

ECONOMY, SCIENCE AND TECH, CA

1. Consider the following statements regarding Currency Deposit Ratio.
 1. It shows the amount of currency that people hold as a proportion of aggregate deposits.
 2. An increase in cash deposit ratio leads to an increase in money multiplier.Which of the above statements is/are incorrect?
 - a) 1 only
 - b) 2 only**
 - c) Both 1 and 2
 - d) Neither 1 nor 2
2. Consider the following statements regarding International Monetary and Financial Committee (IMFC).
 1. The IMFC advises and reports to the IMF Board of Governors on the supervision and management of the international monetary and financial system.
 2. The size and the composition of the IMFC mirrors that of the Executive Board of IMF.
 3. The IMFC operates by consensus, including on the selection of its chair.Which of the above statements is/are correct?
 - a) 1 & 2 only
 - b) 1 & 3 only
 - c) 2 & 3 only
 - d) 1, 2 and 3**
3. Recently the Prime Minister dedicated 75 digital banking units to the nation. The digital banking products and services offered by digital banking units are:
 1. Fixed deposit and recurring deposit accounts
 2. Debit cards, credit cards
 3. Mass transit system cards
 4. UPI QR codesSelect the correct answer code:
 - a) 1, 2 and 3 only
 - b) 1, 3 and 4 only
 - c) 2, 3 and 4 only
 - d) 1, 2, 3, 4**
4. Vostro account, sometimes seen in news is used in the context of
 - a) Zero balance Account
 - b) Foreign exchange transactions**
 - c) Providing Subsidies to the Targeted Beneficiaries
 - d) Bank account without any expiry
5. Consider the following statements regarding “Neo banks” sometimes seen in news.
 1. Neo banks are financial institutions with only an online presence and function digitally.
 2. Neo banks have to apply for a banking license with RBI.
 3. Neo banks offer banking services like savings accounts, small loans and debit cards.Which of the above statements is/are correct?
 - a) 1 and 2 only
 - b) 1 and 3 only**
 - c) 2 and 3 only
 - d) 1, 2 and 3
6. Recently the Reserve Bank of India (RBI) indicated that it will soon commence limited pilot launches of e-rupee, or Central Bank Digital Currency (CBDC) or digital rupee. What are the advantages of e-rupee?
 1. Reduction in operational costs involved in physical cash management
 2. Financial inclusion
 3. Add efficiency to the settlement system
 4. Boost innovation in cross-border payments spaceSelect the correct answer code:
 - a) 1, 2, 3
 - b) 1, 3, 4
 - c) 2, 3, 4
 - d) 1, 2, 3, 4**
7. Consider the following statements regarding NavIC.
 1. NavIC is an independent stand-alone navigation satellite system developed by the Indian Space Research Organisation (ISRO).
 2. It covers the whole of India's landmass and up to 15,000 km from its boundaries.
 3. It is being used in public vehicle tracking in India, for providing emergency warning alerts to fishermen venturing into the deep sea.

4. Galileo from the European Union, China's Beidou and QZSS operated by Japan are some of the navigation systems that have global coverage.
Which of the above statements is/are correct?
- 1, 2 and 3 only
 - 1 and 3 only**
 - 1, 3 and 4 only
 - All of the above
8. Single Cell Protein (SCP) provides an opportunity to transform world's agriculture. What are the advantages of SCP over conventional food production methods?
- Low water footprint
 - Considerably less land use
 - Global greenhouse gas emissions reduction
- Select the correct answer code:
- 1 and 2 only
 - 1 and 3 only
 - 2 and 3 only
 - 1, 2 and 3**
9. Consider the following statements regarding Launch Vehicle Mark 3 (LVM3) mission.
- The Indian Space Research Organisation (ISRO) has renamed the Polar Satellite Launch Vehicle (PSLV) as Launch Vehicle Mark-III.
 - It does not have a fixed orbit and can go anywhere—GEO (Geosynchronous Earth Orbit), MEO (Medium Earth Orbit), LEO (Low Earth Orbit), missions to the moon and sun.
- Which of the above statements is/are correct?
- 1 only
 - 2 only**
 - Both 1 and 2
 - Neither 1 nor 2
10. Consider the following statements regarding CRISPR technology.
- CRISPR technology does not involve the introduction of any new gene from the outside.
 - The technology replicates a natural defence mechanism in some bacteria that uses a similar method to protect itself from virus attacks.
 - A special protein called Cas9 is used to break the DNA strand at specific points, and remove the bad sequence.
- Which of the above statements is/are correct?
- 1 & 2 only
 - 1 & 3 only
 - 2 & 3 only
 - 1, 2, 3**
11. 36. Consider the following statements about Public Goods:
- It is non-rival in nature.
 - Free-rider problem may arise in case of public Goods.
 - These goods are only produced by the government authority.
- Which of the above statements is/are correct?
- 1 and 3 only
 - 1 only**
 - 2 and 3 only
 - 1, 2 and 3
12. Which of the following are the major reasons for poverty in India?
- Unabated Population Growth
 - Disparity in the Ownership of Land- holdings
 - Socio-cultural Factors
- Which of the above statements is/are correct?
- 1 and 2 only
 - 2 and 3 only
 - 1 and 3 only
 - 1, 2 and 3**
13. 'Churning poor' is a category of poor defined as:
- People who are always or usually poor but may sometimes have a little more money
 - People who regularly move in and out of poverty**
 - People who are rich most of the times but may sometimes have a patch of bad luck
 - None of the above

14. Consider the following statements about Net National Product (NNP):
1. Net national product (NNP) is the market value of a nation's goods and services (GNP) minus depreciation.
 2. It is always lower than NDP.
 3. NNP is expressed in the currency of the nation it represents.

Which of the above statements is/are correct?

- a) 1 only
 - b) 2 and 3 only
 - c) **1 and 3 only**
 - d) 1, 2 and 3
15. Which of the following would be the effect of increase in Bank Rate?
- a) It will increase the cost of borrowing by commercial banks.
 - b) It will reduce the supply of money.
 - c) It will show tightening of RBI monetary policy.
 - d) **All of the above.**
16. Which of the following are the primary or accessory excretory organs in human?
1. Kidneys
 2. Skin
 3. Liver
 4. Lungs

Select the correct option from the codes given below:

- a) 1 and 2 only
 - b) 2 and 3 only
 - c) 1, 2 and 3 only
 - d) **1, 2, 3 and 4**
17. Which of the following statement is correct with respect to the Bombay Blood Group?
1. H antigen deficiency is known as the "Bombay phenotype"
 2. People with this blood type can receive blood only from other donors who are also H deficient

Select the correct option from the codes given below:

- a) 1 only
 - b) 2 only
 - c) **Both 1 and 2**
 - d) None
18. Plants which grown in waters of high salinity are called:
- a) Xerophytes
 - b) Mesophytes
 - c) Hygrophytes
 - d) **Halophytes**

19. Osteomalacia is caused by the deficiency of:

- a) **Vitamin D**
 - b) Vitamin K
 - c) Vitamin A
 - d) Vitamin C
20. Which among the following could be considered as examples of Refraction of light?
- a) Twinkling of stars
 - b) Advance sunrise and delayed sunset
 - c) **Both (a) and (b) are correct**
 - d) None of the above
21. What happens if water is cooled from 8°C to 0°C?
- a) Its volume decreases uniformly, becoming minimum at 0°C
 - b) Its volume increases uniformly, becoming maximum at 0°C
 - c) **Its volume decreases upto 4°C and then increases**
 - d) Its volume increases upto 4°C and then decreases
22. Identify the plant which belong to the creepers category
- a) **Watermelon**
 - b) Money-plant
 - c) Grapevine
 - d) All of the above
23. An organic filter that allows only near infrared light (NIR) to pass through can be used for which applications?
- a) Night photography

- b) Night vision glasses
 - c) Security and forensics
 - d) All the above**
24. Consider the following statements with reference to World Anti Doping Agency (WADA)
1. The World Anti-Doping Agency (WADA) was established in late 1990s to implement Athlete Biological Passport Operating Guidelines (ABP Guidelines) framed by International Olympic Committee.
 2. The WADA ABP Symposium 2022 is being hosted in India for the first time
- Choose the correct statement/s using the codes given below
- a) 1 only
 - b) 2 only**
 - c) Both 1 and 2
 - d) Neither 1 nor 2
25. “Sanjeevani - Lifestyle Clinic” often mentioned in news is associated with which of the following ministry?
- a) Ministry of Defense**
 - b) Ministry of Health and Family Welfare
 - c) Ministry of Women and Child Development
 - d) Ministry of Environment, Forest and Climate Change



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