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1. Geography

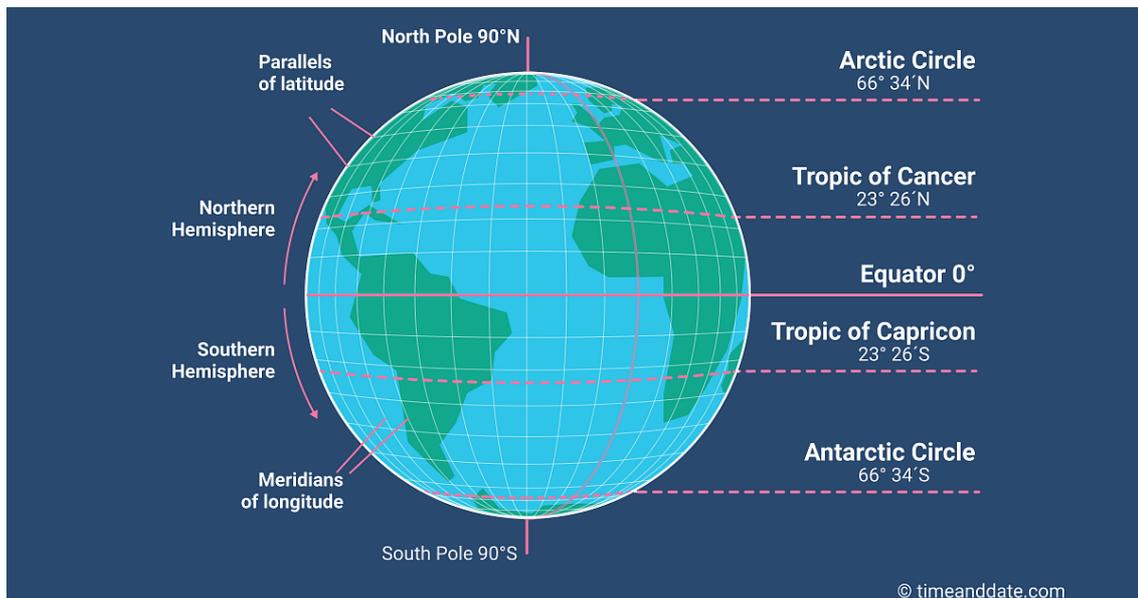
Click [here](#) to watch the following questions on YouTube

1. **Assertion:** The amount of Moisture in the atmosphere is related to Latitude.
Reason : The capacity to hold moisture in the form of water vapour is related to temperature.
- A. Both A and R are individually true and R is the correct explanation of A.
 - B. Both A and R are individually true and R is not the correct explanation of A.
 - C. A is true but R is false.
 - D. A is false but R is true.

Answer: A

Explanation

- Warm air holds more water vapor than colder air.
- The capacity of the Atmosphere to hold water vapour increases as the temperature increases. As air temperatures rise, there is an increase in the ability of the air to hold moisture.



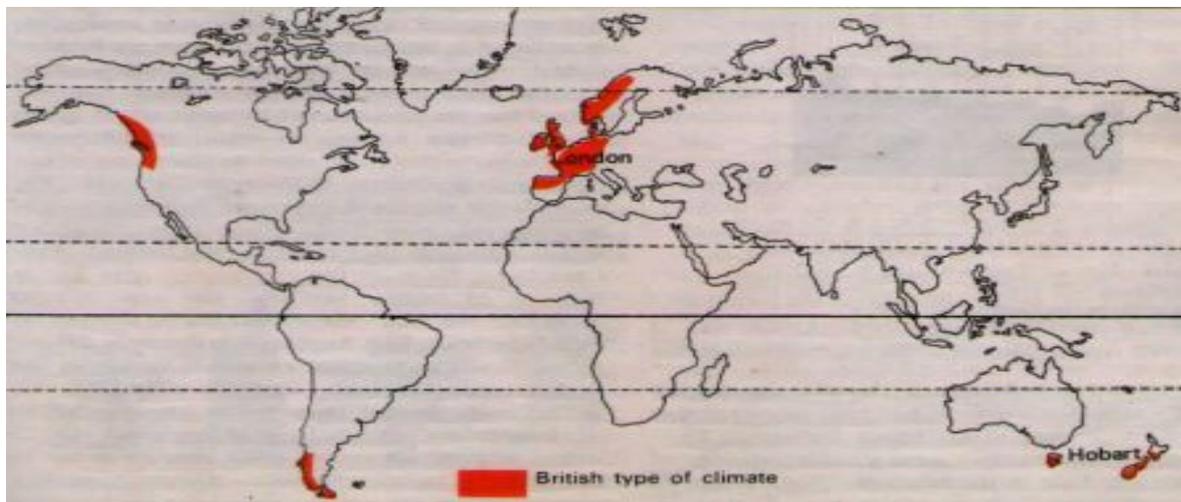
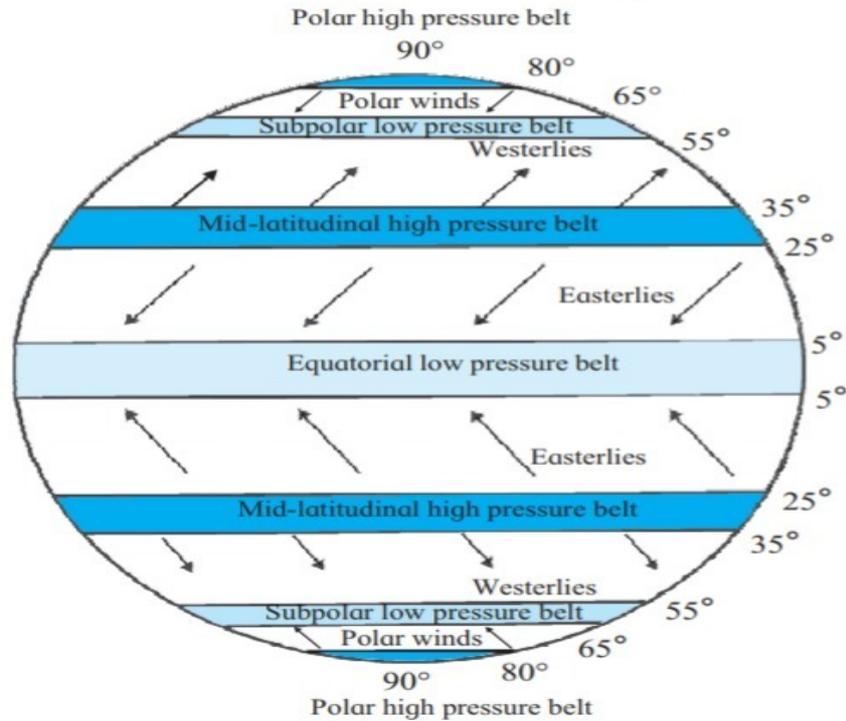
2. The westerlies, anti-trades, or prevailing westerlies, are prevailing winds from the west toward the east in the middle latitudes between 30 and 60 degrees latitude. Which of the following are most influenced by them throughout the year?
- A. British Climate
 - B. Tundra Climate
 - C. Taiga Climate
 - D. Equatorial Climate.

Answer: A

Explanation

British Type Climate

- (Most Imp characteristics)
 - ✓ Westerlies come all the year round



3. Which of the following is matched incorrectly?

1. Lake Huron : North America
 2. Lake Chad : Africa
 3. Lake Eyre : North America
 4. Lake Erie : Australia
- A. Only 1 and 2

- B. Only 3 and 4
- C. Only 1,2 and 3
- D. 1,2,3 and 4 only

Answer: B

Explanation

- Lake Huron : North America
- Lake Chad : Africa
- Lake Eyre : Australia
- Lake Erie : North America

4. Which one of the following gases is transparent to incoming solar radiation and opaque to outgoing terrestrial radiation?

- A. Oxygen
- B. Helium
- C. Nitrogen
- D. Carbon Dioxide

Answer: D

Explanation

Carbon dioxide is meteorologically a very important gas as it is transparent to the incoming solar radiation but opaque to the outgoing terrestrial radiation. It absorbs a part of terrestrial radiation and reflects back some part of it towards the earth's surface. It is largely responsible for the green house effect.

5. In Geomorphology; Knickpoint refers to:

- A. It is an is an aeolian sediment formed by the accumulation of wind-blown silt.
- B. It is part of a river or channel where there is a sharp change in channel slope.
- C. a sharp irregular ridge of sand lying in the direction of the prevailing wind in exposed desert regions.
- D. None of the above

Answer: B

2. History & Culture

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1. Lord Buddha's image is sometimes shown with the hand gesture called 'Bhumisparsha Mudra'. It symbolizes (2012)

- A. Buddha's calling of the Earth to watch over Mara and to prevent Mara from disturbing his meditation
- B. Buddha's calling of the Earth to witness his purity and chastity despite the temptations of Mara
- C. Buddha's reminder to his followers that they all arise from the Earth and finally dissolve into the Earth, and thus this life is transitory
- D. Both the statements (a) and (b) are correct in this context

Answer: B

Explanation

- Mudra is a position of hand often depicted in Buddhist art and used in practice to evoke a particular state of mind.
- This gesture is also known as "touching the Earth" which represents the moment of the Buddha's awakening as he claims the earth as the witness of his enlightenment.
- It is performed with the help of the right hand, which is held above the right knee, reaching toward the ground with the palm inward while touching the lotus throne.
- This symbolizes the Buddha's enlightenment under the bodhi tree, when he summoned the earth goddess, Sthavara, to bear witness to his attainment of enlightenment.
- There is a story of how Buddha had exhibited the BhumiSparsha mudra.
- In Buddhist Scriptures the demon king Mara symbolizes death.
- Mara threatens people who seek enlightenment with his five skandhas.
- Gautama Siddhartha sat under the Bodhi tree to attain enlightenment.
- The demon King, Mara claimed that he had the right to seat of Enlightenment and not Gautama Siddhartha.
- Mara sent his daughters to seduce Siddhartha but Siddhartha was unmoved.
- Mara sent his demonic armies to attack him but he was not bothered. Mara tried all means to tempt Gautama Siddhartha to quit from reaching his enlightenment.
- Mara's soldiers cried out together, "We are witness to our Lord Mara has the rightful claim to seat of Enlightenment but you do not have anyone to be your witness."
- Gautama Siddharth touched down the earth to be his witness that he has reined his five Skandhas. Gautama Siddharth's each finger symbolizes one skandhas.
- His right hand reached out to touch the earth asking her to be his witness.

- Then there was a roar from the earth herself “ I bear you the witness”

2. Which of the following statements is/are applicable to Jain doctrine? (2013)

1. The surest way of annihilating Karma is to practice penance.
2. Every object, even the smallest particle has a soul.
3. Karma is the bane of the soul and must be ended.

Select the correct answer using the codes given below.

- A. 1 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

Answer: D

Explanation

- Jains believe that karma is a physical substance that is everywhere in the universe.
- Karma is thought of as a kind of pollution, that taints the soul
- Based on its karma, a soul undergoes transmigration and reincarnates in various states of existence— like heavens or hells, or as humans or animals.

3. Which of the following Kingdoms were associated with the life of the Buddha? (2014)

1. Avanti
2. Gandhara
3. Kosala
4. Magadha

Select the correct answer using the code given below.

- A. 1, 2 and 3
- B. 2 and 4
- C. 3 and 4 only
- D. 1, 3 and 4

Answer: C

Explanation

- Avanti was not directly related to life of Buddha, so this needs to be opted out.

- Buddha was born in Lumbini, in Kosala kingdom. He dies in Kusinagra, in Magadha kingdom.
- Buddha wandered through the towns and villages in the kingdoms of Kosala and Magadha teaching his philosophy.
- Gandhara is not directly associated with the life of Buddha.

4. With reference to the guilds (Shreni) of ancient India that played a very important role in the country's economy, which of the following statements is /are correct? (2012)

1. Every guild was registered with the central authority of the State and the king was the chief administrative authority on them.
2. The wages, rules of work, standards and prices were fixed by the guild.
3. The guild had judicial powers over its own members.

Select the correct answer using the codes given below:

- A. 1 and 2 only
- B. 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer: D

Explanation

- Unions developed by several crafts-persons and merchants were recognized as Shrenis.
- There were several functions performed by these Shrenis.
- The Shrenis helped crafts-person by providing them with technical training, regulated trade ventures, supported in getting raw materials, assisted in selling products and functioned as banks where wealthy people could invest or save their money.
- Moreover, it provided the members of the association with loans for their trading purposes.

5. With reference to the history of ancient India, which of the following was/were common to both Buddhism and Jainism? (2012)

1. Avoidance of extremities of penance and enjoyment
2. Indifference to the authority of the Vedas
3. Denial of efficacy of rituals

Select the correct answer using the codes given below:

- A. 1 only
- B. 2 and 3 only

- C. 1 and 3 only
- D. 1, 2 and 3

Answer: B

Explanation

- Avoidance of extremities of penance and enjoyment was NOT a characteristic of Jainism
- Buddhism advocated middle path that is avoidance of extremities of penance and enjoyment. On the other hand Jainism advocated extreme penance and asceticism

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3. Polity & Governance

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1. Consider the following statements about Fundamental Rights:

1. Protection against arrest and detention is not available to any aliens
2. Only the Parliament is authorised to prescribe the maximum period for which any person may be detained under any law providing for preventive detention

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: B

Explanation

- Statement 1 is not correct as Article 22(3) says that the above safeguards are not available to the following:
 - ✓ If the person is at the time being an enemy alien.
 - ✓ If the person is arrested under certain law made for the purpose of Preventive Detention.
- Statement 2 is correct as Article 22 (7) provides that Parliament may by law prescribe
 - ✓ the circumstances under which, and the class or classes of cases in which, a person may be detained for a period longer than three months under any law providing for preventive detention without obtaining the opinion of an Advisory Board in accordance with the provisions of sub clause (a) of clause (4);
 - ✓ the maximum period for which any person may in any class or classes of cases be detained under any law providing for preventive detention; and
 - ✓ the procedure to be followed by an Advisory Board in an inquiry under sub clause (a) of clause (4) Right against Exploitation.

2. Consider the following statements about Freedom of Press and its availability:

- A. Available under a statutory law of the Parliament
- B. Available as a specific constitutional right
- C. Implied under the Freedom of Speech and Expression
- D. Available as per the wishes of the Executive

Answer: C

Explanation

- The Indian Constitution, while not explicitly mentioning the word "press", provides for the same as implied within "the right to freedom of speech and expression" (Article 19(1) a).
- However this right is subject to restrictions under sub clause, whereby this freedom can be restricted for reasons of "sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, preserving decency, preserving morality, in relation to contempt, court, defamation, or incitement to an offense". Laws such as the Official Secrets Act and Prevention of Terrorist Activities Act [42] (PoTA) have been used to limit press freedom.

3. Consider the following statements about Postal Ballots and mark the correct ones:

1. The facility for postal ballot is available to service voters in India
 2. The facility is also available for spouses of service voters if they are ordinarily residing with them
- A. 1 only
B. 2 only
C. Both 1 and 2
D. Neither 1 nor 2

Answer: A

Explanation

- The Election Commission has announced that it will allow those above the age of 65 as well as those under home or institutional quarantine to vote using postal ballots during the Bihar elections. A restricted set of voters can exercise postal voting. Through this facility, a voter can cast her vote remotely by recording her preference on the ballot paper and sending it back to the election officer before counting.
- Service voters are those who have service qualification. Service voter can cast their vote either through postal ballot or through a proxy voter duly appointed by him and a service voter who opts to vote through a proxy is called Classified Service Voter. According to the provisions of sub-section (8) of Section 20 of Representation of People Act, 1950, Service Voters are:
 - ✓ Those serving in the Armed Forces of the Union.
 - ✓ Those serving in a Force to which the Army Act 1950 applies (Assam rifles, CRPF, BSF, ITBP, SSB, NSG, GREF in BRO (Border Road organisation), CISF etc.
 - ✓ Member of an Armed Police Force of a State, serving outside that state.
 - ✓ Those employed under the Government of India, in a post outside India.
- Wife of a Service Voter, if she is ordinarily residing with him, shall also be eligible to be enrolled in the part meant for Service Voters in the constituency concerned. However, this facility is not available to the husband of a female Service Voter under the existing law.

4. Which amendment deleted the right to property from Fundamental Rights?

- A. 42nd Amendment
- B. 43rd Amendment
- C. 44th Amendment
- D. 62nd Amendment

Answer: C

Explanation

The 44th Amendment of 1978 removed the right to property from the list of fundamental rights. A new provision, Article 300-A, was added to the constitution, which provided that "no person shall be deprived of his property save by authority of law".

5. Which of the following is correct about the Agriculture Infrastructure Fund:

- 1. It is a part of a pan India Central Sector Scheme**
 - 2. It provides medium - long term debt financing facility for investment in viable projects for both pre and post harvest management**
- A. 1 only
 - B. 2 only
 - C. Both 1 and 2
 - D. Neither 1 nor 2

Answer: A

Explanation

- On 8th July 2020, the Union Cabinet chaired by the Prime Minister Narendra Modi today gave its approval to a new pan India Central Sector Scheme-Agriculture Infrastructure Fund.
- The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support.
- Under the scheme, Rs. One Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project.

4. Economy

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1. Which of the following is/are correct in context of GI Tags:

1. Dahanu-Gholvad chikoo fruit has Geographical Indication (GI) tag, is from Prakasam district of Andhra Pradesh.
 2. The GI Registry is a part of the Office of the Controller General of Patents, Designs and Trade Marks.
- A. 1 only
B. 2 only
C. Both are correct
D. None is correct

Answer: B

Explanation

- In News: Dahanu-Gholvad chikoo fruit is from Palghar district of Maharashtra and has Geographical Indication (GI) tag since 2017.
- Recently, efforts are being made to get a GI tag for Wada Kolam rice, which is a unique fragrant variety cultivated in the Wada taluka of the district.
- The GI Registry is a part of the Office of the Controller General of Patents, Designs and Trade Marks.
- Palghar has a unique agro-climate due to proximity to the Arabian sea as also to the woody Sahyadri mountain range. The fertile land produces chikoo or sapota fruit, which received a GI tag in January 2017.
- The GI tag to the rice variety will give better rates to the Wada farmers. It will bring traceability and accountability to the Wada Kolam rice trade.

2. In financial world the term Net Debt refers to:

- A. The debt which has to be serviced in less than one year
B. The debt which has to be serviced in more than one year
C. It refers to total borrowings minus cash
D. None of the above

Answer: C

Explanation

- In News: Reliance Industries recently declared that it has become 'net debt free' before schedule.

- Net debt is borrowings minus cash.
- Debt includes both short-term and long-term borrowings.
- Cash also includes marketable investments that can be converted to cash in quick time.
- Net debt tells us whether a business has the money to pay off all its debt, if it becomes due immediately.
- When a business says it is net debt-free, that does not mean it has repaid all its borrowings.
- The debt is there but the business has cash equal to debt.
- So, net debt-free is not the same as zero debt.

3. Which of the following is/are correct about Gold Bonds:

- 1. Gold bonds offer investors a fixed 2.5 per cent coupon per year.**
 - 2. Funds raised through Gold Bonds form part of the government's overall borrowings in a year.**
- A. 1 only
B. 2 only
C. Both are correct
D. None is correct

Answer: C

Explanation

- In News: The fourth tranche of sovereign gold bonds 2020-21 opened for subscription on recently.
- Gold bonds offer investors twin benefits of price appreciation along with a fixed 2.5 per cent coupon per year. Interest earned on these gold bonds is added to the holders' income, and taxed according to their slab rate.
- The government introduced the gold bonds scheme in 2015 to wean away investors from the physical gold market.
- Funds raised through such issuances form part of the government's overall borrowings in a year. Any capital gains on these bonds at maturity is tax free, making them far more attractive than owning physical gold.
- Gold bonds have a maturity period of eight years, but investors have the option to exit after the fifth year.
- To offer greater liquidity, the bonds are listed on stock exchanges within a fortnight of issuance, and can be traded. However, trading volumes depend upon liquidity in the secondary market.

4. What is the impact of depreciation of the rupee vis-à-vis the dollar on gold (everything else constant):

- A. The price of the gold increases
- B. The price of the gold decreases
- C. The price of the gold does not change
- D. Can't be determined

Answer: A

Explanation

- Since India mostly imports gold, the depreciation of the rupee vis-à-vis the dollar makes gold costlier in India.
- Domestic factors such as concerns over the country's fiscal health and a higher demand for the precious metal also pushes up prices.

5. Which of the following is/are correct:

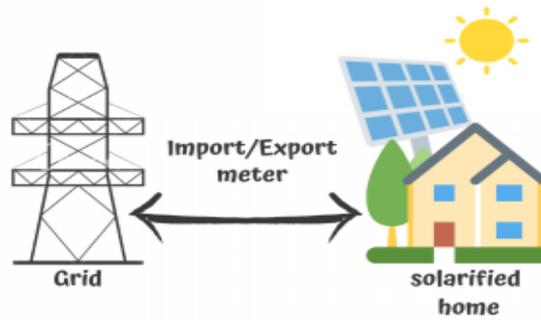
1. **Gross Metering** calculates the difference of energy exported from your solar power system and import from the grid.
 2. **Net Metering** is when all the solar electricity generated is exported into the grid.
- A. 1 only
 - B. 2 only
 - C. Both are correct
 - D. None is correct

Answer: D

Explanation

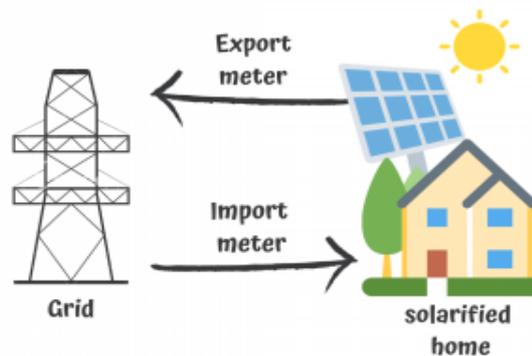
- In News: There might be a nation wide change in policy of how solar energy is charged for roof-top solar power producers.
- Net Metering calculates the difference of energy exported from your solar power system and import from the grid.
- You either pay for the difference in units or get paid by the utility company (DISCOM) for extra units at the end of the billing cycle (based on the state level policy).
- The Net Metering policy was introduced in India, around 2015, to make solar energy more accessible and economical.
- Unlike net metering, your premises cannot directly use the power generated by your solar panels. It gets exported entirely to the power grid, and the electricity you require comes from the power grid.
- Gross Metering requires an extra electricity meter to measure the outflow of electricity from your solar power system to the grid. As a result, the prices for electricity consumption and electricity generation vary. The regular meter records the total amount of electricity consumed by you.

Net Metering



- You will be paid a pre-determined feed-in tariff (FiT) for the electricity exported to the grid from your solar power system.

Gross Metering



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5. Environment & Ecology

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1. Arrange the following states in the increasing order of the percentage area they occupy in Eastern Ghats

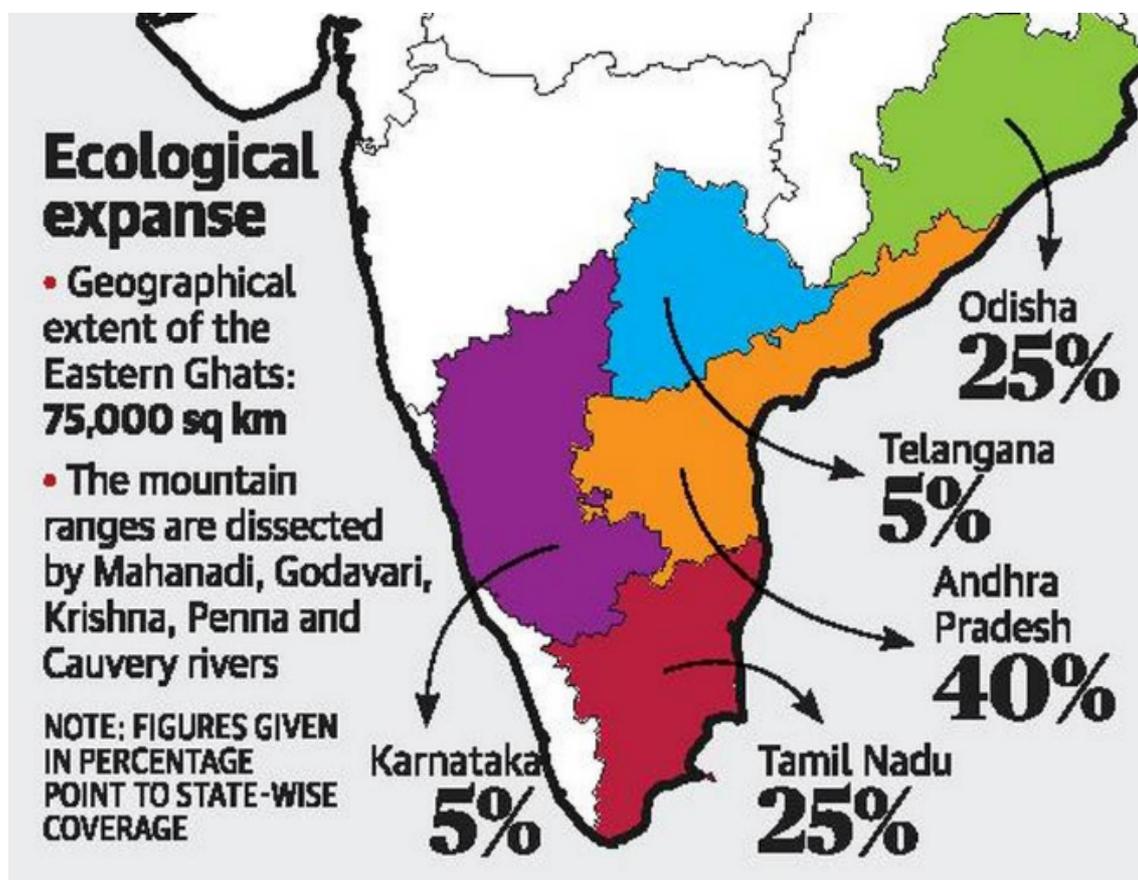
1. Andhra Pradesh
2. Odisha
3. Tamil Nadu
4. Telangana

- A. $4 < 3 < 2 < 1$
- B. $4 < 3 < 1 < 2$
- C. $4 < 2 < 3 < 1$
- D. $4 < 2 = 3 < 1$

Answer: D

Explanation

- The geographical extent of the Eastern Ghats is about 75,000 kilometres, spread over the states of Odisha (25%), Andhra Pradesh (40%), Telangana (5%), Karnataka (5%) and Tamil Nadu (25%).



2. Recently, reports of an outbreak of bubonic plague in Mongolia, China and Far East Russia have emerged, caused mainly by Tarbagan Marmot.

Which of the following category does Marmots belong to?

- A. Squirrels
- B. Rats
- C. Ground squirrels
- D. None of the above

Answer: C

Explanation

- Marmots are relatively large ground squirrels in the genus *Marmota*, with 15 species living in Asia, Europe and North America.
- They are also part of the scientific order Rodentia.
- These herbivores are active during the summer when often found in groups, but are not seen during the winter when they hibernate underground.
- They are the heaviest members of the squirrel family.

3. Consider the following statements regarding Red Sanders

1. It is an endemic tree of South India.
2. The IUCN status is endangered.
3. They are found in Tropical Dry Deciduous forest.

Which of the above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. All of the above

Answer: C

Explanation

- Red Sanders is an endemic tree of South India.
- They are found in Tropical Dry Deciduous forest of the Palakonda and Seshachalam hill ranges of Andhra Pradesh and also found in Tamil Nadu and Karnataka.
- The International Union for Conservation of Nature (IUCN), an international organisation for nature conservation, has now reclassified red sanders (*Pterocarpus santalinus*) as 'near threatened' from the earlier 'endangered'.

4. Consider the following statements regarding saltwater crocodiles

1. They are also known as estuarine crocodiles.
2. They are included in Schedule I of Wildlife Protection Act.
3. Their IUCN Status is endangered.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. All of the above

Answer: A

Explanation

- Saltwater crocodiles, known as 'salties', are native to eastern India, South-East Asia and Northern Australia.
- Before conservation efforts started in these countries in the 1960s, they were often poached for their skin, meat and as trophy kills.
- Also called estuarine crocodile is found in Inland lakes, swamps and marshes as well as coastal brackish waters and tidal sections of rivers.
- The Indian government launched its conservation effort, Project Crocodile, in 1975.
- Saltwater crocodiles, like tigers and rhinoceroses, were given 'Schedule 1' protection under the new Wildlife Protection Act.
- Their killing was punishable up to seven years in prison.
- Found in coastal areas of Odisha, WB and TN.
- Their status is Least concern in IUCN Red List.

5. Kabini River forms the boundary between which two protected areas?

- A. Nagarhole and Bandipur
- B. Nagarhole and Mudumulai
- C. Nagarhole and Wayanad
- D. None of the above

Answer: A

Explanation

NAGARAHOLE NATIONAL PARK

- It is national park located in kodagu district and Mysore district in Karnataka, India
- It is one of the India's premier Tiger Reserve along with the adjoining Bandipur tiger reserve and Wayanad Wildlife Sanctuary
- The Nagarahole River flows through the park, which joins the Kabini River which also is a boundary between Nagarahole and Bandipur National Park.
- It is part of the Nilgiri Biosphere Reserve.

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