) Liquid Crystal Display (LCD)
- b) Organic Light-Emitting Diode (OLED)
- c) Light-Emitting Diode (LED)
- d) Electronic ink (E Ink) Displays

Q.85) Which one of the following technologies is utilized for the production of lab-grown fish meat?

- a) Gene editing
- b) Aquaponics
- c) Cellular agriculture
- d) Hydroponics

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Q.86) Consider the following statements with respect to the differences between the solid-state battery and lithium-ion battery:

1. The electrolyte is solid in the solid-state battery whereas in lithium-ion batteries electrolyte is liquid.
2. A solid-state battery has higher energy density than a Lithium-ion.
3. Solid-state batteries can last longer than traditional lithium-ion batteries due to their improved stability.

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

Q.87) Accredited Social Health Activists (ASHA) workers play a crucial role in bridging the gap between:

- a) Urban and rural healthcare access
- b) Public and private healthcare sectors
- c) Healthcare providers and the community
- d) Traditional and modern medical practices

Q.88) Consider the following:

1. Improved data collection and analysis
2. Lower cost per flight hour
3. Increased pilot safety

Which of the above advantages does MQ-9B Reaper drone (UAV) offer over manned aircraft?

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

Q.89) Which one of the following is the reason behind the phenomenon of 'Zodiacal Light'?

- a) Light pollution from urban areas
- b) Reflection of sunlight off interplanetary dust particles
- c) Emission of light from distant galaxies
- d) Scatter of starlight by atmospheric particles

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Answer Key

1 - (b)	2 - (c)	3 - (c)	4 - (a)	5 - (c)	6 - (c)	7 - (b)	8 - (b)	9 - (c)	10 - (b)
11 - (a)	12 - (a)	13 - (b)	14 - (b)	15 - (a)	16 - (d)	17 - (a)	18 - (b)	19 - (b)	20 - (d)
21 - (c)	22 - (d)	23 - (a)	24 - (b)	25 - (b)	26 - (b)	27 - (a)	28 - (b)	29 - (c)	30 - (c)
31 - (a)	32 - (b)	33 - (b)	34 - (d)	35 - (b)	36 - (a)	37 - (b)	38 - (c)	39 - (a)	40 - (c)
41 - (a)	42 - (a)	43 - (c)	44 - (a)	45 - (b)	46 - (c)	47 - (c)	48 - (c)	49 - (d)	50 - (c)
51 - (c)	52 - (b)	53 - (c)	54 - (b)	55 - (b)	56 - (a)	57 - (c)	58 - (b)	59 - (a)	60 - (b)
61 - (b)	62 - (b)	63 - (b)	64 - (a)	65 - (c)	66 - (c)	67 - (b)	68 - (a)	69 - (c)	70 - (d)
71 - (b)	72 - (b)	73 - (c)	74 - (b)	75 - (d)	76 - (c)	77 - (c)	78 - (a)	79 - (b)	80 - (b)
81 - (d)	82 - (a)	83 - (a)	84 - (d)	85 - (c)	86 - (d)	87 - (c)	88 - (d)	89 - (b)	

Answers & Explanations

Art & Culture

1. Correct Answer is (B)

- Statement 1 is incorrect. Madhika language is spoken by the Chakaliya community. It is a blend of Telugu, Tulu, Kannada, and Malayalam. It is largely influenced by Havyaka Kannada, an old form of Kannada. Chakaliya community have a nomadic origin. They worship gods like Thiruvengktramana and Mariamma. They have migrated to northern Malabar from the hilly regions of Karnataka centuries ago. Initially they were given the S.T. status, but later they were brought under S.C. category. They were considered untouchables.
- Statements 2 and 3 are correct. Madhika is an unwritten language, meaning it doesn't have a formal writing system. This lack of a script contributes to the challenges of preserving the language. As per the UNESCO, languages spoken by fewer than 10,000 speakers are considered "potentially endangered."

Source: [Forum IAS](#)

2. Correct Answer is (C)

- Statements 1, 2 and 4 are correct. The Bharat Ratna recognizes individuals who have made exceptional contributions in any field, regardless of their profession or background. It is the highest civilian award in India, recognizing exceptional achievements across diverse fields. In terms of Article 18 (1) of the Constitution, the award cannot be used as a prefix or suffix to the recipient's name.
- Statement 3 is incorrect. The Bharat Ratna is an honorary award and does not include any monetary compensation.

Source: [Forum IAS](#)

3. Correct Answer is (C)

- Statements 1, 2 and 3 are correct. The Padma Awards are one of the highest civilian honours of India. They are announced annually on the eve of Republic Day. These Awards are conferred by the President of India at ceremonial functions which are held at Rashtrapati Bhawan usually around March / April every year. The awards come under the aegis of the Ministry of Home Affairs. The award acknowledges achievements in all fields of activities or discipline where element of public service is involved. Padma Vibhushan is highest in the hierarchy of Padma Awards followed by Padma Bhushan and Padma Shri. All persons without distinction of race, occupation, position or sex are eligible for these Awards. All nominations received for the Padma Awards are placed before the Padma Awards Committee constituted by the Prime Minister every year. The Padma Awards Committee is headed by the Cabinet Secretary and includes the Home Secretary, the Secretary to the President, and four to six eminent persons as members. The recommendations of the committee are submitted to the Prime Minister and the President of India for approval.
- Statement 4 is incorrect. All persons without distinction of race, occupation, position or sex are eligible for these awards. However, government servants including those working with Public Sector Undertakings (PSUs), except doctors and scientists, are not eligible for these Awards.

Source: [Forum IAS](#)

4. Correct Answer is (A)

- The UNESCO World Heritage List categorizes sites into three main categories based on their outstanding universal value. These categories are:

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- Cultural Heritage Sites: Cultural heritage sites include monuments, buildings, structures, cities, and cultural landscapes that bear unique significance to human civilization.
- Natural Heritage Sites: Natural heritage sites comprise areas of exceptional natural beauty, geological formations, biodiversity, and ecological significance.
- Mixed Heritage Sites: Mixed heritage sites are properties that possess both cultural and natural significance, combining elements of both categories.

Source: [Forum IAS](#)

5. Correct Answer is (C)

- Statements 1 and 2 are correct. Subika painting is an early visual art form of Manipur. It is a style of painting which is linked to the Meitei community's cultural history. It is surviving through its six manuscripts — Subika, Subika Achouba, Subika Laishaba, Subika Choudit, Subika Cheithil and Thengrakhel Subika. It is a composition of cultural motifs made by pre-existing features and other influences encouraged by cultural world-views of the community. The illustrations of Subika Laishaba have visual language from the elements such as lines, shapes, forms, colours, and patterns. These visual images become Meitei's cultural motif, and structure to create visual effects as well as express cultural significance. The visual images are painted on handmade paper.

Source: [Forum IAS](#)

Modern Indian History

6. Correct Answer is (C)

- Karpoori Thakur was a socialist leader and two-term Chief Minister of Bihar (1970-1971 and 1977-1979). He is remembered for fighting for the cause of the poor and marginalized, earning him the title "Jan Nayak" (leader of the people). He recently received the prestigious Bharat Ratna posthumously in January 2024.

Source: [Forum IAS](#)

7. Correct Answer is (B)

- Statements 1 and 2 are correct. The Government of India Act 1919 granted limited voting rights to a small number of women based on property qualifications. Under the Act, the qualifications for voting were: 1) They should have a property with rental value, taxable income or paid land revenue of at least Rs. 3000 in a year, 2) They must have past experience in the legislative council, 3) They must have membership of university senate, 4) They should hold certain offices in local bodies, 5) They should have some specified titles. The Nehru Report of 1929 proposed equal civic rights for all, including the right to vote, and it played a significant role in shaping the future of the Indian constitution and the rights of Indian citizens.
- Statement 3 is incorrect. The Madras Presidency became the first province in British India to grant voting rights to women in 1921.

Source: [Forum IAS](#)

8. Correct Answer is (B)

- Subhas Chandra Bose's approach to Indian independence differed from Mahatma Gandhi primarily in their stance on the use of violence. While Bose was open to violent resistance, if necessary, Gandhi strictly adhered to non-violence as the fundamental principle of his approach to achieving independence.

Source: [Forum IAS](#)

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9. Correct Answer is (C)

- The Bande Mataram was an English language weekly newspaper published from Calcutta (now Kolkata) founded in 1905 by Bipin Chandra Pal and edited by Sri Aurobindo. Its aim was to prepare Indians to struggle for complete independence.
- **Sri Aurobindo's philosophy:** Aurobindo's life philosophy is a synthesis of idealism, realism, naturalism and pragmatism. According to him, Jnana (knowledge), Bhakti (devotion) and Karma (work ethics) can lead man to the divine path. His philosophy is also known as integral yoga.

Source: [Forum IAS](#)

Geography

10. Correct Answer is (B)

- 2 and 4 are correctly matched.
- Lake Baikal is located in Siberia, Russia, and it is the deepest freshwater lake in the world.
- Lake Retba, also known as Lac Rose, is located in Senegal, Africa. It is known for its distinctive pink color due to the presence of microorganisms and high salt content. It is separated only by some narrow dunes from the Atlantic Ocean. It is under threat of extinction due to increase in Nitrate level and pollution.
- Lake Victoria is located in East Africa and is shared by three countries: Tanzania, Uganda, and Kenya. It is the largest lake in Africa and one of the largest freshwater lakes in the world.
- Lake Volta is located in Ghana, West Africa. It is one of the largest artificial reservoirs in the world, created by the Akosombo Dam on the Volta River.

Source: [Forum IAS](#)

11. Correct Answer is (A)

- The coastline closest to the Wadge Bank is that of India. The Wadge Bank is located in the southeastern part of the Arabian Sea, off the coast of India, near the state of Tamil Nadu. It is a 10,000 square kilometers area, located approximately 50 kilometers south of Kanyakumari. It features shallow waters, a nearly flat bottom topography, and a continental shelf. This area is rich in biodiversity and is considered India's most valuable fishery resource. The low intensity of currents, waves, and tides makes it an ideal location for the accumulation of nutrients and fish food.

Source: [Forum IAS](#)

12. Correct Answer is (A)

- Soda lakes are known for their high pH levels, typically ranging from 9 to 12, making them highly alkaline. The high pH in soda lakes promotes the conversion of dissolved carbon dioxide into bicarbonate and carbonate ions, creating an abundance of carbon dioxide readily available for primary producers like algae. Soda lakes frequently form in areas with limited rainfall and high evaporation, such as deserts and steppes. Sambhar Lake in Rajasthan, India, is a well-known example of a soda lake. These lakes may also have lots of sodium chloride and other salts, making it a salty or hypersaline lake. These ecosystems are notably productive compared to freshwater lakes. Biodiversity in soda lakes is primarily led by prokaryotes like bacteria and archaea, particularly in lakes with elevated alkalinity levels. Africa and Asia host the largest number of soda lakes due to their extensive desert conditions, which favor the formation of such lakes. The majority of soda lakes in Africa are situated in Eastern Africa, notably in Kenya, Tanzania, and Ethiopia.

Source: [Forum IAS](#)

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13. Correct Answer is (B)

- The Eastern Rajasthan Canal Project (ERCP) aims to utilize surplus monsoon water available in Chambal and its tributaries like Kalisindh, Parvati, Mej, and Chakan sub-basins and divert it into water deficit sub-basins of Banas, Gambhiri, Banganga, and Parbati to provide drinking and industrial water to 13 districts of eastern Rajasthan. It aims to meet drinking and industrial water needs of the southern and south eastern Rajasthan, for humans and livestock till the year 2051. According to the state Water Resources Department, Rajasthan has only 1.16% of India's surface water and 1.72% of groundwater. Among the state's water bodies, only the Chambal River basin has surplus water.

Source: [Forum IAS](#)

14. Correct Answer is (B)

- The Alpenglow phenomenon is an optical phenomenon that creates a horizontal reddish glow near the horizon opposite to the Sun when the solar disk is just below the horizon. It can occur during the twilight hours before sunrise or after sunset. Alpenglow occurs when direct sunlight around sunrise or sunset is reflected off airborne precipitation, ice crystals or particulates in the lower atmosphere, as the sunlight has no direct path to reach a mountain. **In simple terms**, the Alpenglow phenomenon is like a beautiful sunset or sunrise, but instead of coloring the sky, it paints the tops of mountains with a soft, reddish glow. Alpenglow specifically involves the reddish glow on mountain peaks during sunrise or sunset, while rainbows are multicolored arcs caused by the refraction and dispersion of sunlight by water droplets in the atmosphere.

Source: [Forum IAS](#)

15. Correct Answer is (A)

- Statement 1 is correct. The Hindu Kush Mountain Range, due to its extensive snow and ice coverage, holds the largest concentration of frozen water on Earth after the North and South Poles. It plays a crucial role in the regional hydrology and climate, often referred to as the 'Water Tower of Asia.'
- Statements 2 and 3 are incorrect. Nepal and Bhutan do not lie entirely within the Hindu Kush Mountain Range. Nepal falls partly within the Himalayas, which is a separate mountain range, while Bhutan is situated in the eastern Himalayas. The Hindu Kush Mountain Range stretches over 3500 kilometers across eight countries – Afghanistan, Bangladesh, Bhutan, China, India, Nepal, Myanmar and Pakistan. K2 is a part of the Karakoram Range, which is a separate mountain range adjacent to the Hindu Kush. The **highest peak** in the Hindu Kush Range is **Tirich Mir**, with an elevation of 7,708 meters (25,289 feet).

Source: [Forum IAS](#)

16. Correct Answer is (D)

- Citrus fruit consists of Kinnow, Oranges, Lime and Lemon. In India, Citrus is the third-largest fruit crop after Banana and Mango. Kinnow has originated in South East Asia. In India, these are major fruit crops of Punjab. They require temperature-13-37°C and rainfall-300-400 mm. It can be grown on wide range of soil ranging from sandy loam soils to clay loam or deep clay loam or acidic soils with good drainage facility. Crop does not thrive well in saline and alkaline soils. Also, it cannot withstand in waterlogged soils. Kinnow trees prefer semi-arid conditions and cannot tolerate high humidity.

Source: [Forum IAS](#)

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17. Correct Answer is (A)

- The Bab-el-Mandeb Strait is the major waterway that connects the Gulf of Aden to the Red Sea. Gulf of Aden is an extension of the Indian Ocean, situated between the Arabian Peninsula and the African continent. **Borders:** In the North– Yemen, In the South– Somalia and Socotra Island (Part of Yemen), In the East– Arabian Sea, In the West– Djibouti. It is a critical part of the Suez Canal shipping route, which connects the Red Sea and the Mediterranean Sea.

Source: [Forum IAS](#)

18. Correct Answer is (B)

- Statement 1 is incorrect. The Chenab River does not originate from the Karakoram Range. It arises from the confluence of Chandra and Bhaga rivers in the Himalayas. These headwaters rise in the upper Himalayas in the Lahaul region of Himachal Pradesh, India.
- Statements 2 and 3 are correct. Thirot is a tributary of the Chenab River. It joins the main river in the Kishtwar district of Jammu and Kashmir. Other tributaries are: Miyar Nalla, Sohal, Bhut Nalla, Marusudar, and Lidrari. The Ratle Hydroelectric Project is being built on the Chenab River in the Kishtwar district of Jammu and Kashmir. It's currently under construction and will be an 850 MW run-of-river power station. Other major dams: Dul Hasti-near near Drabshalla in Kishtwar District. Pakal Dul Dam – a proposed dam on a tributary Marusadar River in Kishtwar District.

Source: [Forum IAS](#)

19. Correct Answer is (B)

- Statement 1 is incorrect. The Nine-Dash Line associated with the South China Sea is not a shipping route regulated by China. Instead, it is a demarcation line used by China to assert its territorial claims over a large portion of the South China Sea.
- Statement 2 is correct. The South China Sea is connected by the Taiwan Strait with the East China Sea and by the Luzon Strait with the Philippine Sea. It contains numerous shoals, reefs, atolls and islands.

Source: [Forum IAS](#)

20. Correct Answer is (D)

- Total Fertility Rate (TFR) represents the average number of children a woman would have throughout her childbearing years. A TFR of 2 corresponds to replacement-level fertility, meaning each generation replaces itself with the next. As fertility declines, the proportion of children in the population falls and the proportion of the population of working age increases, resulting in a lower dependency ratio. The Total Fertility Rate (TFR) in India has decreased to 2. Some states like Bihar (2.98), Meghalaya (2.91), Uttar Pradesh (2.35), Jharkhand (2.26), and Manipur (2.17) have TFRs above 2.1.

Source: [Forum IAS](#)

Polity

21. Correct Answer is (C)

- The 73rd Constitutional Amendment Act of 1992 gave the PRIs constitutional status. The act also established a three-tier PRI system, elections, and reserved seats for women, Scheduled Castes, and Scheduled Tribes.

Source: [Forum IAS](#)

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22. Correct Answer is (D)

- Statements 1 and 3 are incorrect. The University Grants Commission of India (UGC India) is a statutory body set up by the Indian Union government in accordance with the UGC Act, 1956 under the Ministry of Human Resource Development. It is charged with coordination, determination and maintenance of standards of higher education. UGC also provides recognition to universities in India and disburses funds to such recognised universities and colleges. It is primarily responsible for regulating and maintaining the standards of higher education in India. It is not responsible for setting uniform admission standards for all universities in India. The University Grants Commission (UGC) and the All-India Council for Technical Education (AICTE) are separate regulatory bodies in India. The AICTE is responsible for the approval and regulation of technical institutions and courses, while the UGC is responsible for the regulation and maintenance of standards in higher education institutions. Hence, the All-India Council for Technical Education (AICTE) fellowship program is implemented by AICTE, not UGC.
- Statement 2 is correct. The UGC is responsible for implementing the higher education reforms proposed by the National Education Policy (NEP) 2020. It works towards the transformation of the higher education system to align with the goals and objectives of the NEP, such as improving access, quality, and equity in higher education.

Source: [Forum IAS](#)

23. Correct Answer is (A)

- The main legal hurdle to implementing simultaneous elections in India is that the current Constitution does not explicitly provide for it. Simultaneous elections would require multiple constitutional amendments to synchronize the terms of the Lok Sabha and state legislative assemblies, which is a complex and challenging process. The Law Commission of India has recommended various changes, including amending various articles like 83, 85, 172, and 174, to facilitate simultaneous elections.

Source: [Forum IAS](#)

24. Correct Answer is (B)

- Digital Supreme Court Reports (Digi SCR) – It will provide Supreme Court judgments to the citizens of the country free of cost and in electronic format. The key features of digital SCR include access to all 519 volumes of Supreme Court reports since 1950 in a user-friendly, open access digital format.
- National Judicial Data Grid (NJDG) – It is a database of orders, judgments and case details of 18,735 District & Subordinate Courts and High Courts. It was created as an online platform under the eCourts Project.
- Digital Courts 2.0 application – It is a recent initiative under the e-Courts project which aims to provide district court judges with electronic access to court records. It also uses artificial intelligence (AI) to transcribe speech into text instantly.

Source: [Forum IAS](#)

25. Correct Answer is (B)

- The Anuradha Bhasin judgment emphasized that government-imposed restrictions on internet access must be limited, lawful, necessary, and proportionate. It recognized the constitutional impact of internet shutdowns on the right to free speech and expression, as well as the freedom to practice any business or occupation over the medium of the internet, under Article 19 of the Indian Constitution.

Source: [Forum IAS](#)

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26. Correct Answer is (B)

- Statement 1 is incorrect.
- Default bail: Granted to an accused already in custody when the investigation and charge sheet filing exceed the legal timeframe. It is a right, not a discretionary grant.
- Anticipatory bail: Sought before arrest, apprehending potential arrest in a non-bailable offense. It is discretionary and subject to conditions.
- Statements 2 and 3 are correct. If the police fail to complete the investigation and file the charge sheet within the prescribed timeframe (60 or 90 days depending on the offense), the accused has the right to be released on default bail upon application to the court.
- The Supreme Court in Wadhawani brother's multi-crore bank loan scam case, held that an accused cannot seek default bail on the grounds that the probe is pending against other co-accused. In cases where there are multiple accused, the default bail can only be sought by an individual if the investigation/probe is pending against that particular individual.

Source: [Forum IAS](#)

27. Correct Answer is (A)

Statement 1 is correct. According to the World Bank, India is one of the world's most water-stressed country because it has 18% of the world's population but only 4% of its water resources.

Statement 2 is incorrect. In India, water pricing is determined by states in collaboration with their respective municipality frameworks. There is no central authority for the regulation of water pricing.

Source: [Forum IAS](#)

28. Correct Answer is (B)

- Statement 1 is incorrect. The Uniform Civil Code is mentioned in the Directive Principles of State Policy (DPSP), not Fundamental Duties. DPSPs offer guidelines for the state but are not directly enforceable by courts.
- Statement 2 is correct. The central idea of the UCC is to replace varied personal laws (based on religion) governing marriage, divorce, inheritance, adoption, etc., with a uniform set of laws for all citizens.

Source: [Forum IAS](#)

Acts & Policies

29. Correct Answer is (C)

- The Vaishvik Bhartiya Vaigyanik (VAIBHAV) fellowship programme aims to connect the Indian diaspora in science, technology, engineering, mathematics and medicine (STEMM) fields with Indian research institutions. The VAIBHAV program was launched in 2023 by the Department of Science and Technology (DST) of India. It is open to Non-Resident Indians (NRIs), Persons of Indian Origin (PIOs), and Overseas Citizens of India (OCIs) working in STEMM fields abroad. Selected scientists can spend up to two months a year for a maximum of three years collaborating with Indian research institutions. The program aims to facilitate knowledge sharing, joint research projects, and capacity building in key areas of science and technology.

Source: [Forum IAS](#)

30. Correct Answer is (C)

- Statements 1 and 3 are correct. The main objective of JJM is to provide safe and adequate drinking water to all rural households in India through individual household tap connections (FHTCs). The mission aims to ensure access to clean and safe drinking water for every rural household by 2024

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through individual tap connections. Community involvement in water management is a key feature of the Jal Jeevan Mission. It encourages the active participation of local communities in the planning, implementation, and management of water supply systems, ensuring sustainability and ownership.

- Statement 2 is incorrect. JJM emphasizes decentralized water supply systems, including individual tap water connections at the household level. It does not focus on establishing centralized water treatment plants for all rural communities.

Source: [Forum IAS](#)

31. Correct Answer is (A)

- Statements 1 and 2 are correct. The YASASVI scheme is a Scholarship scheme for Other Backward Class (OBCs), Economically Backward Class (EBC) and Denotified Nomadic Tribes (DNT) Students. Only students studying in class 9 or class 11 will be considered eligible to get this scholarship. The family annual income of the applicant students should be maximum 2.5 lakh rupees to get this scholarship. Students of all genders will be eligible to get the benefits under PM Yashasvi Scheme 2023. Financial assistance of Rs 75,000 per year is provided to the eligible students of class IX in the form of scholarship.
- Statement 3 is incorrect. The scheme has been launched by the Ministry of Social Justice and Empowerment.

Source: [Forum IAS](#)

32. Correct Answer is (B)

- Statement 1 is incorrect. The primary objective of MGNREGS is to provide at least 100 days of guaranteed wage employment in a financial year to every registered household whose adult members volunteer for unskilled manual work.
- Statements 2 and 3 are correct. The Ministry of Rural Development (MoRD) is responsible for the policy formulation, overall planning, and monitoring of MGNREGS in India. However, the implementation happens at the state and district levels through Gram Panchayats and other local bodies. MGNREGS empowers rural communities through: providing 100 days of guaranteed wage employment per financial year to rural households, increasing economic security, providing social protection for vulnerable people, enhancing the livelihood security of the rural poor, etc.

Source: [Forum IAS](#)

33. Correct Answer is (B)

- Market Access Initiative (MAI) Scheme is an Export Promotion Scheme meant to act as a catalyst to promote India's exports on a sustained basis. The scheme is formulated on focus product-focus country approach to evolve specific market and specific product through market studies/survey. The following activities will be eligible for financial assistance under the Scheme: Marketing Projects Abroad, Capacity Building, Support for Statutory Compliances, Studies, Project Development, Developing Foreign Trade Facilitation web Portal, to support Cottage and handicrafts units. It is administered by the Ministry of Commerce and Industry, Government of India, through the Directorate General of Foreign Trade (DGFT).

Source: [Forum IAS](#)

34. Correct Answer is (D)

- A sapinda marriage is one between individuals who are closely related to each other. As per section 3 of Hindu Marriage Act, "Two persons are said to be sapindas of each other if one is a lineal ascendant (it means son, grandson) of the other, or if they have a common lineal ascendant who is within the

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limits of sapinda relationship.” Section 5(v) of the Hindu Marriage Act prohibits sapinda marriages unless there is an established custom that permits the marriage. This means that if there is no established custom, marriage is considered invalid.

Source: [Forum IAS](#)

35. Correct Answer is (B)

- Statement 1 is incorrect. Gallantry awards are specifically instituted to recognize acts of valor and courage displayed by members of the armed forces and, in some cases, civilians in the face of the enemy. They are not given for contributions in fields such as art, literature, science, public service, or social work. These awards are distinct from civilian awards like the Padma Awards, which recognize achievements in various domains. **The first three gallantry awards** namely Param Vir Chakra, Maha Vir Chakra, and Vir Chakra were instituted by the government of India on 26th January 1950. These awards are given during war time. Three other gallantry awards — the Ashoka Chakra Class-I, the Ashoka Chakra Class-II, and the Ashoka Chakra Class-III — were instituted in 1952. These awards were renamed Ashoka Chakra, Kirti Chakra, and Shaurya Chakra in January 1967. These awards are given during peace time.
- Statements 2 and 3 are correct. Gallantry awards are announced twice a year, on the occasion of Republic Day (January 26th) and Independence Day (August 15th). Order of precedence: Param Vir Chakra > the Ashoka Chakra > the Mahavir Chakra > the Kirti Chakra > the Vir Chakra > the Shaurya chakra. All the gallantry awards may be awarded posthumously.

Source: [Forum IAS](#)

36. Correct Answer is (A)

- Statements 1 and 3 are incorrect. National Mission for Mentoring (NMM) provides mentors with opportunities to share expertise with mentees, assisting them in becoming effective teachers. It aims to establish a strong mentorship system that empowers teachers to improve teaching practices and effectiveness. It keeps teachers updated and relevant in today's dynamic educational landscape. The NMM does not emphasize competitive testing as a measure of student success. Instead, it focuses on holistic development and creating a nurturing learning environment.
- Statement 2 is correct. The NMM was launched in line with the National Education Policy (NEP) 2020 which emphasizes the need for a strong mentoring system for teachers. The program aims to create a large pool of mentors who can support teachers' professional development and help them implement the NEP's vision.

Source: [Forum IAS](#)

37. Correct Answer is (B)

- The Digital Detox initiative, launched by the Karnataka government, aims to encourage mindfulness, lessen screen time, address digital addiction, and foster healthier habits with technology. It involves setting up both online and offline Digital Detox Centers across the state, offering personalized guidance, counseling, and practical tools to manage screen time and use technology more responsibly. It often involves activities such as unplugging from devices, engaging in offline hobbies and activities, spending time in nature, and fostering face-to-face social interactions.

Source: [Forum IAS](#)

38. Correct Answer is (C)

- Statements 1 and 2 are correct. Pradhan Mantri Suryodaya Yojana aims to promote adoption of rooftop solar power generation in Indian homes, contributing to energy security and reducing

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dependence on traditional grids. Under this initiative, one crore households will receive up to 300 units of free electricity monthly. The scheme will help households to save between Rs 15,000 and Rs 18,000 annually. It will also enable them to sell any surplus electricity to distribution companies (DISCOMs) as part of the net metering policy. Rural Electrification Corporation (REC) is the nodal agency responsible for implementing the scheme. Under the Pradhan Mantri Suryodaya Yojana, beneficiaries will be entitled to free installation of solar rooftop systems.

Source: [Forum IAS](#)

39. Correct Answer is (A)

- The Ministry of Women and Child Development developed the "Track Child Portal", which enables tracking of the missing and found children in all States/UTs. The Track Child portal is integrated with the CCTNS or Crime and Criminal Tracking & Network Systems of the Ministry of Home Affairs. "Khoya-Paya" is one of the components of Track Child Portal. In this, any citizen can report for any missing or sighted children.

Source: [Forum IAS](#)

Index & Reports

40. Correct Answer is (C)

- Statement-I is correct. According to the fifth National Family Health Survey 2019-21, there was an increase in the prevalence of anemia among women aged 15-19 years, rising from 54.1% to 59.1%.
- Statement-II is incorrect. The consumption of iron-rich fortified foods is typically associated with a decrease in anemia rates, not an increase. Hence, Statement-II stands incorrect.

Source: [Forum IAS](#)

41. Correct Answer is (A)

- The "Global Gender Gap Report" is published by the World Economic Forum (WEF). It is an annual report that benchmarks the progress towards gender parity and compares gender gaps across various dimensions. The report is based on a methodology that integrates the latest statistics from international organizations and a survey of executives. It is a widely recognized publication that serves as a tool for leaders to identify areas for individual and collective action to address gender disparities.

Source: [Forum IAS](#)

42. Correct Answer is (A)

- Statements 1 and 2 are incorrect. The CPI does not measure the amount of money lost due to corruption. It assesses the perceived level of public sector corruption in different countries, based on expert opinions and surveys. The CPI is published by Transparency International, an independent non-profit organization focused on reducing corruption.
- Statement 3 is correct. India's rank in the CPI dropped in 2023 compared to 2022. In 2023, India ranked 93rd with a score of 39, while in 2022 it ranked 85th with a score of 40.

Source: [Forum IAS](#)

International Relations/Organizations

43. Correct Answer is (C)

- One of the primary benefits of resolving disputes through the International Court of Justice (ICJ) compared to other methods like negotiations or arbitration is that the decision reached by the ICJ is enforceable and legally binding. The ICJ is the principal judicial organ of the United Nations and has

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the authority to make decisions that countries are obligated to follow under international law. The judgment is final, binding on the parties to a case and without appeal. Under Article 94 of the UN Charter, the Security Council has the authority to enforce ICJ decisions, and it can take a range of measures to ensure compliance, including economic sanctions, travel restrictions, and the use of military force. The ICJ does not itself has enforcing powers.

Source: [Forum IAS](#)

44. Correct Answer is (A)

- Statement 1 is correct. The Bureau of Indian Standards (BIS) aims to ensure the harmonious development of the activities of standardization, marking, and quality certification of goods. BIS is the National Standard Body of India established under the BIS Act 2016.
- Statement 2 is incorrect. The ISO is not a regulatory body and does not impose mandatory standards. It is a non-governmental international organization that develops and publishes voluntary international standards. Organizations and industries choose to adopt ISO standards based on their relevance and benefits.

Source: [Forum IAS](#)

45. Correct Answer is (B)

- The crime of genocide, as defined by the United Nations' Genocide Convention, is the deliberate and systematic destruction of a racial, ethnic, or religious group, in whole or in part, with the intent to destroy the group as such. The convention was the first human rights treaty adopted by the General Assembly of the United Nations on 9 December 1948. The Convention was established in response to the atrocities committed during World War II, particularly the Holocaust, and it aimed to prevent and punish acts of genocide. According to the Genocide Convention, genocide is a crime that can take place both in time of war and in time of peace.

Source: [Forum IAS](#)

46. Correct Answer is (C)

- India has entered into an agreement for the Horizon 2047 framework with France. The Horizon 2047 framework reflects a vision for the India-France strategic partnership, outlining the bilateral relationship in various areas until 2047, which will mark 100 years of India's independence. It is a strategic roadmap outlining the future of India-France relations established in 2022. It aims to deepen their cooperation in various sectors including defence, space, and nuclear energy.

Source: [Forum IAS](#)

47. Correct Answer is (C)

- Statements 1 and 3 are correct. ASEAN is a regional grouping aiming to promote economic and security cooperation among its ten member countries. It facilitates economic integration, trade liberalization, and joint efforts on security issues like maritime security and counter-terrorism. The headquarters of ASEAN is located in Jakarta, Indonesia. It has been there since its establishment in 1967.
- Statement 2 is incorrect. Bangladesh is not a member country of ASEAN. Currently, ASEAN has 10 member states: Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam.

Source: [Forum IAS](#)

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48. Correct Answer is (C)

- Statements 1 and 2 are correct. The pandemic treaty aims to foster an all government and all society approach, strengthening national, regional and global capacities and resilience to future pandemics. It also aims to boost international cooperation in sharing data, research, and the production and distribution of medical countermeasures like vaccines, medicines, diagnostics, and protective equipment. Disease X is a hypothetical pathogen or threat that may cause a major pandemic in future. It could be a new agent, a virus, a bacterium, or a fungus without any known treatment. Disease X was included in the WHO's updated Blueprint list of diseases back in 2018. Disease X could be 20 times more deadly than SARS-Covid virus that caused pandemic recently.

Source: [Forum IAS](#)

49. Correct Answer is (D)

- Statements 1 and 2 are incorrect. UNRWA operates in five areas: Jordan, Lebanon, Syria, the Gaza Strip, and the West Bank, including East Jerusalem. The organization's primary mandate is to provide essential services to Palestine refugees, including education, healthcare, relief and social services, infrastructure and camp improvement, and emergency assistance. UNRWA's operations are primarily humanitarian in nature, and the organization does not aim to facilitate peace negotiations between Israel and Palestine. It is a specialized agency established by the United Nations General Assembly in 1949. UNRWA receives generous support from UN Member States such as US, regional governments, and the European Union. It also gets a limited subsidy from the UN, which is used only for administrative costs. Top donors of 2022- USA, Germany, EU, Sweden, Norway, Japan, France, Saudi Arabia, Switzerland and Turkey.

Source: [Forum IAS](#)

50. Correct Answer is (C)

- Statements 1 and 3 are correct. The Scorpene-class submarines are diesel-electric attack submarines jointly developed by the French shipbuilder Naval Group (formerly known as DCNS) and the Spanish company Navantia. In India, these submarines are being built by Mazagon Dock Shipbuilders Limited (MDL) located in Mumbai, under a technology transfer agreement with France. This is part of India's Project 75, which aims to modernize the country's submarine fleet. The International Solar Alliance (ISA) was jointly launched by the Prime Minister of India and the President of France during COP21 in Paris. The alliance is a treaty-based international organization that aims to promote solar energy among its member countries. The primary objective of the ISA is to collectively work for efficient exploitation of solar energy to reduce dependence on fossil fuels.
- Statement 2 is incorrect. The Jal Shakti Abhiyan is an initiative by the Government of India aimed at water conservation and water resource management by focusing on the efficient use of water and expanding water harvesting through various means.

Source: [Forum IAS](#)

Economy

51. Correct Answer is (C)

- The export of goods and services is considered as a zero-rated supply under GST, which means that the goods and services are relieved of the tax burden, but the exporter can claim a refund of the tax on inputs used to purchase or manufacture the goods. On the other hand, imports are treated as inter-state supplies and are liable to Integrated Goods and Services Tax (IGST).

Source: [Forum IAS](#)

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52. Correct Answer is (B)

- Statement 1 is incorrect. FDI involves investing in real assets and businesses of a foreign country, like factories, land, and infrastructure projects. This establishes a long-term presence and control over foreign operations. FPI involves investing in financial assets of a foreign country, such as stocks, bonds, and mutual funds. This aims for financial returns through capital appreciation, dividends, or interest income.
- Statements 2 and 3 are correct. FPI is generally considered a passive form of investment, as investors don't actively manage the underlying assets. FDI, on the other hand, is considered active, as investors have more control and influence over the foreign business operations. FPIs are generally considered more volatile than FDIs. This is because financial assets can fluctuate significantly in value, while real assets tend to be more stable. Additionally, FPIs can be withdrawn quickly, leading to potential withdrawal of the capital from the host country, whereas FDIs are typically long-term investments.

Source: [Forum IAS](#)

53. Correct Answer is (C)

- Statements 1 and 3 are correct. The Economic Survey is prepared by the Economic Division of the Department of Economic Affairs (DEA) under the guidance of the Chief Economic Adviser. It provides an outlook on various economic indicators, including GDP growth, inflation rate, foreign exchange reserves, and trade deficits.
- Statement 2 is incorrect. The Economic Survey is not a binding document. It serves as an advisory document offering analysis, insights, and recommendations, but it doesn't have any legal mandate or binding force on the government. The first Economic Survey was presented in 1950-51.

Source: [DNA](#)

54. Correct Answer is (B)

- The Cash Reserve Ratio (CRR) is the percentage of deposits that banks are required to maintain with the central bank. By lowering the CRR, the central bank essentially releases more funds that banks can lend out. This, in turn, leads to an expansion of the money supply in the economy. As a result, the lower CRR reserved with the central bank leads to higher overall liquidity in the economy, which increases the money supply.

Source: [CNBC](#)

55. Correct Answer is (B)

- Statements 1 and 3 are incorrect. Trade surpluses, current account balances, and exchange rates are indicators of a country's foreign exchange position, not the components of forex reserve themselves. The main components of forex reserves are: Gold, Foreign currency holdings, Special Drawing Rights (SDRs). A higher level of foreign exchange reserves is often viewed positively by credit rating agencies. Adequate reserves indicate a country's ability to meet its external obligations and provide a buffer against external shocks. Therefore, higher reserves can contribute to a higher credit rating, as they enhance a country's ability to repay its debts and manage financial risks effectively.
- Statement 2 is correct. Foreign exchange reserves allow a country's central bank to intervene in the foreign exchange market, buying or selling its own currency to influence its exchange rate. By adjusting the supply of its currency in the market, the central bank can impact its exchange rate and maintain stability.

Source: [Mint](#)

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56. Correct Answer is (A)

- Statement-I: Urea is the only fertilizer in India with statutorily controlled price and movement. This control is exercised through the New Pricing Scheme (NPS) implemented by the government.
- Statement-II: Urea is the most widely used nitrogen-based fertilizer in India, accounting for around 50% of the total nitrogen consumption in the country. It plays a crucial role in crop growth and food production as nitrogen is an essential nutrient for plant development.
- Statement-II is the correct explanation for Statement-I because the government controls the price and movement of urea to ensure its availability and affordability to farmers, who rely heavily on it for crop growth and food production.

Source: [Forum IAS](#)

57. Correct Answer is (C)

- The Income Tax Department is responsible for collecting income tax in India. It is a part of the Department of Revenue under the Ministry of Finance, Government of India. The department is responsible for administering direct taxes, including income tax, corporate tax, and wealth tax, among others. The department is also responsible for enforcing tax laws, conducting tax audits, and investigating tax evasion and fraud. The Central Board of Direct Taxes (CBDT) is the apex body of the Income Tax Department, which is responsible for formulating policies and procedures for the administration of direct taxes in India.

Source: [Forum IAS](#)

58. Correct Answer is (B)

- Slower Deposit Growth: This represents a challenge for banks as slower growth in deposits can limit their ability to lend and conduct other financial activities.
- Fintech Competition: With the rise of fintech companies offering innovative and convenient financial services, traditional banks face increased competition, which can impact their market share and profitability.
- However, large and growing market, is not a challenge for Indian banks. In fact, a large and growing market presents opportunities for banks to expand their customer base and increase their business operations.

Source: [Forum IAS](#)

59. Correct Answer is (A)

- Statement 1 is correct. Disinvestment helps in raising funds for the government, which can aid in managing fiscal deficits. When the government sells its stake in public sector enterprises (PSEs), it generates revenue that can be used to finance various developmental projects or to reduce fiscal deficits.
- Statements 2 and 3 are incorrect. The DOD was dissolved in 2016, and its functions were transferred to the Department of Investment and Public Asset Management (DIPAM) under the Ministry of Finance. DIPAM is currently responsible for overseeing the disinvestment process. Disinvestment involves reducing government control over strategic sectors by divesting its stake in public sector enterprises. By bringing in private investment and ownership, disinvestment enables competition, efficiency, and innovation in these sectors, contributing to overall economic growth and development.

Source: [Forum IAS](#)

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60. Correct Answer is (B)

- Statement 1 is incorrect. Foreign Direct Investments (FDI) in India can be made under two routes— Automatic Route and Government Route. Under the Automatic Route, the foreign investor or the Indian company does not require any approval from the Government of India for the investment. Under the Government Route, prior approval of the Government of India, Ministry of Finance, Foreign Investment Promotion Board (FIPB) is required.
- Statements 2 and 3 are correct. Since the economic reforms in 1990s, FDI inflows have shown an upward trend, increasing from \$129 million in 1991 to \$71 billion in 2022-23, which shows a jump of 550 times. According to the 2022 UNCTAD World Investment Report, India received the 3rd-highest FDI inflows into greenfield (new) projects. The last five years saw the highest FDI inflow in the year 2021- 22 at \$85 billion.
- The key difference between FDI and FPI is the level of control the investor exerts in the enterprise. FDI involves a substantial investment with a long-term perspective, giving the investor significant control over the company's operations and management. In contrast, FPI involves passive investments in stocks, bonds, or other financial instruments, where the investor doesn't seek control over the company's operations.

Source: [Forum IAS](#)

61. Correct Answer is (B)

- Statements 1 and 2 are correct. The primary deficit is the difference between government revenues and spending, excluding interest payments on debt. This is a crucial measure of a government's fiscal health, as it shows how much new borrowing is required beyond existing debt obligations. Reducing government expenditure through efficient allocation and cutting unnecessary costs, or increasing tax revenue through various sources, can both positively impact the primary deficit.
- Statement 3 is incorrect. A progressive tax system is one where the average tax burden increases with income, and it imposes a lower tax rate on low-income earners and a higher tax rate on those with a higher income.

Source: [Forum IAS](#)

62. Correct Answer is (B)

- A high Tax-to-GDP ratio is generally associated with higher economic development and stability. This ratio is used as an indicator of a country's level of development and its ability to raise tax revenues to fund public services and government expenditure. Countries with higher Tax-to-GDP ratios often have the capacity to invest in infrastructure, education, healthcare, and other public services, contributing to overall economic stability and development.

Source: [Forum IAS](#)

63. Correct Answer is (B)

- Capital Expenditure (Capex): Refers to investments in fixed assets that provide benefits over multiple years. Modernizing the railway network involves purchasing new trains, upgrading tracks, and improving stations, all of which represent long-term capital investments.
- Operating Expenditure (Opex): Refers to the ongoing, day-to-day expenses incurred to run a business or government. This would include things like salaries, maintenance, and supplies.
- Revenue Expenditure: Similar to Opex, these are recurring expenses that don't result in the creation of long-term assets. Examples include government salaries, subsidies, and interest payments on debt.
- Non-Plan Expenditure: This category encompasses government spending that is not included in the planned allocations for specific programs or projects. It typically includes recurrent expenses such as

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defense spending, interest payments on debt, administrative costs, subsidies, and other routine expenditures.

Source: [Forum IAS](#)

64. Correct Answer is (A)

- As per the recommendations of the Nachiket Mor Committee, Payments Banks were established to operate on a limited scale with minimal exposure to credit risk. Their primary goal is to promote financial inclusion by providing banking and financial services to underserved areas. Payments Banks are registered under the Companies Act 2013 but are subject to various regulations, including the Banking Regulation Act, 1949; RBI Act, 1934; Foreign Exchange Management Act, 1999; Payment and Settlement Systems Act, 2007, among others. **Activities that can be performed/restricted by the Payment Banks:** Payment banks receive a 'differentiated' bank license from the RBI and hence cannot lend. It cannot issue credit cards. It cannot issue loans. It cannot set up subsidiaries to undertake non-banking financial activities. Payment banks can take deposits up to Rs. 2,00,000. It can accept demand deposits in the form of savings and current accounts. It cannot accept time deposits or NRI deposits. The money received as deposits can be invested in secure government securities only in the form of Statutory Liquidity Ratio (SLR). It generates revenue through fees charged on transactions and services. It can offer remittance services, mobile payments/transfers/purchases, and other banking services like ATM/debit cards, net banking, and third-party fund transfers.

Source: [Forum IAS](#)

Environment

65. Correct Answer is (C)

- Statements 1 and 3 are correct. Hydrocarbons are organic compounds made up of hydrogen and carbon atoms. They are the fundamental constituents of fossil fuels, including coal, natural gas, and petroleum. Hydrocarbon exploration refers to the process of searching for and identifying potential sources of hydrocarbons, such as oil and natural gas, beneath the Earth's surface. Greenhouse gas emissions is environmental concern associated with the incomplete combustion of hydrocarbons in engines or appliances.
- Statement 2 is incorrect. Gasoline is a major energy source derived from hydrocarbons. It is a liquid mixture of various hydrocarbons, primarily consisting of alkanes like octane, heptane, and pentane. These hydrocarbons are extracted from crude oil through a process called fractional distillation and further refined into gasoline with specific properties suitable for combustion in internal combustion engines.

Source: [Forum IAS](#)

66. Correct Answer is (C)

- Statements 1 and 2 are correct. Kumki elephants are trained to assist in mitigating human-elephant conflicts, especially when wild elephants enter human-inhabited areas. These are trained captive Asian Elephant. They help in patrolling and rescue operation. The Asian elephant (*Elephas maximus*) is listed as "Endangered" on the International Union for Conservation of Nature (IUCN) Red List of Threatened Species.

Source: [Forum IAS](#)

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67. Correct Answer is (B)

- Statements 1 and 3 are incorrect. The Montreal Protocol does not operate on a principle of creating economic incentives for alternative technologies. Instead, it is an international treaty designed to protect the ozone layer by phasing out the production and consumption of ozone-depleting substances (ODS). The Kigali Amendment to the Montreal Protocol, adopted in 2016, focuses on controlling hydrofluorocarbons (HFCs), not hydrochlorofluorocarbons (HCFCs).
- Statement 2 is correct. Phasing out the production and consumption of ODS is the mechanism by which the Montreal Protocol has achieved success in reducing ozone depletion. The protocol has been successful in reducing the production and consumption of ODS, such as chlorofluorocarbons (CFCs), which were widely used in refrigeration, air conditioning, and other applications. The reduction in ODS has led to a decrease in the size of the ozone hole over Antarctica.

Source: [Forum IAS](#)

68. Correct Answer is (A)

- A golden tiger (also known as a golden tabby tiger) is a Bengal tiger exhibiting a color variation resulting from a recessive gene. The golden tiger's coloring originates from a recessive trait known as 'wideband,' which influences the production of black pigments during the hair growth cycle. Golden tigers are not a separate subspecies but rather a result of genetic variation within Bengal tigers. They are exceptionally rare in the wild and even rarer in captivity.

Source: [Forum IAS](#)

69. Correct Answer is (C)

- Statements 1 and 3 are correct. Laughing gulls are known for their adaptability and opportunistic feeding habits. They eat a variety of food sources, including fish, insects, carrion, scraps, and even eggs of other birds. This adaptability allows them to thrive in diverse environments and situations. Laughing gulls are currently listed as Least Concern on the IUCN Red List. This means their populations are stable and not in immediate danger of extinction.
- Statement 2 is incorrect. Laughing gulls are native to North and South America, primarily found along the Atlantic coast, the Caribbean, and northern South America. They do not naturally occur in Western Africa.

Source: [Forum IAS](#)

70. Correct Answer is (D)

- The Chittari estuary refers to a coastal area where a river meets the sea, forming a brackish water environment. It is located in the Kasaragod district of Kerala, India. Chittari estuary encompasses a wide variety species of birds including lesser black-backed gull, slender-billed gull, brown-headed gull, great crested, lesser crested tern, Caspian tern and others.

Source: [Forum IAS](#)

71. Correct Answer is (B)

- Statements 1 and 2 are correct. Acid rain is primarily formed when sulfur dioxide (SO₂) and nitrogen oxides (NO_x), emitted from industrial activities, fossil fuel combustion, and other sources, react with atmospheric moisture to create sulfuric acid (H₂SO₄) and nitric acid (HNO₃), leading to acid rain. Pure rainwater naturally has a slightly acidic pH of around 5.6 due to dissolved carbon dioxide. However, acid rain typically has a pH lower than 5.0, sometimes even reaching 4.3 or lower. This increased acidity is caused by the presence of sulfuric and nitric acids.

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- Statement 3 is incorrect. The formation of acid rain is mainly caused by the chemical reactions between sulfur dioxide, nitrogen oxides, and water vapor in the atmosphere, facilitated by various atmospheric conditions. While sunlight may indirectly influence these reactions, it doesn't directly interact with water vapor to create acidic compounds in the acid rain formation.

Source: [Forum IAS](#)

72. Correct Answer is (B)

- Statements 1 and 4 are correct. Dalma Wildlife Sanctuary gets its name from the "Dalma mai", a local goddess who is revered and worshiped by the local people. The sanctuary lies on the Chotanagpur Plateau of Jharkhand. It is situated around the Dalma hills. Medicinal plants like Ananatmula, Satawari, Sarp Gandha etc. are abundant in the sanctuary. The sanctuary is known for its elephants.
- Statements 2 and 3 are incorrect. The sanctuary primarily consists of "Dry peninsular sal" and "Northern dry mixed deciduous Forest". The Swarnrekha River flows near the Dalma Wildlife Sanctuary.

Source: [Forum IAS](#)

73. Correct Answer is (C)

- Humboldt's enigma refers to an observation made by the famous naturalist Alexander von Humboldt in the early 19th century. He noticed that mountain regions, despite being located outside the tropics, often exhibit exceptionally high levels of biodiversity. This was surprising because at that time it was held that biodiversity peaked in tropical regions due to their warm temperatures and abundant rainfall. The northern Andes range, which includes Chimborazo, is recognized as the world's most biodiverse location.

Source: [Forum IAS](#)

74. Correct Answer is (B)

- Hybrid vehicles have both an internal combustion engine (running on fossil fuels) and an electric motor (running on clean electric energy). Hybrid vehicles reduce carbon emissions by reducing fuel consumption and utilizing electricity for short distances. They typically produce lower tailpipe emissions than conventional vehicles and zero tailpipe emissions when running only on electricity. Additionally, a study found that hybrids are 14 times better than battery electric vehicles at reducing real-world carbon dioxide emissions.

Source: [Forum IAS](#)

75. Correct Answer is (D)

- Statements 1, 2, 3 and 4 are correct. Snow Leopard is a species of large cat in the genus Panthera of the family Felidae. It is native to the mountain ranges of Central and South Asia. It is a top predator in mountain ecosystem. They are distributed across the mountainous landscape of Central Asia that covers different parts of the Himalayas such as Ladakh, Himachal Pradesh, Uttarakhand, and Sikkim. Conservation Status - IUCN List of Threatened Species: Vulnerable. CITES: Appendix I, Indian Wildlife (Protection) Act, 1972: Schedule-I.

Source: [Forum IAS](#)

76. Correct Answer is (C)

- India has increased its tally of Ramsar sites (Wetlands of International Importance) to 80 from existing 75 by designating five more wetlands as Ramsar sites. These are: Karaivetti Bird Sanctuary, Tamil Nadu, Magadi Kere Conservation Reserve, Karnataka, Longwood Shola Reserve

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Forest, Tamil Nadu, Ankasamudra Bird Conservation Reserve, Karnataka, Aghanashini Estuary, Karnataka.

1. **Karavetti Bird Sanctuary**-It is centred around a large freshwater lake. This lake is the focal point of the sanctuary and serves as a crucial habitat for a variety of bird species, both resident and migratory. It supports 1% population of Black-headed iblis and oriental Darter.
2. **Magadi Kere Conservation Reserve**-The bar-headed goose is one of the birds which migrate to Magadi wetlands.
3. **Longwood Shola Reserve Forest**- It derives its name from the Tamil word, "Solai", which means a 'tropical rain forest'. It maintains the hydrological regime of the region, by capturing rainwater through marshes and then releasing it via streams. It is home to the threatened Nilgiri marten and other rare fauna and flora.
4. **Ankasamudra Bird Conservation Reserve**-It is the only place in Karnataka where Great Indian Bustard can be seen.
5. **Aghanashini Estuary**- It is formed at the confluence of Aghanashini River with the Arabian sea. The brackish water of the Estuary provides diverse ecosystem services including flood and erosion risk mitigation, biodiversity conservation and livelihood support.

Source: [Forum IAS](#)

77. Correct Answer is (C)

- Statements 1 and 3 are correct. The Black-crowned Night Heron is a migrating species. It is known for its nocturnal habits and is primarily a sedentary bird, with some populations making localized movements in response to changing water levels and food availability. They are small herons with rather squat, thick proportions. They have thick necks, large, flat heads, and heavy, pointed bills. It is found across North America, as well as locally in Central America and the Caribbean. According to the International Union for Conservation of Nature (IUCN), the black-crowned night heron is listed as "Least Concern".
- Statement 2 is incorrect. Black-crowned Night Herons primarily inhabit wetland habitats, including marshes, swamps, mangrove forests, lagoons, and riverbanks. They generally avoid open grasslands and meadows as these lack the water and cover they need for food and shelter.

Source: [Forum IAS](#)

78. Correct Answer is (A)

- Statements 1, 2 and 3 are correct. Manatees are large aquatic mammals. They belong to a group of animals called Sirenia. This group also contains dugongs. There are three species, or types, of manatee: - The Amazonian manatee lives in the Amazon River and in fresh water in South America. This species is only found in freshwater. The African manatee lives in tropical West Africa. The Caribbean manatee is found in Florida and the West Indies. All 3 species are vulnerable. They are herbivores. They spend up to eight hours a day grazing and can consume 4 to 9 percent of their body weight in aquatic vegetation daily. They are generally solitary animals.
- Statement 4 is incorrect. Manatees do not have sharp teeth. Their molars are flat and broad, suited for grinding vegetation, not tearing flesh.

Source: [Forum IAS](#)

Science & Technology

79. Correct Answer is (B)

- Vapor compression cooling is the most widely used type of refrigeration. It uses a compressor to lower the pressure of the refrigerant, which causes it to cool and turn into a liquid. This method is

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more efficient than other types of refrigeration and is used in various applications, including air conditioning and industrial cooling. **Other Refrigeration method in news:** Magnetic cooling effect (MCE) is defined as the reversible temperature change of a magnetic material when it is subjected to an external applied magnetic field. In the magnetic refrigeration cycle, a magnetic field is applied on the magnetic material under an adiabatic process (no exchange of heat with the surrounding). When the magnetic field is removed during adiabatic demagnetization, the magnetic moments of the material become randomized, resulting in a decrease in temperature below the ambient temperature. This process causes the material to absorb heat from the surrounding heat-transfer medium. Magnetocaloric effect, MCE, is heating or cooling of a magnetic material upon application or removal of magnetic field. Materials that display a significant MCE are called magnetocaloric materials.

Source: [Forum IAS](#)

80. Correct Answer is (B)

- The primary principle behind Dynamic Wireless Charging (DWC) technology for electric vehicles is inductive charging while in motion. DWC is a revolutionary technology that allows electric vehicles to charge on the go, eliminating the need for frequent stops and allowing EV drivers to enjoy seamless charging. Unlike conventional charging methods that require EVs to be stationary for an extended period, DWC utilizes an inductive power transfer system to charge the vehicle's battery while it is in motion. It refers to a system that enables electric vehicles (EVs) to charge while moving by using base pads embedded under the surface of the road. It would help in decarbonising the transportation sector.

Source: [Forum IAS](#)

81. Correct Answer is (D)

- Statements 1, 2 and 3 are correct. Nitrogen hypoxia refers to a method of causing death by depleting the body of oxygen through the inhalation of nitrogen gas. Recently, the US state of Alabama used nitrogen gas to execute a man. Nitrogen gas is a colorless, odorless gas that makes up roughly 78% of Earth's atmosphere. It's essential for life and plays various roles in the environment. Nitrogen has diverse applications in various industries. It's used in food packaging to prevent spoilage, in electronics manufacturing to create inert environments, and as a general inert gas for various purposes like fire prevention.

Source: [Forum IAS](#)

82. Correct Answer is (A)

- Statements 1 and 2 are correct. The core principle of E2E is to encrypt data from the sender to the recipient, making it inaccessible to anyone else, including third-party platforms, service providers, and even governments in some cases. Instant messaging apps like WhatsApp use E2E to secure user messages. Encryption serves as a method to safeguard data against unauthorized access or manipulation.
- Statement 3 is incorrect. The primary benefit of E2E encryption for users is a high level of data privacy, ensuring that only the sender and the intended recipient can read the message. It does not guarantee faster data transmission speeds.

Source: [Forum IAS](#)

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83. Correct Answer is (A)

- Stunting refers to a chronic condition characterized by low height for age, which indicates that a child's growth and development have been impaired over a long period. This condition is typically a result of inadequate nutrition, repeated infections, and poor socio-economic conditions, especially during the critical early years of a child's life. Stunting reflects long-term nutritional deficiencies and can have lasting effects on physical and cognitive development. Stunting is one of the leading measures used to assess childhood malnutrition.

Source: [Forum IAS](#)

84. Correct Answer is (D)

- The Amazon Kindle uses electronic ink (E Ink) displays. An E-ink display is a screen that aims to replicate the experience of reading and writing on paper. The screens work by using tiny microcapsules. They consume less power compared to LCD and OLED displays. They cause less strain on the user's eyes. They have slow refresh rate compared to LCD and OLED displays. This makes them unsuitable for video or animation. They have limitations of colour and resolution compared to other display technologies. They are being used at bus stop displays, walking direction signs, and some restaurants' menu boards.

Source: [Forum IAS](#)

85. Correct Answer is (C)

- Lab-grown meat is produced through cellular agriculture, which involves extracting a sample of cells from a living animal and cultivating it to grow meat in a lab. The method is based on in vitro cell culture techniques, in order to grow cells away from their native habitat. The technology is commercially viable and aims to provide a pleasant and secure environment for natural proliferation and healthy tissue growth. It will address the ever-growing demand for seafood, and reduce excessive pressure on wild resources. It would help in minimizing overfishing and protect marine environment. It would ensure food and nutritional security. Lab grown fish meat would be antibiotics- and environmental contamination-free.

Source: [Forum IAS](#)

86. Correct Answer is (D)

- Statements 1, 2 and 3 are correct. Solid-state batteries have almost the same mechanism as lithium-ion batteries for extracting electricity from the batteries. However, the key difference is solid-state batteries use a solid electrolyte, while lithium-ion batteries use a liquid electrolyte. Solid-state batteries have the potential for significantly higher energy density compared to lithium-ion batteries. This means they can store more energy per unit weight or volume, leading to longer range for electric vehicles or increased capacity for portable devices. Solid-state batteries are expected to have a longer lifespan compared to traditional lithium-ion batteries.

Source: [Forum IAS](#)

87. Correct Answer is (C)

- ASHA workers, or Accredited Social Health Activists, act as intermediaries between the community and the health system, promoting access to healthcare, providing essential health services at the community level, and increasing awareness about health-related issues. They play a vital role in connecting communities with government health schemes, promoting maternal and child health, disease surveillance, and providing practical support for accessing public health services. ASHA worker must be a woman resident of the village married/ widowed/ divorced, preferably in the age

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group of 25 to 45 years. ASHA must be chosen through a systematic process by involving various community groups, self-help groups, the Block Nodal officer, District Nodal officer, the village Health Committee and the Gram Sabha.

Source: [Forum IAS](#)

88. Correct Answer is (D)

- Improved data collection and analysis: Drones can carry sophisticated sensor payloads, stay airborne for longer durations, and transmit data in real-time for rapid analysis. This can outperform the capabilities of a pilot in a manned aircraft.
- Lower cost per flight hour: Reapers and similar UAVs, due to smaller size, lower fuel consumption, and reduced maintenance needs, often have a significantly lower cost per flight hour compared to crewed aircraft.
- Increased pilot safety: A key advantage of drones is their ability to operate without a human pilot onboard, reducing risks to pilots in challenging environments or missions.

Source: [Forum IAS](#)

89. Correct Answer is (B)

- Zodiacal light is a faint, triangular-shaped glow that appears in the western sky after sunset or the eastern sky before sunrise. It is caused by sunlight reflecting off interplanetary dust particles concentrated in the plane of the zodiac. It is sunlight scattered by interplanetary dust. This is visible from the earth as a faint, diffuse glow on completely dark nights. Interplanetary dust consists of cosmic dust (small particles floating in outer space) that pervades the space between planets in solar system. It is present across the entire path of the ecliptic. This is the path along which the Sun moves in the sky over the course of a year.

Source: [Forum IAS](#)