

Q.1) (c) 2 only

EXPLANATION: Leaves of deciduous forest are broader and not tropical rainforest. If leaves are broader in evergreen forest, then the leaves will break during heavy rain. **So statement 1 is not correct.**

- The trees of tropical deciduous forest shed their leaves in the dry season to conserve water. Because this reduces transpiration. **So statement 2 is correct.**
- The leaves of forest in desert areas are pale green with a thick waxy coating to avoid transpiration. In temperate areas, sunlight will be less. So, trees produce more chlorophyll and hence, dark green colour. **So, statement 3 is not correct.**
- The respiration occurs through leaves in tropical grasslands. **So, statement 4 is not correct.**

Q.2) (b) Sulphur dioxide

As per the green peace report, India is the largest emitter of sulphur dioxide. Power plants emit sulphur dioxide more than nitrous oxide. Also, sulphur dioxide plays a vital role in the formation of acid rain. So, option (b) is correct.

Option elimination strategy: Mainly oxides of nitrogen and sulphur dioxide are emitted from the thermal power plant. So, options (c) and (d) can be eliminated.

(Q.3) (b) 2 and 5 only

EXPLANATION According to the citizenship act 1955, after 3 December 2004 citizenship by birth can be obtained only if both of their parents are citizens of India or one of whose parents are a citizen of India and the other is not an illegal migrant at the time of the birth. Here as parents of the child holds OCI card, by registration the child can acquire Indian citizenship and not by Birth. **So, statement 1 is not correct.**

- An OCI cardholder has the right to appear in competitive exams such as JEE, NEET, etc., as they are exams meant to gain admission in Indian universities. **So, statement 2 is correct.**
- Under Article 30(1) of the Constitution-All minorities, whether based on religion or language, shall have the right to establish and administer educational institutions of their choice. This right is meant only for a citizen of India and not for an OCI cardholder. **So, statement 3 is not correct.**

- OCI cardholders can purchase residential and commercial properties in India. But they are not permitted to purchase agricultural land, including farmland or any kind of plantation property. **So, statement 4 is not correct.**
- Registered Overseas Citizen of India Cardholder shall be treated at par with Non-Resident-Indians in the matter of inter-country adoption of Indian children. So A women OCI cardholder can adopt both male and female children from any government-recognized adoption agencies in India. **So, statement 5 is correct.**

Q.4) (c) Conserving Biodiversity and Environment

EXPLANATION: The High Ambition Coalition for Nature and People which was launched in 2019 by Costa Rica, France, and Britain to set a target of protecting at least 30% of the planet by 2030 has been joined by 50 countries. **So, option (c) is correct.**

Q.5) (d) 1, 2 and 3

EXPLANATION: Dust from sub-Saharan Africa and deserts of Eurasia increases the aerosol. This would increase the moisture thus it could increase cyclones in the Arabian sea. Also, this dust was observed to calm down the temperate cyclones of the Atlantic. **So, statement 1 is correct.**

- The formation of temperate cyclones is observed to be more during the winter season in the Northern Hemisphere. Because in winter the temperature difference between the warm and cold front is very high. **So, statement 2 is correct.**
- Coriolis force plays a role in both cyclones. But tropical cyclones are thermal in origin. But, for temperate cyclones, low pressure along the front is induced by the jet streams for which the Coriolis force plays a major role. Hence, concerning the origin, the Coriolis force plays a major role in the case of a temperate cyclone. **So, statement 3 is correct.**

Q.6) (d) 1, 2 and 3

EXPLANATION: The offences related to the homicide of unborn or newborn children are dealt with in Sections 312 to 318 of Chapter XVI of the Indian Penal Code, 1860. According to it voluntarily terminating a pregnancy is a criminal offence. **So, statement 1 is correct.**

- Section 3 of The Medical Termination of Pregnancy Act, 1971 Act lays down the grounds under which the pregnancy can be terminated

by registered medical practitioners, on certain grounds. i.e., when the life of women is at risk, pregnancy due to rape, a threat to the mental and physical health of women, risk of an abnormal or handicapped child to be born out, failure of precautionary tools used by couples to limit the number of children. **So, statement 2 is correct.**

- The Medical Termination of Pregnancy Act (Amendment), 2020 increases the upper limit for termination from 20 to 24 weeks for certain categories of women, which will be defined in the amendments to the MTP Rules and would include vulnerable women including survivors of rape, victims of incest and other vulnerable women (like differently-abled women, Minors), etc. **So, statement 3 is correct.**

Q.7) (d) 2, 3, 4, and 5 only

The basic principle of a Circular economy is not to waste any resources. So statement 1 says take-make-waste cannot be a component of the circular economy. **So, options (a) and (c) can be eliminated.**

Q.8) (c) 1, 2, and 3 only

EXPLANATION: Mahad Satyagraha or Chavdar Tale Satyagraha was a satyagraha led by B. R. Ambedkar on 20 March 1927 to allow untouchables to use water in a public tank in Mahad (currently in Raigad district), Maharashtra, India. **So, Statement 1 is correct**

- As a member of labour in the viceroy 's council from 1942 to 1946, Dr Ambedkar was instrumental in bringing about several labour reforms. He changed the working hours from 12 hours to 8 hours in the 7th session of the Indian Labour Conference in New Delhi in November 1942. **So, Statement 2 is correct**
- The Reserve Bank of India was conceptualized in accordance with the guidelines presented by Dr Ambedkar to the Hilton Young Commission (also known as the Royal Commission on Indian Currency and Finance) based on his book, The Problem of the Rupee – Its Origin and Its Solution **So, Statement 3 is correct**
- M.N. Roy was the first to demand a Constituent Assembly for India in 1934. Roy, a pioneer of the Communist movement in India and an advocate of radical democracy. It became an official demand of the Indian National Congress in 1935 **So, Statement 4 is not correct**

Q.9) (b) 1, 2, and 4 only

EXPLANATION: The Karakoram Range in the north and the Zaskar mountains in the south enclose Ladakh. **So, statement 1 is correct.**

The Indus then flows northwest through Ladakh-Baltistan into Gilgit, just south of the Karakoram range. **So, statement 2 is correct.**

Bara-lacha la is a high mountain pass in the Zaskar range. **So, statement 3 is not correct.**

Popularly known as 'The Gateway to Ladakh', Dras is the coldest inhabited place in India and the second coldest inhabited place in the world (Siberia being the first). **so, statement 4 is correct.**

Q.10) (c) 1 and 2 only

EXPLANATION: Food Safety and Standards Act, 2006, empowers the central government to formulate regulations concerning genetically modified articles of food. Section 6 of the Act gives the authority to the Central Government to form the essential rules on the standard procedures, implement safeguards and place the necessary restrictions for the handling of hazardous substances, and outright prohibit the others. **So, Statement 1 is correct.**

- From January 1, 2021, importers of 24 major food crops will have to mandatorily declare that the products are not genetically modified and that they also have a non-GM origin. The Food Safety and Standards Authority of India (FSSAI) has come out with this order to ensure that only non-GM food crops come into the country. **So, Statement 2 is correct.**
- Under Section 3 of the Food Safety and Standards (FSS) Act, 2006, —food means any substance, whether processed, partially processed, or unprocessed, which is intended for human consumption and includes genetically modified or engineered food or food containing such ingredients **So, Statement 3 is not correct.**

Q.11) (a) 1 only

(Regional Music) (State) 1. Rasiya Geet - Uttar Pradesh 2. Lotia - Rajasthan 3. Chhakri – Kashmir

Q.12) (a) 1 and 3 only

EXPLANATION Article 254(2) in The Constitution states that in case of conflict between central and state laws on

- subjects mentioned in the concurrent list the central law prevails over the state law. But if state law has been reserved for the concurrence of the President and received his assent then state law prevails in that state. But still, Parliament is empowered to repeal such law. So, statement 1 is correct.
- Acts passed by the State Legislatures in matters of Concurrent list cannot be repealed by parliament. Parliament can ascertain its prominence by making new laws on the same subject, in which the state has made law recently and not by repealing. So, statement 2 is not correct.
- Parliament is empowered to amend the majority of the constitution. So previous acts which are passed by parliament amending certain provisions of the Indian constitution can be repealed by Parliament. For example, the 46th amendment was passed to repeal many provisions made by the 44th amendment. So, statement 3 is correct.
- Executive orders passed by the President 's office and notified in the Gazette of India, need no concurrence of parliament as they are just executive orders. So, statement 4 is not correct.

Q.13) (a) United States of America

EXPLANATION: The experiment, called Muon g-2 (g minus two), was conducted at the US Department of Energy's Fermi National Accelerator Laboratory (Fermilab) So, option (a) is correct.

Q.14) (d) 1, 2 and 3

EXPLANATION:-

- ✓ The India Energy Outlook 2021 is a new special report from the IEA's World Energy Outlook series. **So, statement 1 is correct.**
- ✓ India is the fourth-largest global energy consumer behind China, the United States, and the European Union. **So, statement 2 is correct.**
- ✓ India's share in the growth in renewable energy is the second-largest in the world, after China. **So, statement 3 is correct.**

Q.15) (d) To control climate change by the implementation of the Paris Agreement

EXPLANATION:-

Saudi Arabia will join the United States, Canada, Norway, and Qatar informing the Net

Zero Producers Forum for oil and gas producers to discuss how they can support the implementation of the Paris Agreement on climate change. **So, option (d) is correct.**

Q.16) (c) Both 1 and 2

EXPLANATION: Generally, Nations with irregular and indented coastline can trade better through the maritime route because the intended coastline pattern makes it suitable for the construction of natural harbours. **So, statement 1 is correct.**

- The Gulf stream flows along the eastern coast of the USA to the western coast of Europe. Thus, gulf stream helps in the movement of ships from the eastern coast of the USA to the western coast of Europe. **So, statement 2 is correct.**

Q.17) (d) 1, 2, 3 and 4

EXPLANATION:

- Living mulch is any plant that is used to cover an area of soil and adds nutrients, enhances soil porosity, decreases weeds, regulates soil temperature, and prevents soil erosion, among other attributes. Living mulch is a low-growing ground cover that is planted for a variety of reasons. Planting a living mulch cover crop enhances next season 's planting area and minimizes a host of open-space problems. Live mulches are Cover crops when interplanted or under sown with main crops **So, Statements 1 and 2 are correct.**
- Legume cover crops turn over nitrogen fixed from the atmosphere. Reports indicate that legumes, in general, have higher foliar nitrogen contents, from 20 to 45 mg g-1 **So, Statement 4 is correct**

Q.18) (b) Supreme Court verdict

EXPLANATION

☑ The States Reorganisation Act, 1956 reformed the boundaries of Indian states and territories, systematizing them on a language base, and present-day boundary disputes are not solved through the act.

☑ Only inter-state water dispute tribunals are created by parliament to resolve water disputes, there is no separate tribunal set by parliament for dealing boundary disputes among states.

Inter-state council being a recommendary and advising body, its decisions are not binding on the parties. It consists of Chief ministers of all states and focuses more on coordination among a large number of states and coordination between centre and states, rather than on problems between two states.

So, the best way to resolve boundary disputes is through the Supreme court by using its Original jurisdiction. **So, statement (b) is correct.**

Q.19) (c) 2, 3, and 4 only

EXPLANATION:

- The Cabinet Mission reached Delhi on March 24, 1946. It had prolonged discussions with Indian leaders of all parties and groups on the issues of (i) interim government; and (ii) principles and procedures for framing a new constitution giving freedom to India. As the Congress and the League could not come to any agreement on the fundamental issue of the unity or partition of India, the mission put forward its plan for the solution of the constitutional problem in May 1946. **So, Statement 1 is not correct.**
- One of the objectives of the cabinet mission is to establish an Executive Council with the support of the major Indian parties **So, Statement 2 is correct**
- It proposed for the Grouping of existing provincial assemblies into three sections: Section-A: Madras, Bombay, Central Provinces, United Provinces, Bihar and Orissa (Hindu-majority provinces) Section-B: Punjab, North-West Frontier Province and Sindh (Muslim-majority provinces) Section-C: Bengal and Assam (Muslim-majority provinces). **So, Statement 3 is correct**

Q.20) (a) Settlement of non-tribals and constant transfer of land to merchants and moneylenders

EXPLANATION: The Kols, along with other tribes, are inhabitants of Chhotanagpur. This covered Ranchi, Singhbhum, Hazaribagh, Palamau, and the western parts of Manbhum. The trouble in 1831 started with large-scale transfers of land from Kol headmen to outsiders like Hindu, Sikh, and Muslim farmers and money-lenders who were oppressive and demanded heavy taxes. Besides, the British judicial and revenue policies badly affected the traditional social conditions of the Kols. The Kols resented this and in 1831, under the leadership of Buddho Bhagat, the Kol rebels killed or burnt about a

thousand outsiders. Only after large-scale military operations could order be restored. **So, option (a) is correct.**

Q.21) (b) 1 and 2 only

EXPLANATION:

- India has the largest coastline in the Indian ocean. **So, statement 1 is correct.**
- Haryana, Chhattisgarh, Telangana, Madhya Pradesh, Chhattisgarh, Jharkhand. Are the states which are landlocked and do not share an international border. **So, statement 2 is correct**
- Both latitude and longitude of Andaman Nicobar Island are different. So, statement 3 is not correct.

Q.22) (b) The moisture from the jet is condensed and is seen as the white trail for a few seconds till it is undisturbed

EXPLANATION: The hot, humid exhaust from jet engines mixes with the atmosphere, which at high altitude is of much lower vapor pressure and temperature than the exhaust gas. Thus, the exhaust gas gets condensed and is seen as a white trail for a few seconds till it is undisturbed. **So, option (b) is correct.**

Q.23) (b) The reservation process for the Other Backward Classes

EXPLANATION President under Article 340 of the Constitution, appointed a commission to examine the issue of sub-categorization of OBCs, chaired by retired Justice G. Rohini in October 2017. **So, option (b) is correct.**

Q.24) (b) It was the first powered and controlled flight on another planet

EXPLANATION The Mars Helicopter, Ingenuity, is a technology demonstration to test powered, controlled flight on another planet for the first time. It was part of NASA 'S Perseverance rover that was launched on July 30, 2020. It was in news for its first flight on April 19, 2021. **So, option (b) is correct.**

Q.25) (d) 1, 2 and 3

- Plateaus like Malwa, Bundelkhand, and Hazaribagh are lying above the tropic of cancer. **So, statement 1 is not correct.**
- Deccan plateau is the largest plateau of the peninsular plateau. The volcanic basalt beds of the Deccan were laid down in the massive Deccan Traps eruption, which occurred towards

the end of the Cretaceous period between 67 and 66 million years ago. But they are not found throughout the plateau. **So, statement 2 is not correct.**

- ✓ Vindhyan range is a part of the peninsular plateau and they are not the boundary. The peninsular plateau extends till Aravalli and Delhi in the North. **So, statement 3 is not correct.**

Q.26) (d) The germs are not transmitted readily in the desert region than the tropical regions

Optional elimination strategy Desert has low humidity than tropical regions because of low rainfall and less water availability. So, option (c) can be eliminated.

- ✓ **The germs are not transmitted readily in the desert region than in the tropical regions because of the difference in the availability of moisture content. So option (d) is correct.**

Q.27) (d) 1, 2, 3 and 4

EXPLANATION: The Global Gender Gap Report was first published in 2006 by the World Economic Forum. The Global Gender Gap Index examines the gap between men and women across four fundamental categories (subindexes): Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. It consists of 14 indicators. **So, option (d) is correct.**

Q.28) (a) Buddhism

EXPLANATION: Tanhankara Buddha is the first of the twenty-seven Buddhas who preceded the historical Gotama Buddha and the earliest known Buddha. He was also the first Buddha of the Sāramandakalpa. In Buddhavamsa, the Pali Canon, he is briefly mentioned as: Countless eons ago, Tanhankara Buddha Medhankara, Saranankara Buddha. **So, option (a) is correct.**

Q.29) (d) 1, 2 and 3

EXPLANATION: Reforms suggested in the Lucknow Pact

- ☐ **Self-government in India.**
- ☐ **Abolition of the Indian Council.**
- ☐ **Separation of the executive from the judiciary.**
- ☐ Salaries of the Secretary of State for Indian Affairs to be paid from British coffers and not the Indian funds.
- ☐ 1/3rd representation to be given to Muslims in the Central Government.

☐ The number of Muslims in the provincial legislatures to be laid down for each province.

☐ Separate electorates for all communities until a joint electorate is demanded by all.

So, option (d) is correct.

Q.30) (c) 1 and 2 only

Optional elimination strategy Kishtwar national park is in Jammu and Kashmir. Namdhapa flying squirrel is found in the Northeastern part of India only. So options (d) and (b) can be eliminated.

Q.31) (c) 2 and 3 only

EXPLANATION:

- ✓ UN and the world bank held the Paris one planet summit. In that Network for Greening, the Financial System was launched. **So, statement 1 is not correct.**
- ✓ It is a group of central banks and supervisors willing to share best practices and contribute to the development of environment and climate risk management in the financial sector. **So, statement 2 is correct.**
- ✓ Recently the Reserve Bank of India (RBI) has joined the Central Banks and Supervisors Network for Greening the Financial System (NGFS) as a member. **So, statement 3 is correct.**

Q.32) (c) It deals with the responsibility of the Prime Minister as the chairman of the Union Cabinet

EXPLANATION The function of the Prime Minister's Office in India:

- ☐ Assisting the Prime Minister in respect of his overall responsibilities as head of the government
 - ☐ Maintaining liaison with central ministries/departments and the state governments.
 - ☐ Acts as the think-tank of the Prime Minister.
 - ☐ Acts as the residual legatee of the Central Government, that is, it deals with all such subjects which are not allotted to any ministry/department.
 - ☐ To help the PM in the discharge of his responsibilities as the Chairman of NITI Aayog.
 - ☐ To deal with the Public relations side of the PMO
- It is **not** concerned with the responsibilities of the Prime Minister as the chairman of the Union Cabinet.
- ☐ **So, option (c) is not correct.**

Q.33) (a) 1 only

EXPLANATION:

- ✓ E3 certification is an accreditation process focused on the Brick industry. The certification

will be provided by the Bureau of Energy Efficiency (BEE). **So, statement 1 is correct.**

- ✓ Energy-Efficient Enterprise (E3) Certification is an initiative to recognize burnt clay brick manufacturers who adopt energy-efficient manufacturing and encourage customers to source bricks from such E3 certified manufacturing units. **So, statement 2 is not correct.**
- ✓ Net-zero carbon emission by 2050 is not one of the commitments given by India in the Paris Deal. **So, statement 3 is not correct.**

Q.34) (a) 3 only

EXPLANATION

- Section 17 in The Representation of the People Act, 1950 states that no person shall be entitled to be registered in the electoral roll for more than one constituency. **So, statement 1 is not correct.**
- Article 325 of the Indian constitution states that there shall be one general electoral roll for every territorial constituency for election to either House of Parliament or the House or either House of the Legislature of a State, No person shall be ineligible for inclusion in any such roll or claim to be included in any special electoral roll for any such constituency on grounds only of religion, race, caste, sex or any of them. This explains the concept of a joint electorate. **So, statement 2 is not correct.**
- Pre polls and exit polls which are conducted to analyse the results of the election process such as who will be winning the election and the number of seats each party would get is permitted for all elections in India, But they are subjected to guidelines framed by the Election commission of India under section 126 of the Representation of the People Act, 1951. **So, statement 3 is correct.**
- In India, everyone with a minimum age of 18 is allowed to vote in general elections, but in order to contest in elections of Lok Sabha and state legislative assemblies, one should have a minimum age of 25. While in order to contest in elections of Rajya Sabha and state legislative councils one should have a minimum age of 30. So, anyone, who is eligible to vote in the elections cannot become a candidate. **So, statement 4 is not correct.**

Q.35) (a) 3 only

EXPLANATION

- ✓ National Strategy for Financial Education 2020-2025 has been put together by the National Centre for Financial Education (NCFE) in consultation with the four financial sector regulators (Reserve Bank of India, Securities, and Exchange Board of India, Insurance Regulatory and Development Authority of India and Pension Fund Regulatory and Development Authority). Thus, all financial regulators such as the Ministry of Finance, Ministry of corporate affairs are not involved here. **So, statement 1 is not correct.**
- ✓ It is the second National Strategy for Financial Education, the first one being released in 2013. **So, statement 2 is not correct.**
- ✓ National Strategy for Financial Education 2020-2025, adopts a 5 C approach – Content, Capacity, Community, Communication and Collaboration- for dissemination of financial education in the country. **So, statement 3 is correct.**

Q.36) (a) 1 and 3 only

EXPLANATION Social Stock Exchange is a regulated platform for listing social enterprise, voluntary, and welfare organizations so that they can raise capital. The initiative aims to help social and voluntary organizations which work for social causes to raise capital. **So, statement 1 is correct** India is NOT the first country in the world to have a Social Stock Exchange. Countries like the UK, Canada, and Brazil already have Social Stock Exchanges. **So, statement 2 is not correct.** Social Stock Exchange in India is regulated by guidelines of the Securities and Exchange Board of India. **So, statement 3 is correct.**

Q.37) (a) 1 and 3 only

EXPLANATION Fund and non-fund-based (Letters of Credit, Bank Guarantee, etc.) credit facilities up to Rs200 lakh per eligible borrower are covered under the Credit Guarantee Fund Trust for Micro and Small Enterprises, provided they are extended on the project viability without collateral security or third party guarantee. **So, statement 1 is correct.**

The Banks / Financial Institutions, which are eligible under the scheme, are

1. Scheduled commercial banks (Public Sector Banks/Private Sector Banks/Foreign Banks) and
2. Select Regional Rural Banks (which have been

classified under the 'Sustainable Viable' category by NABARD).

So, statement 2 is not correct and statement 3 is correct.

Q.38) (d) 1, 2 and 3

EXPLANATION: Sediments brought by river settles down easily in shallow seas. Thus the process of building up of delta is easy in shallow seas compared to deep seas. **So statement 1 is correct.**

If there is a larger lake along the course of the river, the river slows down and sedimentation occurs at the river. Thus there won't be enough sediment for delta formation. **So statement 2 is correct.**

Current at the right angle to the flow of the river erodes the sediments brought by the river thus it stops the process of delta formation. **So statement 3 is correct.**

Q.39) (c) 1 only

Option elimination strategy When two continents are connected through land it is called as Isthmus. So statement 2 is not correct and option (b) and (d) can be eliminated.

EXPLANATION: The Urals rise like a long and narrow spine across western Russia, forming a natural divide between Europe and Asia. **So statement 1 is correct.**

Both Antarctica and Australia is the only continent that lies completely in the southern hemisphere. **So statement 3 is not correct.**

Q.40) (a) Pandita Ramabai Saraswati

EXPLANATION: Pandita Ramabai Saraswati founded the Arya Mahila Samaj to serve the cause of women. She pleaded for improvement in the educational syllabus of Indian women before the English Education Commission which was referred to Queen Victoria. This resulted in medical education for women which started in Lady Dufferin College. Ramabai was a well-known personality by the time she decided to travel to the U.S., primarily to generate funds for her projects in India focusing on the empowerment of widows. The New York Times and Philadelphia Bulletin published news of the arrival of this intelligent woman. **So, option (a) is correct**

Q.41) (b) 2 and 3 only

EXPLANATION: Evidence of the earliest known structural temples has been recovered through excavations. A circular brick and timber shrine of the Mauryan period of 3rd century B.C. was excavated at Bairat district of Jaipur, Rajasthan. **So, Statement 1 is not correct.**

Till about the 6th century A.D., the style of temple architecture was similar both in the north as well as in the south. It is only after this date that each began to evolve in its own different direction. For the present let it be understood clearly that the two areas where temple architecture developed most markedly were the Deccan and Orissa and in both these areas, the northern and southern style temples can be found side by side. **So, Statement 2 is correct.**

The Brihadesvara temple which was erected about 1000 A.D. is a contemporary of the Rajarani temple of Bhubaneswar. The temple is a magnificent and dignified edifice consisting of a pyramidal spire, made up of ever-diminishing tiers, regularly tapering towards the top surmounted by a domical pinnacle. In many respects, this shrine resembles the Shore Temple at Mahabalipuram. The domical pinnacle, however, is different in conception and execution from the amlaka of the Orissan Shrine. **So, Statement 3 is correct**

Q.42) (c) Both 1 and 2

EXPLANATION Value Added Tax was complicated, cascading, and inefficient. To overcome such defects, GST was introduced in 2017. Statistics from the first three years (2017-2018, 2018-2019, 2019-2020) show that GST share is more evenly distributed and no single State has benefited at the cost of others. **So, statement 1 is correct.**

Taxes can be either be origin-based -tax is levied where goods and services are produced or destination-based -taxes are levied where goods and services are consumed. GST is a destination-based tax system, So consuming States were expected to benefit more than

Q.43) (b) 1, 2, and 4 only

EXPLANATION In Jan 2021 Dr Harsh Vardhan, Union Minister of Health and Family Welfare, Government of India has been nominated by the Global Alliance for

Vaccines and Immunisation (GAVI) as a member of the GAVI Board. He will be representing the South East Area Regional Office (SEARO)/Western Pacific Regional Office (WPRO) constituency on the GAVI Board. **So, statement 1 is correct.**

With membership drawn from a range of partner organizations, as well as experts from the private sector, the Board provides a forum for balanced strategic decision making, innovation, and partner collaboration. The GAVI Board is responsible for the strategic direction and policymaking, oversees the operations of the Vaccine Alliance, and monitors programme implementation. **So, statement 2 is correct.**

GAVI is only a public-private global health partnership with the goal of increasing access to immunization in poor countries. Thus when the vaccine is prepared by any medical firm, the trial, and approval for the vaccine are not mandatory from the GAVI. **So, statement 3 is not correct.**

GAVI now vaccinates almost half of the world's children against deadly and debilitating infectious diseases. GAVI has the power to negotiate vaccines at prices that are affordable for the poorest countries and to remove the commercial risks that previously kept manufacturers from serving them. **So, statement 4 is correct.**

Q.44) (b) 3 only

EXPLANATION: Mangroves are defined as assemblages of salt-tolerant trees and shrubs that grow in the intertidal regions of the tropical and subtropical coastlines. They grow luxuriantly in the places where freshwater mixes with seawater and where sediment is composed of accumulated deposits of mud. They won't grow in all coastal areas. **So statement 1 is not correct.** Soft substrates like mudflats enable the mangroves to grow and perpetuate. **So statement 3 is correct.**

Q.45) (d) 1, 2 and 3

EXPLANATION: The marine mammals in India are represented by 25 species including, sea cows, dolphins, and whales. All the species are endangered and are protected under the Indian Wildlife (Protection) Act 1972. **So statement 1 is correct.**

106 coastal and marine sites have been identified and prioritized as Important Coastal and Marine Areas (ICMBAs) by the Wildlife Institute of India. **So statement 2 is correct.**

To prevent illegal trading of marine plants and animals, DNA barcoding can be used for the purpose of identification. **So statement 3 is correct.**

Q.46) (b) 1 and 3 only

EXPLANATION: When e-waste is disposed of at the landfill, it's usually burned by incinerators on site. This process can release hydrocarbons into the atmosphere, which pollutes the air that many animals and humans rely on. Furthermore, these hydrocarbons can contribute to the greenhouse gas effect, which many scientists think is a leading contributor to global warming.

So, statement 1 is correct.

The Convention regulates the movement of hazardous waste and obliges its members to ensure that such wastes are managed and disposed of in an environmentally sound manner. **So, statement 3 is correct.**

Q.47) (a) 1 and 2 only

EXPLANATION:

The Global Conference on Primary Health Care in Astana, Kazakhstan in October 2018 endorsed a new declaration emphasizing the critical role of primary health care around the world. The declaration aims to refocus efforts on primary health care to ensure that everyone everywhere can enjoy the highest possible attainable standard of health. **So, Statement 1 is correct.**

The Alma-Ata Declaration of 1978 emerged as a major milestone of the twentieth century in the field of public health, and it identified primary health care as the key to the attainment of the goal of Health for All. **So, Statement 2 is correct.**

The 2018 UN World Data Forum in Dubai concluded with the adoption of the Dubai Declaration that detailed measures to boost funding for data and statistical analysis for monitoring and speeding up progress towards the 2030 SDGs. Aimed towards mobilizing domestic and international funds and activating more effective data partnerships, this Declaration supports the implementation of the Cape Town Global Action Plan for Sustainable Development Data. **So, Statement 3 is not correct.**

Q.48) d) 1, 2 and 3

OPTION ELIMINATION STRATEGY Every organ of the government has only limited power to interfere in the functioning of armed forces. Because doing so only can upkeep their discipline and autonomy. So National Human Rights Commission cannot logically have unrestricted powers to investigate into the violations of armed forces. So statement 3 should be incorrect. **Thus options (a) and (b) can be eliminated.**

EXPLANATION

- The commission may recommend to the concerned government or authority to make payment of compensation or damages to the victim. But it has no authority to enforce such compensation. So, statement 1 is not correct.
- Protection of Human rights act 1993, only provided for the establishment of the Human Rights Commission and not any exclusive investigation agency to enquire into human right violation. The commission has its own staff for investigation and it is empowered to utilize the services of any investigation agency of central or state government. So, statement 2 is not correct.
- The commission has a limited role, powers, and jurisdiction with respect to violation of human rights by members of armed forces. The commission may seek a report from the central government in this regard and can make only recommendations. So, statement 3 is not correct.

Q.49) (d) 1, 2, 3 and 4

EXPLANATION

- ✓ **External Auditors of the United Nations-** The United Nations General Assembly in 1959 established the Panel of External Auditors, comprising the individual external auditors of the United Nations system, who are also Heads of Supreme Audit Institutions. Panel Members share experiences and methodologies on an ongoing basis to ensure as far as possible uniformity of external audit practices throughout the United Nations system. CAG India appointed chairman of UN Panel of External Auditors for 2021. **So, Statement 1 is correct.**
- ✓ The Comptroller and Auditor General of India are the External Auditor of the World Health Organization (WHO) for the period 2020-2023.

The Comptroller & Auditor General has taken over this audit from SAI Philippines in May/June 2020. The World Health Organization (WHO) is a specialized agency of the United Nations that is concerned with international public health. **So, statement 2 is correct.**

- ✓ The Comptroller and Auditor General of India have been appointed as External Auditor of the Food and Agriculture Organization (FAO) for the period 2020-2025. The Comptroller & Auditor General has taken over this audit from SAI Philippines in May/June 2020. The Food and Agriculture Organization (FAO) is a specialized agency of the United Nations that leads international efforts to defeat hunger. **So, statement 3 is correct.**
- ✓ The Inter-Parliamentary Union (IPU) is a global inter-parliamentary institution established in 1889 by France & UK. It was the first permanent forum for political multilateral negotiations. Recently, The Comptroller & Auditor General of India has been elected as External Auditor of Inter-Parliamentary Union (IPU), Geneva for a three-year term. **So, statement 4 is correct.**

Q.50) (d) 1, 2, 3 and 4

EXPLANATION The Concept of Inclusive growth is very wide. Some of the basic concepts of Inclusive growth are,

- ☑ Economic growth is distributed fairly across society and creates opportunities for all.
- ☑ Economic growth creates employment opportunities and helps in reducing poverty.
- ☑ Growth includes providing equality of opportunity, aiming at **Financial Inclusion**, empowering people through education and skill development.

1. Opening zero balance account- Way of financial inclusion
2. Providing free education- empowering people through education
3. Improving skill development for the youth- creates employment opportunities and helps in reducing poverty.
4. Providing financial support for the Micro and Small Industries- creates employment opportunities and it is a way for financial inclusion.

So, option (d) is correct.

Q.51) The correct answer is: (d) 1, 2, and 3

Let's analyse each statement in the context of **Software as a Service (SaaS):**

- **Statement 1: SaaS buyers can customize the user interface and can change data fields.**
- True. While **SaaS applications are typically not installed locally**, users often have the ability to **customize the user interface (UI)** to some extent (e.g., dashboard layout, color themes) and **modify data fields** (such as custom fields in CRM tools like Salesforce).
- These customizations are within the boundaries allowed by the SaaS provider, but **they are a common feature.**
- **Statement 2: SaaS users can access their data through their mobile devices.**
- True. One of the **key advantages** of SaaS is that it is **cloud-based and accessible via the internet**, including through mobile apps or mobile-friendly web interfaces.
- Users can access data anytime, anywhere, on any device connected to the internet, including smartphones and tablets.
- **Statement 3: Outlook, Hotmail, and Yahoo! Mail are forms of SaaS.**
- True. These are **web-based email services** that fall under the **SaaS model**. Users don't install them but access them via browsers or apps. They provide **on-demand software functionality** and **data storage in the cloud**.

Q.52) (d) 1, 2, 3 and 4

Explanation:

- Mahatma Gandhi National Rural Employment Guarantee Act - The objective of the Act is to enhance **livelihood security in rural areas** by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. **So, statement 1 is correct.**
- Prime Minister Housing Scheme- has two components **Pradhan Mantri Awas Yojana Urban (PMAY-U)**, **Pradhan Mantri Awas Yojana Gramin (PMAY-G)**. **While PMAY-G focuses on the Development of the rural area** by providing housing at an affordable price to the weaker sections of the society, lower-income group people, and rural poor. The Yojana involves the construction of around 20 million houses at an affordable price by March 31, 2022. **So, statement 2 is correct.**
- National Social Assistance Programme- is a social security and welfare programme to

provide support to aged persons, widows, disabled persons, and bereaved families on the death of the primary breadwinner, belonging to below poverty line households. This brings improvement in the quality of life of the people in rural areas. **So, statement 3 is correct.**

- Swamitva scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural areas would be done using Drone Surveying technology. This would provide the **record of rights** to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Bank. **So, statement 4 is correct.**

Q.53) (a) 1 only

Optional elimination strategy Most temperate countries are doing mechanized fishing so the chances of having high per capita fish capture are high for temperate countries. **So statement 1 is correct.**

EXPLANATION:

The temperate region has less population compared to tropical region, also the total fish captured by temperate region is almost higher than tropical region thus the per capita fish capture in the temperate region is higher than tropical region. **So, statement 1 is correct.**

It is seen that, During recent years, the Indian Ocean's catch has increased from 2.55 to 3.17 million. Out of the average catch of 2.87 million, the western part of the Indian Ocean contributed 68% and the east 32. **So, statement 2 is not correct.**

Q.54) (a) Its river mouth is considered the second-biggest rookery in India

EXPLANATION

Rushikulya river

☑ It originates from the Rushyamala hills of the Eastern ghats(not western ghats) in Phulbani district of Odisha.

☑ Its entire basin lies in Odisha.

☑ Its tributaries are the Baghua, Dhanei, and Badanadi .

☑ It has no delta at its mouth.

☑ The Rushikulya river mouth is considered the second-biggest rookery(a breeding colony) in India after Gahirmatha.

☑ The river was in the news as mass nesting of Olive Ridleys did not take place this year.

So, option (a) is correct.

Q.55) (b) 1, 2, and 4 only

EXPLANATION:

- ✓ The infiltration rate generally increases with increasing salinity and decreases with either decreasing salinity. Alkaline soils are soils (mostly clay soils) with a high pH (> 9) and a poor soil structure and a low infiltration capacity. Increasing salinity and alkalinity causes floods due to reduced infiltration leading to crop damages in the adjoining areas **So, Statement 1 is correct.**
- ✓ Salt also corrodes and destroys the properties of bitumen, concrete, and brick structures. Damage to infrastructure including houses, roads, and playing fields, has been particularly high in a number of cities and towns. Salinity damage has also occurred to country roads and farm tracks and buildings. **So, Statement 2 is correct.**
- ✓ Barley is one of the most salinity-tolerant crops. Thus, it cannot be said that salinity affects all crops adversely. **So, Statement 3 is not correct**
- ✓ Salinity can decrease plant growth and water quality resulting in lower crop yields and degraded stock water supplies. Excess salt affects overall soil health, reducing productivity. It kills plants, leaving bare soil that is prone to erosion. Alkalinity impairs plant growth by restricting water supply to the roots, thus obstructing root development. It results in phosphorus and zinc deficiencies, and possibly iron deficiency and boron toxicity. Plants have less ability to extract essential nutrients from the soil when damaged by alkalinity. **So, Statement 4 is correct**

Q.56) (b) It aims to reduce the dependency on a single nation.

EXPLANATION Supply Chain Resilience Initiative first proposed by **Japan** with India and Australia as partners, is an approach that helps a country to ensure that it has diversified its supply risk across a clutch of supplying nations **instead of being dependent on just one or a few nations. So, option (b) is correct.**

Q.57) (c) Additive Manufacturing

EXPLANATION:

Additive Manufacturing (AM) is defined as the technology that constructs a three-dimensional

object from a digital 3D model or a CAD model by adding material layer by layer. The deposition and solidification are controlled by a computer to create a three-dimensional object. Considering the importance, the Ministry of Electronics and Information Technology (MeitY) has prepared a strategy paper entitled —National Strategy on Additive manufacturing (AM) for promoting various verticals of the AM sector, including machines, materials, software, and designs to leverage the untapped business **So, option (c) is correct.**

Q.58) (b) 2 only

EXPLANATION: The Government securities consist of both the Central and State Government securities. RBI acts as the debt manager for the Centre and the States. As a debt manager, RBI is not only the issuer but also procedurally maintains a record of ownership and the transactions that take place in Government securities. RBI is also the regulator of the market for Government securities **So, Statement 1 is not correct.**

The Government-guaranteed bonds are not treated as part of Government securities but as an integral part of the corporate debt. However, in view of the sovereign guarantee extended and the large magnitudes of such securities in the debt market, they deserve to be separately identified as a category, and data collected and disseminated. RBI should take up with the Central and State Governments and the regulator for other securities to mount an information system for this purpose **So, Statement 2 is correct.**

Q.59) (b) Gandhi during the Civil Disobedience Movement

EXPLANATION: On 2 March 1930, Gandhi sent a long letter to the then viceroy of India, Lord Irwin, emphasizing and clarifying the demands for Independence and immediate abolition of all taxes on salt. It was after the rejection of the letter that Gandhi launched the historic 241-mile Salt Satyagraha march to the seashore of Dandi. **So, option (b) is correct.**

Q.60) (c) 2, 3, and 4 only

Option elimination strategy

Seagrass reduces pollution. So, statement 1 is not correct. **So, options (a) and (d) can be eliminated.**

EXPLANATION:

Seagrass does not contaminate water. **So, statement 1 is not correct.**

Like all autotrophic plants, seagrasses photosynthesize, in the submerged photic zone. Thus, they release oxygen into the water. **So, statement 2 is correct.**

Seagrass ecosystems are among the most effective carbon sinks on the Earth; they bury organic carbon (often referred to as 'blue carbon') into the seabed at a rate 35 times faster than tropical rainforests. **So, statement 3 is correct.**

They can be used as fertilizers in areas having sandy soil. **So, statement 4 is correct.**

Q.61) (a) Ashokavadana

EXPLANATION:

According to a Buddhist text known as the Asokavadana, Asoka distributed portions of the Buddha's relics to every important town and ordered the construction of stupas over them. The stupa (a Sanskrit word meaning a heap) originated as a simple semi-circular mound of earth, later called the anda. **So, option (a) is correct.**

Q.62) (a) International Union for Conservation of Nature

EXPLANATION: The report Ocean deoxygenation: Everyone's problem is given by IUCN. **So option (a) is correct.**

Q.63) (d) 1 and 3 only

EXPLANATION:-

- ✓ The National Biodiversity Authority is mandated to regulate access to biological resources and/or associated knowledge for research, bio-survey and bio-utilization, commercial utilization, obtaining Intellectual Property Rights, transfer of results of research, and transfer of accessed biological resources. **So, statement 1 is correct and 2 is not correct.**
- ✓ The Indian researchers neither require prior approval nor need to give prior intimation to SBB for obtaining biological resources for conducting research in India. In case the results are used for commercial purposes, prior intimation to the State Biodiversity Board is required under Section 7 of the Biological Diversity Act 2002. **So, statement 3 is correct.**

Q.64) (d) 1, 2 and 3

EXPLANATION

☑ One-third of members in the Rajya Sabha retire once in two years and polls are held to fill up the vacancies. But vacancies that arise due to

resignation, death, or disqualification are filled up through by-elections. **So, statement 1 is not correct.**

It adopts single transferable voting but not a secret ballot. As a measure to check rampant cross-voting, The Rajya Sabha polls have a system of the open ballot in which each party MLA shows his or her marked ballots to the party's authorized agent before they are put into the ballot box. **So, statement 2 is not correct.**

Recently, Supreme Court has held that the NOTA option is meant only for universal adult suffrage and direct elections and not for polls held by the system of proportional representation by means of the single transferable vote as done in the Rajya Sabha. Court also held that NOTA in Rajya Sabha Elections is contrary to Article 80(4) of the constitution and the Supreme Court's judgment in PUCL v Union of India. **So, statement 3 is not correct.**

Q.65) (a) Capitalist economy

EXPLANATION Features of the capitalist economy include

1. Private ownership of properties
 2. Profit Motive
 3. Minimal Government Intervention
 4. Competition is a fundamental feature
 5. Freedom of Enterprise, Occupation, and Control-no restrictions on the entry and exit of firms.
- Thus, above statements describe a Capitalist economy. **So, option (a) is correct.**

Q.66) (b) Decrease

EXPLANATION:

According to the Law of Diminishing Marginal Utility —If a consumer consumes more and more units of commodity, marginal utility derived from the consumption of each additional unit of the commodity tend to **fall(decrease)**, further, the utility may become zero even negative. **So, option (b) is correct.**

Q.67) (a) All of the states given above

EXPLANATION: About 79% area of the Ganga basin is in India. The basin covers 11 states viz., Uttarakhand, U.P., M.P., Rajasthan, Haryana, Himachal Pradesh, Chhattisgarh, Jharkhand, Bihar, West Bengal, and Delhi. **So option (a) is correct.**

Q.68) (c) Both 1 and 2

EXPLANATION

- ✓ There exists an unequal distribution of land and ocean water on earth. The oceans in the northern hemisphere (dominated by landmass

which absorbs heat faster), receive more heat due to their contact with a larger extent of land than their counterparts in the southern hemisphere (dominated by oceans that absorb heat slower), and thus the temperature of ocean water is comparatively higher in the northern hemisphere than the southern hemisphere. **So, statement 1 is correct.**

- ✓ When warm air passes over a **cold ocean surface** having the temperature below the dew point of the air, air over the sea surface is cooled from below and sea fog occurs. By observing the surface temperature of oceans we could find the temperature of oceans at higher latitudes are less (colder) than tropics which makes a favourable condition for the formation of sea fogs at higher latitudes.

Ocean temperature at tropics remains higher than the winds that flow from land towards oceans, thus sea fogs are absent over tropics. **So, statement 2 is correct.**

Q.69) (c) 1, 2, and 4 only

EXPLANATION:

- ✓ Under the National Security Act, an individual can be detained without a charge for up to 12 months; the state government needs to be intimated that a person has been detained under the NSA. **So, Statement 1 is correct.**
- ✓ A person detained under the National Security Act can be held for 10 days without being told the charges against them. The detained person can appeal before a high court advisory board but they are not allowed a lawyer during the trial. **So, Statement 2 is correct and Statement 3 is not correct.**
- ✓ It regulates the continued presence of any foreigner in India or with a view to making arrangements for his expulsion from India. **So, Statement 4 is correct**

Q.70) (d) 1, 2, 3 and 4

EXPLANATION:

- ✓ The Rare Diseases Policy aims to lower the high cost of treatment for rare diseases with the increased focus on indigenous research with the help of a National Consortium to be set up with the Department of Health Research, Ministry of Health & Family Welfare as convenors. Increased focus on research and development and local production of medicines will lower the cost of

treatment for rare diseases. The policy also envisages the creation of a national hospital-based registry of rare diseases so that adequate data is available for the definition of rare diseases and research and development related to rare diseases within the country. **So, Statement 1 is correct.**

- ✓ The policy also envisages the creation of a national hospital-based registry of rare diseases so that adequate data is available for the definition of rare diseases and research and development related to rare diseases within the country. **So, Statement 2 is correct**
- ✓ Besides, the Policy also envisages a crowdfunding mechanism in which corporates and individuals will be encouraged to extend financial support through a robust IT platform for the treatment of rare diseases. Funds so collected will be utilized by Centres of Excellence for treatment of all three categories of rare diseases as the first charge and then the balance financial resources could also be used for research. **So, Statement 3 is correct**
- ✓ The Policy also focuses on early screening and prevention through primary and secondary health care infrastructure such as Health and Wellness Centres and District Early Intervention Centres (DEICs) and through counselling for the high-risk parents. The screening will also be supported by Nidan Kendras set up by the Department of Biotechnology. The policy also aims to strengthen tertiary health care facilities for prevention and treatment of rare diseases through designating 8 health facilities as Centre of Excellence and these CoEs will also be provided one-time financial support of up to Rs 5 crores for up-gradation of diagnostics facilities. **So, Statement 4 is correct**

Q.71) (c) Civil Disobedience Movement

EXPLANATION: J.R. Cunningham, the then powerful director of public information of Assam, issued a circular in 1930 imposing a blanket ban on any anti-British and pro-swadeshi activity by students. He also ordered them to sign an undertaking to the effect that they would have to quit their schools and colleges if they participated in anti-government demonstrations or movements. Refusing to oblige, thousands of students throughout Assam left their institutions of learning. **So, option (c) is correct.**

Q.72) (a) Goa

EXPLANATION: Shigmo, or Shigmotsav, is the celebration of a 'rich, golden harvest of paddy' by the tribal communities of Goa, Agricultural communities including the Kunbis, Gawdas, and Velips celebrate the festival that also marks the onset of spring. Shigmo celebrations last over a fortnight in the months of Phalgun-Chaitra months of the Hindu calendar that correspond with March-April every year. **So, Option (a) is correct.**

Q.73) (a) 1 and 3 only

Q.74) (a) Persistent Organic Pollutants

EXPLANATION:- Union Cabinet has approved the Ratification of seven chemicals listed under the Stockholm Convention on Persistent Organic Pollutants (POPs). These are:

Chlordecone.

Hexabromobiphenyl.

Hexabromodiphenyl ether and

Heptabromodiphenylether.

Tetrabromodiphenyl ether and Pentabromodiphenyl ether.

Pentachlorobenzene.

Hexabromocyclododecane.

Hexachlorobutadiene.

Q.75) (d) 1, 2 and 3

EXPLANATION:-

- ✓ Considering the seriousness of organized Wildlife Crime and illegal trade of wildlife parts and products, the Wildlife Crime Control Bureau was created in 2007 under the provisions of the Wildlife Protection Act 1972. **So, statement 1 is correct**
- ✓ It assists international organizations & foreign authorities to facilitate wildlife crime control. It assists State Governments to ensure success in prosecutions related to wildlife crimes. **So, statement 2 is correct**
- ✓ It has received the Asia Environmental Enforcement Award of 2020. **So, statement 3 is correct**

Q.76) (a) Ministry of Home Affairs

Q.77) (a) 1 only

EXPLANATION

- ✓ NITI Aayog and Quality Council of India launched the 'National Program and Project Management Policy Framework'(NPMPPF), envisaged to bring radical reforms in the way infrastructure

projects are executed in India. **So, statement 1 is correct**

- ✓ While the **National e-governance plan** aims to make all government services and projects available to the citizens of India through electronic media. It is not the aim of NPMPPF, which focuses on infrastructure creation in India. **So, statement 2 is not correct.**

Q.78) (c) Both 1 and 2

EXPLANATION

- ✓ State Development Loans are dated securities issued by states for meeting their market borrowings requirements. They are similar to the dated securities issued by the central government. **So, statement 1 is correct.**
- ✓ In a bid to inject liquidity into the system, the Reserve Bank of India has conducted the auction of state development loans worth more than 30,000 crores under the Open Market Operations. This operation aims to enhance liquidity support for financial markets to revive activity in stressed sectors which have been disrupted by the COVID-19. **So, statement 2 is correct.**

Q.79) (a) 3 only

EXPLANATION

- ✓ The 2019 Bill permitted the appropriate government to exempt any establishment or class of establishment from any provisions of the Code. While the 2020 Bill empowers the **state government** to exempt any new factory from the provisions of the Code in order to create more economic activity and employment. **So, statement 1 is not correct.**
- ✓ The 2019 Bill allowed the appropriate government to notify the maximum daily work hours for workers. But The 2020 Bill fixes the maximum limit at **eight hours** per day (not six hours per day). **So, statement 2 is not correct.**
- ✓ The 2020 Bill provides that women will be entitled to be employed in all establishments for all types of work under the Bill. It also provides that in case they are required to work in hazardous or dangerous operations, the government may require the employer to provide adequate safeguards prior to their employment. **So, statement 3 is correct.**

Q.80) (d) 1, 2 and 3

EXPLANATION

☐ A **meander** is one of a series of regular sinuous curves, bends, loops, turns, or windings in the channel of a river, stream, or other watercourses.

It is formed due to following reasons

1. The propensity of water flowing over very gentle gradients to work laterally on the banks leads to corrosion and deposition on lateral sides of rivers leading to the formation of meanders.
2. Unconsolidated nature of alluvial deposits making up the banks with many irregularities which can be used by water exerting pressure laterally. This deposit provides raw materials for corrosion and deposition, leading to the formation of meanders. Example- Rivers of northern India.
3. Coriolis force acting on the fluid water deflecting it like it deflects the wind. Coriolis Effect adds rotation to the water's flow which influences corrosion, leading to the formation of meanders.

So, option (d) is correct.

Q.81) (d) 1, 2 and 3

EXPLANATION:

- ✓ The average elevation of the Leh-Manali highway is more than 4,000 m (13,000 feet) and its highest elevation is 5,328 m (17,480 ft) at the Taglang La mountain pass. **So, statement 1 is correct.**
- ✓ The total length of the highway is about 428 km (266 mi). It has 178 km (111 mi) in Himachal Pradesh as the length in Himachal Pradesh is shortened by about 45 km (28 mi) after the opening of the Atal Tunnel avoiding the Rohtang Pass, and 250 km (156 mi) in Ladakh. **So, statement 2 is correct.**
- ✓ Leh-Manali highway passes through Langalacha la pass also. **So, statement 3 is correct.**

Q.82) (a) 1 only

Q.83) (c) Both 1 and 2

EXPLANATION:

The Marine Products Export Development Authority (MPEDA) was set up under Section (4) of the MPEDA Act, 1972, and became functional from 20th April 1972. It is a statutory body functioning under the Department of Commerce, Ministry of Commerce and Industry. The MPEDA, statutory body, is responsible for the development of the marine products industry with special reference to exports. It is headed by a Chairman. It has its headquarters at Kochi and has a number of Regional and Sub-Regional Offices. **So, Option (c) is correct.**

Q.84) (a) 1 and 4 only

EXPLANATION:

- ✓ Lord Chelmsford was the viceroy of India during 1916-21. Foundation of Women's University at Poona (1916) and appointment of Saddler's Commission (1917) for reforms in educational policy took place during the viceroyalty of Lord Chelmsford. **So, Statement 1 is correct**
- ✓ In October 1875, Albert Edward VIII Prince of Wales, the eldest son of Queen Victoria, embarked on an extensive tour of the Indian subcontinent. Here the Prince visited more than 21 towns and cities before returning to England in May 1876. But Lord Chelmsford was the viceroy of India during 1916-21. **So, Statement 2 is not correct**
- ✓ Lord Chelmsford was succeeded by Lord Reading in 1921 as Governor-General and Viceroy of India. Visva-Bharati was founded by Gurudev Rabindranath Tagore in December 1921 during his period making it the oldest Central University in the country. **So, Statement 3 is not correct**
- ✓ Imperial Bank Of India (now called as State Bank Of India) was established in 1921, during his viceroyalty. **So, Statement 4 is correct**

Q.85) (b) 1 and 3 only

EXPLANATION:

- ✓ The Mitākṣarā is a vivṛti on the Yajnavalkya Smṛiti best known for its theory of "inheritance by birth." It was written by Vijñāneśvara, a scholar in the Western Chalukya court in the late eleventh and early twelfth century. **So, Statement 1 is correct.**
- ✓ An outstanding piece of literature in Sanskrit during the medieval period was Vidyaranaya's Rajakakiniraya dealing with the history of Vijayanagar. **So, Statement 2 is not correct.**
- ✓ Dayabhaga is a legal treatise dealing with various aspects of Hindu law. It was written by Jimutavahana and Ilemadri and has much influenced the Hindu civil code of modern India. "The provisions relating to property rights are followed in West Bengal and Assam. **So, Statement 3 is correct.**

Q.86) (d) 1, 2 and 3

EXPLANATION

Office of profit was made as a factor for disqualification because: **Legislators should not feel obligated to the Executive** in any way, which could influence them while discharging legislative functions- **Reinforces the concept of separation of**

power MP or MLA should be free to carry out her duties without any kind of governmental pressure, there should be no conflict between the duties and interests of an elected member. **Secure the independence of elected representatives.** Office of profit makes legislators sometimes to act in favour of executives while expecting some favours from executives. This hampers the efficiency of elected representatives and favours corruption. So, Disqualification **Refrain elected representatives from receiving favours from executives. So, option (d) is correct.**

Q.87) (d) 1, 2 and 3

Q.88) (b) 1 and 2 only

EXPLANATION Public debt is the total amount borrowed by the government of a country. The public debt includes the total liabilities of the Union government that have to be paid from the Consolidated Fund of India. It is also used to refer to the overall liabilities of the central and state governments. **So, statement 1 is correct.**

Internal Debt includes liabilities incurred by resident units in the Indian economy to other resident units, while External Debt includes liabilities incurred by residents to non-residents. The Internal debt of India dominates over external debt and constitutes more than 93% of the overall public debt. So statement 2 is correct.

India's external loans are not market loans. Rather, they have been raised from institutional creditors at concessional rates. Most of these external loans are fixed-rate loans, free from the interest rate or currency volatility. So, statement 3 is not correct.

Q.89) (d) 1, 2 and 3

EXPLANATION

- ✓ When the USA's Federal Reserve lowers its interest rate, return on deposits in the US decreases. So, people in the US will seek alternative markets with higher returns like India. And in another case when interest rates are too low in the US, people in the US may borrow at the lower interest rate at home country and invest in India for higher returns. In both cases, FII will increase in India. **So, statement 1 is correct.**
- ✓ Higher economic growth means increased production and increased output. This increased output leads to increased profits. Economic growth also leads to higher income for people, which increases their consumption, which in

turn boosts productivity and increases profits for industries. Thus the prediction of Higher economic growth in India will encourage Foreign Portfolio Investors to invest in Indian equity markets. **So, statement 2 is correct.**

Q.90) (a) 1 only

EXPLANATION: Pong dam is also known as Beas dam is located in the Beas River. **So, pair 1 is correctly matched**

Hirakud dam is present in Mahanadi. **So, pair 2 is not correctly matched.**

Nagarjunasagar dam is present in the Krishna River. **So pair 3 is not correctly matched.**

Built over the Sutlej River, the BhakraNangal Dam is the second-highest dam in Asia, rising to a height of about 207 m. **So, pair 4 is not correctly matched.**

Q.91) (c) Both 1 and 2

EXPLANATION:

Both Jaina and Buddhist monks went from place to place throughout the year, teaching people. The only time they stayed in one place was during the rainy season, when it was very difficult to travel. Then, their supporters built temporary shelters for them in gardens, or they lived in natural caves in hilly areas. As time went on, many supporters of the monks and nuns, and they themselves, felt the need for more permanent shelters and so monasteries were built. These were known as viharas.

Q.92) (d) 1, 2, 3, 4 and 5

EXPLANATION:

☑ The earliest Brahmanical paintings so far known, are the fragments found in Badami caves, in cave No.III belonging to circa 6th century A.D. The so-called Siva and Parvati are found somewhat well preserved. Though the technique follows that of Ajanta and Bagh, the modelling is much more sensitive in texture and expression and the outline soft and elastic.

☑ The paintings of Ajanta, Bagh, and Badami represent the classical tradition of the North and the Deccan at its best. Sittannavasal and other centres of paintings show the extent of its penetration in the South. The paintings of Sittannavasal are intimately connected with Jain themes and symbology, but enjoy the same norm and technique as that of Ajanta.

So, Statements 1,2, and 3 are correct.

☑ The most important wall paintings in South India are from Tanjore, Tamil Nadu. The dancing figures from Rajarajeswara temples of Tanjore belonging to

the early 11th century A.D. are beautiful examples of medieval paintings. The wide-open eyes of all the figures are a clear negation of Ajanta tradition of half-closed drooping eyes. But the figures are no less sensitive than the Ajanta figures, they are full of movement and throbbing with vitality.

☑ The next series of wall-painting to survive are at Ellora, a site of great importance and sanctity. A number of Hindu, Buddhist, and Jain temples were excavated between the 8th and 10th centuries A.D. from the living rock. The most impressive of these, the Kailashnath temple is a free-standing structure that is a monolith. There are several fragments of painting on the ceiling of the different parts of this temple and on the walls of some associated Jain cave temple.

So, Statements 4 and 5 are correct

Q.93) (d) 1, 2 and 3

EXPLANATION:-

- ✓ It is a centrally sponsored scheme and was launched in February 1992 for the protection of elephants, their habitats, and corridors. **So, statement 1 is correct.**
- ✓ The Indian Elephant is widely seen in 16 of the 28 states of India, especially in the Southern part of the Western Ghats, North-Eastern India, Eastern India, Central India, and Northern India. **So, statement 2 is correct.**
- ✓ Objectives of project elephant are as follows to ensure the Welfare of domesticated elephants Protection of elephants, their habitats, and elephant corridors. Mitigation and prevention of human-elephant conflict. **So, statement 3 is correct.**

Q.94) (b) 1 and 2 only

EXPLANATION:-

- ✓ The Department of Science and Technology has released a report titled 'The Report Climate Vulnerability Assessment for Adaptation Planning in India Using a Common Framework'. **So, statement 1 is correct.**
- ✓ It identifies the most vulnerable states and districts in India with respect to current climate risk and key drivers of vulnerability. **So, statement 2 is correct.**
- ✓ Highly Vulnerable States: It identified Jharkhand, Mizoram, Orissa, Chhattisgarh, Assam, Bihar, Arunachal Pradesh, and West Bengal as states highly vulnerable to climate change. Lower-middle Vulnerable States: Himachal Pradesh, Telangana, Sikkim, and Punjab. Low Vulnerable

States: Uttarakhand, Haryana, Tamil Nadu, Kerala, Nagaland, Goa, and Maharashtra. Highly Vulnerable Districts: Among all states, Assam, Bihar, and Jharkhand have over 60% of districts in the category of highly vulnerable districts. **So, statement 3 is not correct.**

Q.95) (d) 1, 2 and 3

EXPLANATION:

A 4500 CRORE performance Linked Incentive Scheme is provided to domestic solar companies. **So, statement 1 is correct.**

100% FDI is permitted in the renewable energy sector under the automatic route without government approval is there for the solar sector. **So, statement 2 is correct**

The domestic content requirement (DCR) category, the mandate for solar projects in India to utilize domestically manufactured solar modules and cells. **So, statement 3 is correct.**

Q.96) (b) 2 only

EXPLANATION: Death sentence convicts are not prohibited to appeal to the Supreme Court. The Supreme Court recently issued an administrative order saying that appeals against the confirmation of the death penalty by High Courts will be mandatorily listed for hearing before a three-judge Bench within six months of their admission in the top court, in order to fast-track such cases.

Q.97) (c) In India, currently, there are no neo banks

EXPLANATION:

☑ A Neobank is a kind of digital bank **without any branches.**

☑ A Neobank is not physically present at a specific location; rather neo banking is **entirely online** and are operated in digital mode.

☑ **Usually, Neobanks don't have a bank license of their own but count on bank partners to provide bank licensed services.** In this type, Neobank utilizes a wrapper around the various services and products of its partner bank.

Services Offered

1. Neo Banks offers multiple financial services from money transfer to opening a bank account.
2. Remittance services (IMPS, NEFT, RTGS, and foreign remittances).
3. Value-added services like financial analytics, book keeping, payroll solutions, receivables services, expenses management, customer relationship management, etc.

☒ While neo banks focus mainly on Facilitating payments and transaction through digital modes, **usually they do not offer credit card facilities.**

☒ The Reserve Bank of India, which regulates banking services in India, has not issued any Neo Banking licenses in India till now. Therefore, Neo Banks in India presently tie-up with traditional banks and offer their banking services under the traditional banks network. **RazorpayX, InstantPay, and Niyo are the major Neo Banks operating in India.**

So, option (c) is not correct.

Q.98) (c) 1 and 3 only

EXPLANATION:

The IWC has designated specific areas of the ocean as ocean sanctuaries, where whales may not be hunted even if the moratorium should be lifted. The Indian Ocean, parts of the Pacific Ocean off the Mexican coast, and most of the ocean waters of the Southern Hemisphere have been designated as whale sanctuaries. **So, Statement 1 is correct.**

The IWC has no ability to enforce any of its decisions through penalty imposition. **So, Statement 2 is not correct.**

Major Functions

designate specified areas as whale sanctuaries; set limits on the numbers and size of whales which may be taken; prescribe open and closed seasons and areas for whaling; and prohibit the capture of suckling calves and female whales accompanied by calves. **So, Statement 3 is correct.**

Q.99) (d) 1, 2 and 3

EXPLANATION:

The important crop of Barak valley is jute because Barak valley is situated in Assam. The temperature of the valley varies from 25° to 30°C and rainfall varies from 100 to 200 cm, which is ideal for jute cultivation **So, Statement 1 is correct.**

Sugarcane produced in the Cauvery Valley has high sucrose content due to low temperatures. The cooler climate ensures a longer crushing season. Higher sucrose content in the cane is critical for the sugarcane mills of Tamil Nadu. **So, Statement 2 is correct.**

Q.100) (c) 2 and 3 only

EXPLANATION:

✓ The Securities and Exchange Board of India 's initiative to create a Social Stock Exchange (SSE) will boost social and & environmental impact investing in India by creating a new platform. The Entrepreneurs can mobilize the capital

through the Social Stock Exchanges. But this is the economic capital and not social capital. **So, Statement 1 is not correct.**

✓ Social capital basically comprises the value of social relationships and networks that complement the economic capital for the economic growth of an organization and the community. It will help the speedy recovering during the rescue and relief operations

✓ **So, Statement 2 is correct.**

✓ Social capital is a set of shared values that allows individuals to work together in a group to effectively achieve a common purpose. The idea is generally used to describe how members are able to band together in society to live harmoniously. Society can obtain better trust and a shared sense of identity by means of it.

So, Statement 3 is correct