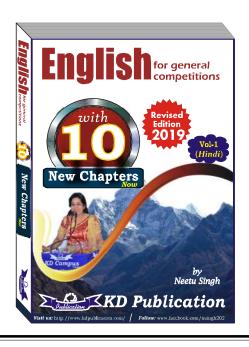
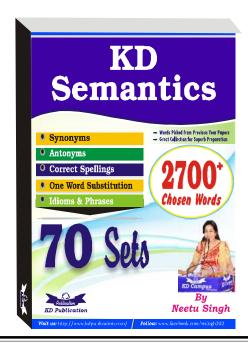


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GS SPECIAL MOCK TEST- 101 (ANSWER KEY)

| i | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|
| 1. | (D) | 21. | (C) | 41. | (B) | 61. | (A) | 81. | (A) |
| 2. | (B) | 22. | (D) | 42. | (D) | 62. | (D) | 82. | (D) |
| 3. | (B) | 23. | (B) | 43. | (A) | 63. | (A) | 83. | (B) |
| 4. | (A) | 24. | (A) | 44. | (A) | 64. | (D) | 84. | (D) |
| 5. | (D) | 25. | (C) | 45. | (D) | 65. | (B) | 85. | (A) |
| 6. | (A) | 26. | (D) | 46. | (A) | 66. | (B) | 86. | (A) |
| 7. | (D) | 27. | (A) | 47. | (A) | 67. | (D) | 87. | (C) |
| 8. | (C) | 28. | (A) | 48. | (D) | 68. | (C) | 88. | (D) |
| 9. | (D) | 29. | (C) | 49. | (D) | 69. | (B) | 89. | (D) |
| 10. | (D) | 30. | (D) | 50. | (D) | 70. | (D) | 90. | (A) |
| 11. | (A) | 31. | (A) | 51. | (C) | 71. | (A) | 91. | (A) |
| 12. | (D) | 32. | (A) | 52. | (A) | 72. | (B) | 92. | (A) |
| 13. | (C) | 33. | (B) | 53. | (C) | 73. | (A) | 93. | (C) |
| 14. | (C) | 34. | (D) | 54. | (C) | 74. | (D) | 94. | (A) |
| 15. | (B) | 35. | (B) | 55. | (C) | 75. | (A) | 95. | (C) |
| 16. | (B) | 36. | (C) | 56. | (D) | 76. | (C) | 96. | (A) |
| 17. | (D) | 37. | (B) | 57. | (C) | 77. | (D) | 97. | (A) |
| 18. | (B) | 38. | (D) | 58. | (C) | 78. | (D) | 98. | (C) |
| 19. | (C) | 39. | (A) | 59. | (D) | 79. | (B) | 99. | (A) |
| 20. | (D) | 40. | (C) | 60. | (C) | 80. | (C) | 100. | |
| | | | | | | | | | |





Note: If your opinion differ regarding any answer, please message the mock test and Question number to 8860330003

Note: If you face any problem regarding result or marks scored, please contact: 9313111777

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GS - SPECIAL SOLUTION - 101

- 1. (D) Under the National Action Plan on Climate Change, India has launched a dedicated National Mission Sustainable Agriculture (NMSA) to define its strategies for climate mitigation and adaptation within the agriculture sector.
 - NMSA has following four (4) major programme components or activities:
 - Rainfed Area Development (RAD); RAD will adopt an area based approach for development and conservation of natural resources along with farming systems.
 - On Farm Water Management .(OFWM): OFWM will focus primarily on enhancing water use efficiency by promoting efficient on-farm water management technologies and equipment.
 - Soil Health Management (SHM): SHM will aim at promoting location as well ascrop specific sustainable soil health including residue management management, organic farming practices by way of creating and linking soil fertility maps with macro-micro nutrient management, appropriate land use based on land capability, judicious application of fertilizers and minimizing the soil erosion/degradation.
 - 4. Climate Change and Sustainable Agriculture: Monitoring, Modeling and Networking (CCSAMMN):
 - CCSAMMN will provide creation and bidirectional (land/fanners to research/ scientific establishments and vice versa) dissemination of climate change related information and knowledge by way of piloting climate change adaptation/mitigation research/model projects in the 5 domain of climate sustainable management practices and integrated farming system suitable to local agro-climatic conditions. A consortium approach may be put in place with various stake holders including knowledge partners like State Agricultural Universities (SAUs), Krishi Vigyan Kendras (KVKs), Indian Council of Agricultural Research (ICAR) Centres, Professional organizations including NGOs etc. by the State Government to provide single window service/ knowledge provider system for the benefit of farming

- community. The consortium will prepare a comprehensive and holistic development plan for the pilot block incorporating all eligible activities that can be supported through different schemes/programmes of Central & State Governments to mainstream sustainable and climate resilient agriculture practices.
- (B) Patent A patent is granted for an invention which is "a new product or process, that meets conditions of novelty, non-obviousness and industrial use. Inventive step is the feature(s) of the invention that involves technical advance as compared to existing knowledge and that makes the invention not obvious to a person skilled in the art. Industrial use means that the invention is capable of being made or used in an industry. Ministry administering the IPR: Ministry of Commerce & Industry.
 - Trademark A trademark means a mark capable of being represented graphically and which is capable of distinguishing the goods or services of one undertaking from those of other undertakings, shall be capable of constituting a trademark. A Trade Mark can be a device, brand, heading, label ticket name, packaging, sign, word, letter, number, drawing, picture, emblem, colour or combination of colours, shape of goods, signature or a combination thereof. Ministry administering the IPR: Ministry of Commerce & Industry.
 - Copyright Copyright is a right given by the law to creators of literary, dramatic, musical and artistic works and producers of cinematograph films and sound recordings. In fact, it is a bundle of rights including, inter alia, rights of reproduction, communication to the public, adaptation and translation of the work. Ministry administering the IPR: Ministry of Human Resource Development.
- 5. (D) The National Skill Development Corporation, (NSDC) is a one of its kind, Public Private Partnership in India, under the Ministry of Skill Development & Entrepreneurship. It aims to promote skill development by catalyzing creation of large, quality, for-profit vocational institutions.



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• NSDC is a not-for-profit company set up by the Ministry of Finance, under Section 25 of the Companies Act. It has an equity; base of Rs. 10 crore, of which the Government of India holds for 49%, while the private sector has the balance 51%.

Mission:

- Upgrade skills to international standards through significant industry involvement and develop necessary frameworks for standards, curriculum and quality assurance
- Enhance, support and coordinate private sector initiatives for skill development through appropriate Public-Private Partnership (PPP) models; strive for significant operational and financial involvement from the private sector
- Play the role of a "market-maker" by bringing financing, particularly in sectors where market mechanisms are ineffective or missing
- Prioritize initiatives that can have a multiplier or catalytic effect as opposed to one-off impact.

Objective:

- To contribute significantly (30 per cent) to the overall target of skilling / upskilling 500 million people in India by 2022, mainly by fostering private sector initiatives in skill development programmes and to provide funding.
- 7. (D) D-SIBs are identified by Reserve bank of India. Currently there are two D-SIBs in India ICICI and SBI. The D-SIB framework requires the RBI to disclose the names of banks designated as D-SIBs every year in August starting from August 2015. Banks falling in the D-SIB category need to set aside more capital per loan than their peers to prevent a contagion effect which can potentially weigh down other banks in the financial system if there is a crisis. Thus all statements are correct.
- 8. (C) The Indian parliament recently ratified the long-pending Insurance Laws (Amendments) Bill, 2015. The law has hiked the foreign investment limit for insurance companies to 49% from 26%, still requiring ownership of insurance ventures to remain with Indian entities. The law was designed to facilitate growth, ease the barriers to entry to the market, and should also encourage consolidation within the market. It also aims to enable the infusion of much-needed capital in the insurance sector. At present, it is estimated that the insurance industry

- in India will require more than \$8 billion in capital to increase penetration levels and also improve solvency standards. State-owned banks and Life Insurance Corporation (LIC) are holding their ground despite the entry of market savvy private players. The PSU banks enjoy a dominant market share of over 75 per cent in deposits and advances. LIC, too, is sitting pretty with a market share of over 70 per cent in life insurance premiums. Hence, statement 2 is incorrect.
- The amended law enables foreign reinsurers to set up branches in India and defines 're-insurance' to mean "the insurance of part of one insurer's risk by another insurer who accepts the risk for a mutually acceptable premium", and thereby excludes the possibility of 100% ceding of risk to a reinsurer, which could lead to companies acting as front companies for other insurers. Hence, statement 3 is correct.
- As Insurance as an subject is mentioned in the Union List, drily Union government can make laws regarding Insurance in India. Hence, statement 4 is correct.
- 9. (D) Real Estate investment Trusts or REITs are mutual fund like institutions that enable investments into the real estate sector by pooling small sums of money from multitude of individual investors for directly investing in real estate properties so as to return a portion of the income (after deducting expenditures) to unit holders of REITs, who pooled in the money.
 - REIT can invest in commercial real estate assets, either directly or through Special Purpose Vehicle (SPVs) which invests more than 80% of its assets in properties. If REIT is investing through an SPV, REIT has to hold controlling interest with not less than 50% of the equity share capital or interest in SPV. Hence statement 1 and 2 are correct.
 - REITS are regulated by the securities market regulator in India- Securities and Exchange Board of India (SEBI). In September 2014, SEBI notified the SEBI (Real Estate Investment trusts) Regulations, 2014 for providing a framework for registration and regulation of REITs in India. Hence statement 3 is correct.
- 10. (D) Corporate governance broadly refers to the mechanisms, processes and relations by which "corporations are controlled and directed.



- The Companies Act 2013 and Rules made thereunder contain essential features of corporate governance which are to be compulsorily adopted by companies/specified classes of companies. Besides, stricter norms for corporate governance are also prescribed by SEBI for the listed companies by way of the listing agreement.
- The RBI from time to time releases circulars lying corporate governance norms for banks, NBFCs etc. IRDA had introduced Corporate Governance Guidelines in August 2009 for good governance and better oversight.
- 11. (A) The primary sector of the economy is the sector of an economy making direct use of natural resources. This includes agriculture, forestry, fishing and mining. In contrast, the secondary sector produces manufactured goods, and the tertiary sector produces services. The primary sector is usually most important in less-developed countries, and typically less important in industrial countries. It involves acquiring raw materials. For example, metals and coal have to be mined, oil drilled from the ground, rubber tapped from trees, foodstuffs farmed and fish trawled. This is sometimes known as extractive production.
 - Food Processing and Wool yarning will be considered as secondary activity.
- 12. (D) According to estimates prepared by the National Council for Applied Economic Research, tourism contributes as much as 6.77% to India's total Gross Domestic Product through direct and indirect impact. To put this in context, this is nearly as much as India's much touted Information Technology- Business Process Outsourcing industry, which contributes around 7.5% to the economy according to industry body NASSCOM.
 - Although foreign tourist arrivals in India have continued to grow for the last few years, the relative growth has dipped sharply.
 - India received 2.2% fewer tourists in 2009 as compared to the year before. The growth rate of foreign tourists decreased from 26% in 2004 to just 5.9% in 2013, mainly due to an international slowdown in tourism in the aftermath of the economic crisis of 2008. There were also plenty of homegrown factors to blame for the plateauing.

- India has a National Tourism Policy 2002. To promote India as 'Must Experience' and 'Must Revisit' destination, the Narendra Modi government has come out with a national tourism policy 2015 draft. What makes the new policy different from the last one is the hike in 'tourism products' being offered, and the concrete roadmap to achieve that. It calls for putting tourism-currently a state subject-to the concurrent list to help the Centre play a significant role instead of being a mere accountant disbursing funds. From setting up a new university, volunteer force, policy for vintage cars, promoting separate boards for yoga, Ayurveda, heritage tourism, wellness and using the 25 million Indian diaspora, the 50-page policy touches on all aspects.
- 13. (C) The Nutrient Based Subsidy (NBS) Policy is being implemented by the Department of Fertilizers and under the said policy, a fixed amount of subsidy decided on annual basis, is provided on each grade of subsidized Phosphatic & Potassic (P&K) fertilizers depending on its Nutrient Content. At present 22 grades of P&K fertilizers are covered under the NBS policy.
 - Under the NBS Policy, a fixed rate of subsidy is announced on nutrients namely Nitrogen (N), Phosphate (P), Potash (K) and Sulphur (S) by the Government on annual basis.
- 14. (C) IndIGO, the Indian Initiative in Gravitational-wave Observations, is an initiative to set up advanced experimental facilities, with appropriate theoretical and computational support, for a multi institutional Indian national project in gravitational-wave astronomy.
 - Since 2009, the IndIGO Consortium has been involved in constructing the Indian road-map for Gravitational Wave Astronomy and a phased strategy towards Indian participation in realizing the crucial gravitational-wave observatory in the Asia-Pacific region.
 - The current major IndlGO plans on gravitational-wave astronomy relate to the LIGO-India project.
- 16. (B) Festival of Ramman based on the story of 'Ramayana' in Uttarakhand having Narshingh Devta 'God' at the front of the tableau. The festival has been declared World Heritage in 2009 by UNESCO. Artists play the folk musical instrument of Uttarakhand "Bhankor" at the middle part of tableau and temple of Bhumyal



- God and The Himalaya at the back part are presented.
- Dance is performed wearing the mask at Temple complex of Bhumyal God in night. There are masks of various epical, historical and imaginative characters. The masks are of two types. "Dhyo Pattar" and "Khyalari Pattar".
- The Glorious Tradition of Boita Bandana of Odisha presents the maritime activities and glorious tradition of Boita-Bandana festival of ancient Odisha. Ancient Odisha, popularly known as Kalinga was the epicenter of the inland and foreign trade. The geographical setting of the State had supported the development of seaports like Tamralipti, Chelitalo, Palur, Pithunda along its coastline. The mariners of Kalinga were endowed with sound knowledge of navigation and had commercial, sociocultural and political relations with South East Asian countries like Srilanka, Java, Sumatra, Bali, Borneo, China, Burma, Cambodia, Champa, Malaya and Thailand.
- Saga Dawa is celebration of Buddha Jayanti in Sikkim, which is popularly called Saga Dawa. It is an important occasion which marks the Gautama Buddha's birth, enlightenment and attainment of Nirvana or Moksha. The Buddhist communities of Sikkim on this day take a religious procession carrying the chariot of Gautama Buddha and sacred Scriptures on their shoulder and enchant "Om Mane Padme Hum". These Holy Scriptures are called "Kangyurtenyur".
- 17. (D) Financial inclusion can have the following benefits for the economy:
 - 1. More domestic savings
 - 2. More domestic consumption, hence boosts up aggregate demand.
 - 3. Greater risk taking ability of household with savings
 - 4. More penetration of corporate bond markets, small saving instruments and insurance products.
 - 5. Greater resilience of financial markets and banking system
 - 6. "Boost to microfinance, hence a boost to self employment through greater edit offtake for Micro and Small enterprises and Agriculture.
 - 7. More self-employment opportunities can help reduce income inequality and poverty.

- 8. Better targeting and improving accessibility can be achieved through DBT of subsidies, scholarship payments and pensions.
- 20. (D) Lucknow became a central hub for this embroidery technique during Aurangzeb's reign in the 12th Century, when this imperial art form was encouraged under ruling Mughal beneficiaries. Their patronage encouraged Zardozi artists to spread throughout India. This distinguished style of traditional Indian embroidery has been practiced and passed on from generations, in various parts of Uttar Pradesh. Zardozi is the main source of income for artisans of Lucknow and other adjoining parts. These products are exported to foreign countries also.
 - Zardozi embroidery is impressively ornamental and involves profound use of crusted gold thread worLiniially, the embroidery was done with pure silver wires and real gold leaves. However, today, craftsmen make use of a combination of copper wire, with a golden or silver polish, and a silk thread.
 - In 2013 the Geographical Indication Registry (GIR) accorded the Geographical Indication (GI) registration to the Lucknow Zardozi the world-renowned textile embroidery from lucknow. The Zardozi products manufactured in areas in Lucknow and six surrounding districts of Barabanki, Unnao, Sitapur, Rae Bareli, Hardoi and Amethi.
- 21. (C) 'Jagor'. the traditional folk dance-drama, is performed by the Hindu Kunbi and Christian Gauda community of Goa, to seek the Devine. Grace for protection and prosperity of the crop. Literal meaning of Jagor is "jagran" or wakeful nights. The strong belief is that the night long performance, awakens the deities once a year and they continue to remain awake throughout the year guarding the village.
 - Perni Jagor is the ancient mask dance

 drama of Goa, performed by Perni families, using well crafted and painted wooden masks, depicting various animals, birds, super natural power, deities, demons and social characters.
 - Gauda Jagor, is an impression of social life, that displays all the existing moods and modes of human characters. It is predominantly based on three main characters, Gharasher, Nikhandar and Parpati wearing shining dress and headgears. The performance is accompanied by vibrant tunes of Goan folk instruments



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like Nagara/Dobe, Ghumat, Madale and Kansale.In some places, Jagor performances are held with participation of both Hindus and Christian community, whereby, characters are played by Hindus and musical support is provided by Christian artistes.

- 'Tanihaarm' the famous folk dance of Jaipur is performed by women.
- Rongali Bihu or Bohag Bihu is the most important festival of state of Assam. It is celebrated in spring season during the month of April. Rangoli Bihu festival also marks the beginning of the Assamese. New Year. Traditional Bihu dance is performed on this occasion.
- 22. (D) Aiming to avoid any collision and accidents of vessels on inland waterway networks, shipping ministry is launching a river information system (RIS) on the line of air traffic control (ATC). The system will also provide information-on-fairway (waterway), metrology and river safety.
 - To began with the first such system developed by the Inland Waterways Authority of India (IWAI) will be operational on the 500 km stretch of the Ganga between Haldia and Farakka. This is part of National Waterway-1, which covers Haldia to Allahabad.
 - The system enhances swift electronic data transfer between mobile vessels and shore-(-Base stations) through advance and real-time exchange of information. RIS aims to streamline the exchange of information between waterway Operators and users. This would facilitate:-
 - Enhancement of inland navigation safety in ports and rivers
 - Better use of the inland waterways
 - Environmental protection
- 23. (B) The role and functions of the Department of Industrial Policy and Promotion includes Formulation of Foreign Direct Investment (FDI) Policy and promotion, approval and facilitation of FDI;
 - The Foreign Investment Promotion Board (FIPB), housed in the Department of Economic Affairs, Ministry of Finance, is an inter-ministerial body, responsible for processing of FDI proposals and making recommendations for Government approval. In the process of making recommendations, the FIPB provides significant inputs for FDI policy-making. But it doesn't formulate the policy.

- The Minister of Finance who is incharge of FIPB would consider the recommendations of FIPB on proposals with total foreign equity inflow of and below Rs. 3000 crore. The recommendations of FIPB on proposals with total foreign equity inflow of more than Rs. 3000 crore would be placed for consideration of Cabinet Committee on Economic Affairs (CCEA).
- 24. (A) The industry is usually divided into three major components: upstream, midstream and downstream.
 - Upstream The upstream industry finds and produces crude oil and natural gas.
 The upstream is sometimes known as the exploration and production (E & P) sector.
 - Midstream It mostly include resource transportation and storage, such as pipelines and gathering systems.
 - Down scream It includes refineries and marketing.
- 25. (C) Basic Goods Any bulk raw material/ product used for further production of new items in manufacturing and agriculture.
 - Capital Goods Plants, machinery and goods used for farther investments.
 - Intermediate Goods Any good/product produced as incomplete product or which goes as input in production for further finishing.
 - Consumer Goods (Durable) Products directly used by consumers and having a larger durability (more than 2/3 years).
 - Consumer Goods (Non-Durable) -Products that are directly used by consumers and can't be preserved for long periods.
- 26. (D) Second plan(1956 to 61):
 - Also called Mahalanobis plan after its chief architect.
 - Its objective was rapid industrialisation. It advocated use imports which led to emptying of funds leading to foreign loans. It shifted basic emphasis from agriculture to industry.
 - Fifth plan (1974 to 79):
 The fifth plan proposed to achieve two main objectives viz removal of poverty (Garibi Hatao) and attainment of self-reliance, through promotion of high rate, better distribution of income and a very significant growth in the domestic rate
 - Eleventh plan(2007 to 2012):
 The Plan provided a compr

of saving.



- building on the growing strength of the economy.
- 29. (C) Recently, India submitted its first Biennial Update Report (BUR), to the United Nations Framework Convention on Climate Change (UNFCCC), towards fulfillment of the reporting obligation under the Convention.
 - BUR has been prepared; by the Ministry of Environment, Forest and Climate Change under its NATCOM project funded by Global Environment Facility (GEF) through UNDP.
 - BUR contains national GHG inventory of India for the year 2010, prepared in accordance with the guidelines of Intergovernmental Panel on Climate Change (IPCC). The inventory covers six greenhouse, gases, viz. Carbon dioxide (C02), Methane (CH4), Nitrous Oxide (N20).
 - Hydrofluorocarbons (HFCs), Perfluorocarbons (PFCs) and Sulfur Hexafluoride (SF6). Carbon Monoxide is riot part of the list. So by elimination, option c is the right answer, c) BUR also specifies . five categories of GIIG sources, namely-energy, industrial processes and product use (IPPU), agriculture, waste and Landuse, Land-use, Change and Forestry (LULUCF).
- 33. (B) Rainbow revolution as the name suggests covers different areas of agricultural economy
 - o Grey Revolution Fertilizer
 - o Pink Revolution Onion production/ Pharmaceutical (India)/Prawn production
 - o Red Revolution Meat & Tomato Production
 - o Round Revolution Potato
 - o Silver Fiber Revolution Cotton
 - o Silver Revolution Egg/Poultry Production
 - o White Revolution (In India: Operation Flood) Milk/Dairy production
 - o Yellow Revolution Oil Seeds production
 - o Evergreen Revolution Overall development of Agriculture
- 36. (C) The Central Statistics Office (CSO) of the Government of India brings out monthly Index of Industrial Production (IIP). Industrial Production in the IIP comprises three distinct groups of industry, (a) Mining, (b) Manufacturing and (c) Electricity.
 - Among the industries that go into the IIP basket, in order to provide an indication of how the industries whose production performance was 'core' in nature

- because of their likely impact on general economic activity as well as other industrial activity, the exercise of bringing out an Index of Core Industries was initiated in the Office of the Economic Adviser. The Eight Core Industries are Electricity, Steel, Refinery products, Crude Oil, Coal, Cement, Natural Gas and Fertilizers (in decreasing order of weight in IIP). The Eight Core Industries comprise nearly 38 % of the weight of items included in the Index of Industrial Production (IIP).
- 38. (D) Tejas: India's Light Combat Aircraft (LCA) together with its variants, is the smallest and lightest Multi-Role Supersonic Fighter Aircraft of its class.
 - Akash is a medium-range mobile surface-to-air missile, defense system developed by the Defence Research and Development Organisation (DRDO), Bharat Dynamics Limited (BDL) for Missile Systems, Ordnance Factories Board and Bharat Electronics (BEL) for other Systems in India.
 - Nag is a "fire-and-forget" anti-tank missile developed in India. It is one of five missile systems developed by the Defence Research and Development Organisation (DRDO) under the Integrated Guided Missile Development Program (IGMDP).
 - BHARANI: Low level Light Weight L-Band 2D Radar is a light weight, battery powered and compact sensor which provides 2D surveillance solution to alert Army Air Defence Weapon Systems mainly in mountainous terrain against hostile aerial targets like UAVs, RPVs, helicopters and fixed wing aircraft flying at low and medium altitudes.
- 40. (C) The Competition Act, 2002, as amended by the Competition (Amendment) Act, 2007, follows the philosophy of modern competition laws. The Act prohibits anti-competitive agreements, abuse of dominant position by enterprises and regulates combinations (acquisition, acquiring of control and M & A), which causes or likely to cause an appreciable adverse effect on competition within India.
 - In accordance with the provisions of the Amendment Act, the Competition Commission of India and the Competition Appellate Tribunal have been established. The Competition Commission of India is now fully functional with a Chairperson and six members.



- Statement 2 is wrong. The act applies to public sector enterprises'. For example; The Competition Commission of India (CCI) had imposed a total penalty of Rs. 671.05 crores upon 4
- Public Sector Insurance Companies for manipulating the bidding process initiated by Government of Kerala for the years 2010-11, 2011-12 and 2012-13.
- It replaced the Monopoly and Restrictive Trade Practices Act, 1969.
- 46. (A) The main reasons slowed industrial development in India till the beginning of the Second Plan were:
 - Absence of capital goods industry which is needed to promote further industrialization in India.
 - Limited area of operation of public sector, which was limited to few sector, like railways, power generation etc.
 - Further, there was lack of capital (or savings) for setting up industries.
 - There was not lack of demand. In fact the demand increased which was met by goods supplied by British industrialists. Hence, 4th Statement is incorrect.
- 48. (D) The NPS was launched on 1st January, 2004 with the objective of providing retirement income to all citizens. Initially, NPS was introduced for the new government recruits (except armed forces). With effect from May 2009, NPS has been provided for all citizens of the country-including the unorganized sector workers on voluntary basis. Who can join NPS?
 - who can join NPS?
 - 1. Central Government employees.
 - 2. State Government employees.
 - 3. Employees of private organizations.
 - 4. Employees of unorganized sectors.
 It is being regulated-by the Pension Fund
 Regulatory and Development Authority
 (PFRDA).
- 54. (C) Improving quality of travel For the unreserved passenger:
 - Antyodaya Express unreserved, superfast service.
 - Deen Dayalu coaches unreserved coaches with potable water and higher number of mobile charging points.
 - For the reserved passenger:
 - Humsafar fully air-conditioned third AC service with an optional service for meals.

- Tejas will showcase the future of train travel in India. Will operate at speeds of 130 kmph and above. Will offer onboard services such as entertainment, local cuisine, WiFi, etc. through one service provider for ensuring accountability and improved customer satisfaction.
- UDAY (Utkrisht Double-Decker Airconditioned Yatri) Express Overnight double-decker Express , on the busiest routes. It has the potential to increase carrying capacity by almost 40%.
- 57. (C) Pradhan Mantri Kaushal Vikas Yojana is a unique initiative by the Government of India that aims to offer 24 lakh Indian youth meaningful, industry relevant, skill based training. Skill training would be done based on the National Skill Qualification Framework (NSQF) and industry led standards. Under this scheme, the trainees will be offered a financial reward and a government certification on successful completion of training and assessment, which will help them in securing a job for a better future.
 - This Scheme shall be implemented through Public-Private and Public-Public partnerships.
 - National Skill Development Corporation (NSDC) will be the implementing agency for this Scheme.
- 58. (C) The NCEUS (National Commission for Enterprises in the Unorganized Sector) adopted the following definition of the "unorganized sector".
 - The unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than 10 total workers.
- 59. (B) RTE clarifies that 'compulsory education' means obligation of the appropriate government to provide free elementary education and ensure compulsory admission, attendance and completion of elementary education to every child in the six to fourteen age group. Hence, all the statements are correct.
- 60. (C) Savings: Post Office Savings Bank is the oldest and the largest banking institution in the country.
 - Insurance: Department of Posts introduced Rural Postal Life Insurance (RPLI) in 1995 for the benefit of rural population with special focus on weaker sections. It aims to ensure access to substantial cash at periodic intervals to



- meet life cycle expenses on education, marriage and old age.
- Wage disbursement: The Government enacted the MGNREGA in September 2005 and the scheme came into force in all districts in the country with effect from 1st April 2008. Department of Posts has taken the responsibility to disburse the wages through Post Offices by opening savings bank accounts in the names of MGNREGA beneficiaries.
- Under the present setup, India Post cannot extend credit services.
- 62. (D) A Doppler radar is a specialized radar that uses the Doppler effect to produce velocity data about objects at a distance. It does this by bouncing a microwave signal off a desired target and analyzing how the object's motion has altered the frequency of the returned signal.
 - The conventional radar, which gives information only about the rainfall estimation.
 - The Doppler radar can transmit information about a cloud, its distance from land, its composition, and even minute details like the number and size of water droplets found in a cloud. These details can, in turn, give us an insight into the intensity of the weather phenomenon and the force of rainfall.
 - MD uses data from these radars to forecast intensity of rainfall.
- 64. (D) The Gini index is a measurement of the income distribution of a country's residents. This number, which ranges between 0 and 1 and is based on residents' net income, helps define the gap between the rich and the poor, with 0 representing perfect equality and 1 representing perfect inequality.
 - Graphically, the Gini coefficient can be easily represented by the area between the Lorenz curve and the line of equality.
 - Measurement of income distribution shouldn't be mistaken with the measurement of wealth. A wealthy country and a poor country can have the same Gini coefficient, even if the wealthy country has a relatively equal distribution of affluent residents and the poor country has a relatively equal distribution of cashstrapped residents.
 - There is no direct proportionality relationship between GINI coefficient and GDP growth. The Gini index is only as accurate as the gross domestic product (GDP) and income data that a country produces. There is also a

- generally negative correlation between Gini coefficients and per-capita GDP, because poorer nations tend to have higher index figures.
- Thus all statements are wrong. Hence D is the correct answer.
- 66. (B) The Gender Inequality Index (Gil) was introduced in the 2010 Human Development Report.
 - The Gender Development Index (GDI) is the ratio of male to female HDI values. It measures gender gaps in human development achievements accounting for disparities between women and men in three basic dimensions of human development health, knowledge and living standards using the same component indicators as in the HDI. The GDI is the ratio of the HDIs calculated separately for females and males using the same methodology as in the HDI. It is a direct measure of gender gap showing the female HDI as a percentage of the male HDI.
 - The GII is an inequality index. It measures gender inequalities in three important aspects of human development reproductive health, measured by maternal mortality ratio and adolescent birth rates; empowerment, measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and economic status, expressed as labour market participation and measured by labour force participation rate of female and male populations aged 15 years and older. The GII is built on the same framework as the Inequality adjusted Human Development Index (IHDI) - to better expose differences in the distribution of achievements between women and men. It measures the human development costs of gender inequality, thus the higher the HII value the more disparities between females and males and the more loss to human development.
- 70. (D) Chettinaad is a region of the Sivaganga district of southern Tamil Nadu state, India.
 - Chettinaad saari: The cotton sari also known as "kandaangi", is unique in the dramatic and spontaneous use of colour and pattern with bold checks, stripes and contrasting hues. Its vibrance and weight are its distinguishing factors. The Chettinaad cotton saree has won the India HandIooma tag for its unique designs and identify.



- Pedana is a town in Krishna district of Andhra Pradesh. The handloom weaving is one of the main occupation of the town. They also use Kalamkari technique, a type of painting natural dyes onto cotton by bamboo pen. The production procedure of the Pedana fabric is unique in terms of dying of organic cotton yarn with natural colours and weaving it on the handloom. The product is being recommended for the Handloom Brand to promote it across the globe.
- Kancheepurarn Silk is a type of silk saree made in the Kancheepuram region in Tamil Nadu, India. Popularly known as Kanjivaram Sarees.
- 71. (A) HDR is annually published by United Nations Development Programme (UNDP).
 - 2015: "Work for Human Development"
 - 2014: "Sustaining Human Progress: Reducing Vulnerability and Building Resilience"
 - 2013: "The Rise of the South: Human Progress in a Diverse World".
- 72. (B) Pradhan Mantri Kaushal Vikas Yojana: The objective of this Scheme is to encourage skill development for youth by providing monetary rewards for successful completion of approved training programs.
 - Nai Manzil: A bridge course to bridge the academic and skill development gaps of the deeni Madrasa passouts with their mainstream counterparts.
 - Deen Dayal Upadhyaya Graameen Kaushalya Yojana: The Ministry of Rural Development implements DDU-GKY to drive the national agenda for inclusive growth, by developing skills and productive capacity of the rural youth from poor families.
 - Support to Training & Employment Program (STEP): The STEP Programme aims to increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generation activities. It provides training for skill up graduation to poor and asset less women in the traditional sector viz. agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries sericulture, social forestry and wasteland development. The grant under the Scheme is given to an institution/ organisation including NGOs directly and not the States/ UTs.

- 73. (A) Vembanad (Vembanad Kayal or Vembanad Kol) is the longest lake in India,[l] and the largest lake in the state of Kerala. It is also counted as one of the largest lakes in India. The Nehru Trophy Boat Race is conducted in a portion of the lake. The Vembanad Wetland system was included in the list of wetlands of international importance, as defined by the Ramsar Convention" for the conservation and sustainable utilization of wetlands in 2002.
 - Ashtamudi' Lake: Ashtamudi Lake (Ashtamudi Kayal), in the Kollam District of the Indian state of KeralaSAshtamudi means 'eight coned' (Ashta: 'eight'; mudi: 'coned') in the local Malayalam language. The name is indicative of the lake's topography with its multiple branches. Ashtamudi Wetland was included in the list of wetlands of international importance, as defined by the Ramsar Convention for the conservation and sustainable utilization of wetlands.
 - Rudrasagar Lake, also known as Rudijala, is a lake located in Melaghar, Tripura, India. The Government of India had identified Rudrasagar as one of the wetlands of National Importance for conservation and sustainable use based on its bio-diversity and socio economic importance in 2007. It also has been included in the list of wetlands of International Importance.
 - Nainital is not a Ramsar wetland site.
- 75. (A) The Gil measures gender inequalities in three important aspects of human development:
 - 1. Reproductive health: measured by maternal mortality ratio and adolescent fertility rates;
 - Empowerment: measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondaly education; and
 - 3. Economic status: expressed as labour market participation and measured by labour force participation rate of female and male populations aged 15 years and older. Participation rate. So option 1, 2, 3 and 4 are correct.
- 76. (C) Laffer Curve is representation of the relationship between tax rates and tax revenue collected by governments. If illustrates the concept of taxable income elasticity. It is a bell shaped curve and one of the uses of the Laffer Curve is to allow for optimal taxation. The Laffer



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curve is typically represented as a graph which starts at 0% tax with zero revenue, rises to a maximum rate of revenue at an intermediate rate of taxation, and then falls again to zero revenue at a 100% tax rate.

- The Phillips curve is a historical inverse relationship between rates of unemployment and corresponding rates of inflation that result within an economy. Stated simply, decreased unemployment, (i.e., increased levels of employment) in an economy will correlate with higher rates of inflation.
- Lorenz curve is a graphical representation of the distribution of income or of wealth. It is often used to represent income distribution, where it shows for the bottom(x%) of households, what percentage (y%) of the total income they have. The percentage of households is plotted on the x-axis, the percentage of income on the y-axis. It can also be used to show distribution of assets. Economists consider it to be a measure of social inequality.
- 78. (D) Small pox was eliminated in 1975; Polio in 2014; Maternal and Neonatal Tetanus (MNT) in August 2015.

The elimination of neonatal tetanus is defined as less than one case in 1000 live births in every district across the country. Difference between eradication and elimination:

Eradication: It refers to the complete and permanent worldwide reduction to zero new cases of the disease through deliberate efforts. If a disease has been eradicated, no further control measures are required.

Eliminated: It refers to reduction to zero (or a very low defined target rate) of new cases in a defined geographical area. It requires continued measures to prevent reestablishment of disease transmission.

- 81. (A) The Trans-Pacific Partnership (TPP) is an ambitious, 21st century trade agreement that the United States is negotiating with 11 other countries throughout the Asia-Pacific region (Australia, Brunei Darussalam, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore, and Vietnam).
 - TPP Agreement concern many matters of public policy and a stated goal to "promote economic growth; support the creation and retention of jobs; enhance innovation, productivity ,and competitiveness; raise living standards; reduce

- poverty in our countries; and promote transparency, good governance, and enhanced labor and environmental protections.
- 83. (B) Mission Indradhanush: It was launched by Ministry of Health and Family Welfare on 25th Dec 2014. The objective is to ensure that all children under the age of two years as well as pregnant women are fully immunized with seven vaccine preventable diseases.

By 2020, provide vaccination to all children who are either unvaccinated or partially vaccinated against:

- 1. Diphtheria,
- 2. Pertussis (Whooping cough),
- 3. Tetanus,
- 4. Tuberculosis,
- 5. Polio
- 6. Measles and
- 7. Hepatitis B
- 84. (D) The Index produced by the Chamber's Global Intellectual Property Center (GIPC) is based on 30 criteria critical to innovation including patent, copyright and trademark protections, enforcement, and engagement in international treaties.
 - India was ranked 37 out of 38 countries, with only Venezuela scoring lower, in the U. S. Chamber of Commerce-International Intellectual Property Index.
 - The GIPC report found that among Indian's key areas of weakness was the use of compulsory licensing (CL) for commercial and non-emergency situations, and the expanded use of CL being considered by the Indian government. CL relates to the government allowing entities to manufacture, use, sell or import a patented invention without the permission of the patentowner. Another area of weakness was "poor application and enforcement of civil remedies and criminal penalties."
- 85. (C) Beti Bachao, Beti Padhao (BBBP) scheme was introduced for BBBP) scheme was introduced for enhancing survival, protection & education of the girl child. It aims to address the issue of declining Child Sex Ratio (CSR) through a mass campaign across the country targeted at changing societal mindsets and creating awareness about the criticality of the issue.
 - Ministry of Women and Child Development, Ministry of Health and Family
 - It is a joint initiative of Ministry of Women and Child Development, Ministry

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- of Health and Family Welfare and Ministry of Human Resource Development.
- Ministry of WCD: Promote registration of pregnancies in first trimester in Anganwadi Centers (AWCs); Undertake Training of stakeholders; Community Mobilization & Sensitization; Involvement of Gender Champions; Reward & recognition of institutions & frontline workers.
- Ministry of Health & Family Welfare:
 Monitor implementation of Pre
 Conception and Pre-Natal Diagnostic
 Techniques (PCP & CT) Act, 1994;
 increased institutional deliveries;
 Registration of births; Strengthening PNDT
 Cells; Setting up Monitoring committees.
- Ministry of Human Resource Development: Universal enrolment of girls; decreased drop-out rate; Girl Child friendly standards in schools; Strict implementation of Right to Education (RTE); Construction of Functional Toilets for girls.
- 86. (A) "Stand Up India Scheme" was initiated to promote entrepreneurship among Scheduled Castes, Schedule Tribes and Women.
 - The Stand Up India scheme will facilitate two entrepreneurial projects on an average of one for each category (Women and SC/ST) of entrepreneurs per bank branch.
 - The scheme will provide financial aid through the Small Industries development Bank of India (SIDBI) with an initial amount of Rs. 10, 000 crore.
 - The system will personally guide each entrepreneur through the pre-loan and operational phases.
 - The scheme will also familiar is the entrepreneurs with factoring services, e-market places and registration with online platforms and other aspects of web entrepreneurship.?
- 87. (C) The Human Development Index (HDI) is a summary measure of average-achievement in key dimensions of human development: a long and healthy life, being knowledgeable and have a decent standard of living. The HDI is the geometric mean of normalized indices for each of the three dimensions.
 - The health dimension is assessed by life expectancy at birth, the education dimension is measured by mean of years of schooling for adults aged 25 years and

- more and expected years of schooling for children of school entering age. The standard of living dimension is measured by gross national income per capita.
- 88. (D) The Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Union Government on April 8, 2015 for providing loans upto Rs. 10 lakh (around US\$15,000) to the non-corporate, nonfarm small/micro enterprises.
 - Under PMMY, all banks viz. Public Sector banks, Private Sector Banks, Regional Rural Banks (RRBs), State Co-operative Banks, Urban Co-operative Banks, Foreign Banks and Non-Banking Finance Companies (NBFCs)/Micro Finance Institutions (MFIs) are required to lend to non-farm sector income generating activities below Rs.10 lakh. These loans are classified as MUDRA loans under PMMY.
 - The purpose of PMMY is to provide funding to the non-corporate small business sector. Non- Corporate Small Business Segment (NCSBS) consists of millions of proprietorship/ partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits/vegetable vendors, truck operators foodservice units, repair shops, machine operators, small industries, artisans, food processors and other, others, in rural and urban areas.
- 90. (A) The Arab conquest of Sindh by Muhammad Bin Qasim in 712 AD gave the Muslims a firm foothold on the sub-continent. Qasim's conquest of Sindh and Punjab laid the foundations of Islamic rule in the Indian subcontinent. The description of Hiuen Tsang, a Chinese historian, leaves no doubt that the social and economic restrictions inherent in the caste differentiations of Hindu society had however, gradually sapped the inner vitality of the social system and Sindh fell without much resistance before the Muslim armies.
- 91. (A) In South India, the Bhakti movement originated in Tamil Nadu sometime after the 7th century AD with the Alwars (Vaishnava saintas) and the Adiyars (Shiava saints).
- 92. (A) "Seven Pagodas" has served as a nickname for the South Indian city of Mahabalipuram, also called Mamabllapuram, since the first European explorers reached it. The phrase "Seven Pagodsas" refers to a myth that has circulated in India, Europe, and



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other parts of the world for over eleven centuries, Mahabalipuram's Shore Temple, built in the 8th century CE under the reign of Pallava king Narasimahavarman II, stands at the shore of the Bay of Bengal. Legend has it that six other temples once stood with it.

- 93. (C) The Panchatantra is attributed to Vishnu Sharma. It ancient Indian collection of inter-related animal fables inverse and prose arranged within a frame story. The original Sanskrit work, some scholars believe was composed around the 3rd century BC.
- 94. (A) The national Emblem of India is derived from the time of the Emperor Ashoka. It is a replica of the Lion of Sarnath, near Varanasi in Uttar Pradesh. The Lion Capital was created in the Emperor Ashoka in 3rd century B.C. to mark the spot where Buddha first proclaimed his gospel of peace and emancipation.
- 95. (C) In 1905, R.Ramashashtri discovered and published the Arthashastra, an ancient Indian treatise on statecraft. He transcribed, edited and published the Sanskrit edition in 1909. He proceeded to translate it into English, publishing it in 1915.
- 96. (A) After the spread of the Buddhist religion, Chinese travelers came to India in big numbers to collect religious books and to visit holy places of Buddhism. Notable among those travelers included I-tsing, Ha-Hsien and Hiuen Tsang.
- 97. (A) By some accounts, Takshashila was considered to be amongst the earliest universities in the world. References in ancient texts hint its existence in the 10th century B.C. It declined by the 5th century B.C.
- 98. (C) Dhanvantri is an Avatar of Vishnu from the Hindu tradition. He appears in the Vedas and Puranas as the physician of the gods (devas), and the god of Ayurvedic medicine. It is common practice in Hinduism for worshipers to pray to Dhanvantari seeking his blessings for sound health for themselves and/or others. Dhanvantri is depicted as Vishnu with four hands, holding medical herbs in one hand and a pot containing rejuvenating nectar called amrita in another. The Puranas state the Dhanvantri emerged from the 'Ocean of Milk' and appeared with the pot of nectar during the story of the Samudra or Sagar manthan whilst the ocean was being Churned by the devas and assures, using the Mandara mountain and the serpent Vasuki.

- 99. (A) The Gupta Empire was an ancient Indian empire which existed from approximately 320 to 550 CE and covered much of the Indian Subcontinent. Scholars of the period inlucde Varahamihira and Aryabhatta, who is believed to be the first to come up with the concept of zero, postulated the theory that the Earth moves round the Sun, and studied solar and lunar eclipses. The most famous works of Aryabhatta are the Aryabhatiya and the Aryasidhanta. Varahamihira was an Indian astronomer, mathematician, and astrologer who lived in Ujjain. He is considered to be one of the nine jewels (Navaratnas) of the court of legendary ruler Vikramaditya (thought to be the Gupta emperor Chandragupta Ii Vikramaditya).
- 100. (A) The Vedic period (or Vedic age) was a period in history during which the Vedas, the oldest scriptures of Hinduism, were composed. The time span of the period is uncertain. Philogical and linguistic evidence indicates that the Rig Veda, the oldest of the scriptures of Hinduism, were composed. The time span of the period is uncertain. Philogical and linguistic evidence indicates that the Rig Veda, the oldest of the Vedas, was composed roughly between 1700 and 1100 BCE, also referred to as the early Vedic period. It is an important source of information on the Vedic religion and their Gods as well as presents a detailed account of the life of the people at that time.

