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# **PRE-Mix**

*(Compilations of the Multiple Choice Questions)*

*For the 4th Week*

*Of*

# **December**

# **2020**

*(21st December to 26th December)*

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# 1. Geography

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

1. Pratas Island, recently heard in news, is located in

- A. South China Sea
- B. Bering Sea
- C. East Sea
- D. Sea of Okhotsk

Answer: A

Explanation



- The Pratas Islands are located in the northern part of the South China Sea under the jurisdiction of the Republic of China (Taiwan), closer to China's mainland coast than to the island of Taiwan.
- They are also known as the Dongsha Islands or Tungsha Islands and are a group of atolls, coral reefs and sea banks.
- If China controlled the Pratas Islands, the islands could function as a gatekeeper to monitor U.S. and other countries' ships and aircraft entering the South China Sea from the Pacific Ocean.

2. Which of the following pairs have been *incorrectly* matched?

1. Bolide - A meteoroid that survives its passage through the Earth's atmosphere and lands upon the Earth's surface.
2. Meteoroid: A small particle from a comet or asteroid orbiting the Sun.
3. Comet: A relatively small, at times active, object whose ices can vaporize in sunlight forming an atmosphere (coma) of dust and gas and, sometimes, a tail of dust and/or gas.

**4. Umbra: A half-shadow that occurs when a light source is only partly covered by an object**

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

**Answer: C**

**Explanation**

- The penumbra is a half-shadow that occurs when a light source is only partly covered by an object—for example, when the Moon obscures part of the Sun's disk. The other 2 areas are: Umbra - the shadow's dark center portion.

- Asteroid: A relatively small, inactive, rocky body orbiting the Sun.

- Comet: A relatively small, at times active, object whose ices can vaporize in sunlight forming an atmosphere (coma) of dust and gas and, sometimes, a tail of dust and/or gas.



- Meteoroid: A small particle from a comet or asteroid orbiting the Sun.

- Meteor: The light phenomena which results when a meteoroid enters the Earth's atmosphere and vaporizes; a shooting star.

- Meteorite: A meteoroid that survives its passage through the Earth's atmosphere and lands upon the Earth's surface.

**3. Which of the following share a border with Uzbekistan?**

1. Kyrgyzstan
2. Aral Sea
3. Caspian Sea
4. Turkmenistan
5. Tajikistan
6. Russia

### 7. Kazakhstan

- A. 1, 2, 3, 6 and 7
- B. 1, 3, 4, 5 and 6
- C. 1, 4, 5, 6 and 7
- D. 1, 2, 4, 5 and 7

**Answer: D**

#### Explanation

- Recently the first virtual bilateral summit between Uzbekistan and India was held.
- The main emphasis was on closer connectivity, with Covid, culture and a personal declaration of intent to start more Ayurvedic practitioners.
- The summit was aimed to “further strengthen” strategic ties between the two countries.
- Nine MoUs have been signed including on solar energy, standardization of weights and measures as well as between police academics.
- India is also hoping to work out high impact community development projects in Uzbekistan.



### 4. Which of the following statements are correct about LOON, recently heard in news?

1. These are manufactured by Google.
  2. These balloons reach up to 20 km above the Earth into the Mesosphere
  3. The balloons are powered by solar panels and are controlled by software on the ground.
- A. 1 and 2 only
  - B. 2 and 3 only
  - C. 1 and 3 only
  - D. 1, 2 and 3

**Answer: C**

## Explanation

### What is Loon?

- Loons are high altitude balloons that provide internet to remote areas.
- It is the third layer of connectivity ecosystem to help places with minimum reach receive connectivity with the rest of the world.
- These balloons that reach the stratosphere and provide internet connections to regions that were once thought unservable.

### Why in News?

- Loon's internet-beaming balloon has recently set a new flight duration record.
- It made the longest balloon flight in the Stratosphere for 312 days.
- Loon earlier held the record for the longest balloon flight in the Stratosphere which was for 223 days in 2018 – 2019.
- In May 2019, Loon's HBAL703 balloon took off from Puerto Rico (South America) and finally landed in Baja, Mexico, in March 2020 after taking one round of the planet. It also flew across the Pacific Ocean in its journey.
- These are manufactured by Alphabet, Google's parent company.
- These balloons reach up to 20 km above the Earth into the stratosphere
- They are the size of a mini aircraft when inflated
- The balloons are made from sheets of polyethylene and are the size of tennis courts.
- The balloons are powered by solar panels and are controlled by software on the ground
- The attachments include solar panels, antennas and various other electronics
- The balloons beam internet down to the earth to provide connectivity to remotest of areas
- It delivers 4G LTE and 5G connectivity to the areas it is assigned to and is capable of covering 200 times more areas than land cell towers.

### 5. Which of the following statements are correct about Chabahar Port?

1. It is located on the Gulf of Oman
  2. It is the only oceanic port of Iran.
- A. 1 only  
B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

**Answer: C**

## Explanation

- The first trilateral Working Group meeting between India, Iran and Uzbekistan on the joint use of Chabahar port was held virtually, wherein participants held discussions on the use of the port for trade, transit and enhanced regional connectivity.
- All three sides also noted the significant role of the port to deliver humanitarian assistance during the Covid-19 pandemic.
- India proposed to hold "Chabahar Day" on the sidelines of the International Maritime Summit scheduled to be hosted by India in January 2021.
- In 2018, Iran and India had signed an agreement worth USD 85 million to develop the Chabahar Port in south-eastern Iran.
- The port is located in the Gulf of Oman, and provides an alternative route for trade between India and Afghanistan.
- The United States has provided a "narrow exemption" to India from sanctions on the Chabahar project in Iran as it plays a vital role in transporting India's humanitarian supplies to war-torn Afghanistan.



## 2. History

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

1. Which of the following statements are correctly matched?

1. Rashtriya Swayam Sevak Sangh - Dr. Hedgewar
2. Gyan PrasarakMandali - DadabaiNouroji
3. Poona Sarvajanik Sabha - Mahatma Gandhi
4. Women Indian Association - Sadashiva Iyengar
5. Bhoodan - Acharya Vinoba Bhave

- A. 1, 2, 3 and 4 only
- B. 1, 3, 4 and 5 only
- C. 1, 2, 3 and 5 only
- D. 2, 3, 4 and 5 only

**Answer: C**

### Explanation

- The Women's Indian Association (WIA) was founded at Adayar, Madras, in 1917 by Annie Besant, Margaret Cousins, Jeena Raja Dasa.
- It was to liberate women from the deplorable condition they suffered in socio-economic and political matters during the 19th and the early 20th century.

2. Based on the following statements identify the freedom fighter?

1. He became a member of the Hindustan Republican Association at a very young age.
  2. He is known for having a confidential connection with Lala Har Dayal through his guru Swami Somdev, a preacher of Arya Samaj.
  3. He published a pamphlet named 'A Message to My Countrymen'.
  4. He participated in the Mainpuri Conspiracy of 1918.
- A. Ashfaqullah Khan
  - B. Rajendra Nath Lahiri
  - C. Sachindra Nath Sanyal
  - D. Ram Prasad Bismil

**Answer: D**



### Explanation

- Bismil, the Indian revolutionary who participated in the Mainpuri Conspiracy of 1918, and the Kakori Conspiracy of 1925, both against British Empire is remembered even today for his contribution to the Indian independence movement.
- It was through this revolutionary organisation that he came to know other freedom fighters like Chandrashekhar Azad, Bhagat Singh, Sukhdev, Ashfaqulla Khan, Rajguru, Govind Prasad, Premkishan Khanna, BhagawatiCharan, Thakur Roshan Singh and Rai Ram Narain
- Bismil is known for having a confidential connection with Lala Har Dayal through his guru Swami Somdev, a preacher of Arya Samaj.
- The Kakori Conspiracy of August 9, 1925, as the incident popularly came to be known as, was the mastermind of Ram Prasad Bismil and his colleague Ashfaqullah Khan
- Bismil wrote a number of Hindi poems-- most of them patriotic
- The poem 'Sarfaroshi Ki Tamanna' is the most well-known poem attributed to Ram Prasad Bismil
- The practice of Brahmacharya inspired him a lot and he became an ardent follower of it.
- He got himself engaged in the volunteering of Shahjahanpur Seva Samithi.
- In order to get people's attention, he published a pamphlet named 'A Message to My Countrymen'.

### 3. Which of the following is not a Classical dance of India?

- A. Bharatanatyam
- B. Manipur
- C. Kudiyattam
- D. Sattriya

**Answer: C**

### Explanation

Classical dances	State of Origin
Bharatnatyam	Tamil Nadu
Kathak	Uttar Pradesh
Kuchipudi	Andhra Pradesh
Odissi	Odisha
Kathakali	Kerala
Sattriya	Assam
Manipuri	Manipur
Mohiniyattam	Kerala



- Koodiyattam is a traditional performing art form in the state of Kerala.
- It is a combination of ancient Sanskrit theatre with elements of Koothu, an ancient performing art from the Sangam era.
- It is officially recognised by UNESCO as a Masterpiece of the Oral and Intangible Heritage of Humanity.

**4. Inbuan is a Martial art associated with which of the following states?**

- A. Sikkim
- B. Arunachal Pradesh
- C. Nagaland
- D. Mizoram

**Answer: D**

**Explanation**

- Inbuan is a form of wrestling native to the people of Mizoram
- Inbuan is said to have originated in the village of Dungle in 1750.
- It was recognized as a sport after the Mizo people migrated from Burma to the Lushai Hills.
- From 1871 to 1940, boys would gather after evening meal in village dormitory and played Inbuan almost every night.
- It was also played ceremonially between villages when a sick or dead person's body is carried from one village to another, which was called Hlanginchuh or Mizawninchuh.

**Characteristics**

- Inbuan involves very strict rules prohibiting kicking, stepping out of the circle and even bending of the knees.
- The contest is held in a circle 15–16 feet in diameter on carpet or grass.
- The objective is to lift one's opponent off his feet while strictly adhering to the rules.
- The matches are held in three rounds each of 30–60 seconds of duration, the match generally continues till a wrestler either breaks a rule or is lifted off his feet.
- Another feature of this form of wrestling is the catch-hold belt worn by the wrestlers around the waist.
- It has to remain tight all through the match.

**5. Which of the following are correct about Jainism?**

1. Jain doctrine holds that there is no creator god or a god as judge
2. Enlightenment in Jainism is actually particulate matter that attach to the soul.

3. In a swastika the four quadrants/dots represent the four gatis or states of existence.

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

**Answer: C**

### Explanation

- Jains believe that all living beings, from plants to animals to bacteria, have souls, and that, theoretically, all souls have the potential to attain nirvana
- Jain doctrine holds that Jainism has always existed and always will exist.
- There is no creator god or a god as judge, and Jains do not "worship" any particular being but admire and aspire to be like the liberated souls that have attained nirvana.
- Karma is the cause of suffering in the world, but it is not a form of judgment or punishment, simply the natural consequence of our thoughts, words, and actions, negative or positive.
- Jainism maintains that there are multiple universes. We live in Bharat Kshetra, which is one of the three universes that has the potential for religion. It is possible for us to be reborn in any of the universes.
- In Jainism, the swastika has a different meaning than it does in the other Indian religions. The four quadrants/dots represent the four gatis or states of existence (humans, heavenly beings, plants/animals/etc., and hellish beings). Souls can pass through any or all of the four gatis throughout the cycle of birth and death, and all are merely temporary states of being.
- This symbol of organized Jainism also represents the Jain conception of the universe. From top to bottom, there is moksha (the realm of liberated souls), devaloka (the realm of heavenly beings), the mid-level where Earth exists, and naraki (the realm of hellish beings). Apart from moksha, one's soul can expect to pass through any or all of these realms.
- Jains have a number of dietary restrictions which most Jains follow to whatever extent they desire. Aside from following strict vegetarianism, many Jains do not consume root vegetables, eggs, honey, mushrooms, unfiltered water, or mind-altering substances (drugs, alcohol)
- A small number of Jains in India voluntarily fast to the death, a practice known as santhara, which is the strongest example of Jain extremism.
- These individuals give up their own physical existence to avoid causing suffering to other beings (plants). This practice is not illegal in India but there's quite a bit of controversy around it
- In Jainism, each atman is said to be indescribably perfect and, when not obstructed by karma, existing in a state of perfect bliss and knowledge.
- Since all atman are identical, it follows that even though different living organisms are bound in different ways by karma, one must treat all living beings with kindness and respect. (Or at least, avoid harming them.)



- The way to reach moksha in Jainism requires not only ridding oneself of bad karma (paap) but also removing all good karma (punya).
- One of the main influences on Mahatma Gandhi's philosophy of satyagraha was Shrimad Rajchandra, a Jain man who penned one of the most important recent Jain religious texts, Atmasiddhi.

## 3. Polity

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

1. Maha Sharad, recently heard in news, is

- A. A moonlight festival organized by Ministry of Culture
- B. A new weather classification group launched by IMD
- C. A Divyang Portal
- D. A self-defense program by Ministry of Social Justice and Empowerment

**Answer: C**

### Explanation

- Maharashtra Govt. launched Maha Sharad Portal for Donors / Divyang Registration.
- Maha Sharad means the Maharashtra System for Health and Rehabilitation Assistance of Divyang Portal, on which the Divyang and the donors are warmly welcomed.
- This portal is run on a completely transparent basis and for free.
- This portal works to bring the handicapped, non-governmental organizations, social workers and donors under one roof.
- People with disabilities, especially those mentioned in the Rights of Persons with Disabilities Act, can seek assistance by registering details in government forums.
- This Sharad Abhiyan is a free link to the portal for the handicapped and philanthropists, social organizations and companies.
- Disabled persons can register for their needs, such as hearing aids, battery-powered wheelchairs, prostheses, Braille kits and other essential equipment.
- e-Barti Mobile App Download - This app has been developed for Babasaheb Ambedkar Research and Training Institute Pune (BARTI).
- All the schemes like M-Governance, e-Library, competitive exam guidance, scholarship scheme, including in BARTI can be accessed in one click with this app.
- This application will also prove to be very useful for collecting the necessary information for various caste surveys.
- It includes facilities like caste validity certificate verification, grievance redressal, feedback among others.

2. Article 246 of the Indian Constitution is related to

- A. Hindi as official language
- B. Repeals India Independence Act and Government of India Act, 1935

- C. Specifies the number of seats in the Rajya Sabha
- D. Division of powers between the union and the states.

**Answer: D**

**Explanation**

- Chairman of Fifteenth Finance Commission, N.K. Singh has called for a fresh look at the Constitution's Seventh Schedule, which forms the basis for allocating subjects to the Centre and States.
- It is necessary to give more flexibility to States in implementing centrally sponsored schemes and to reinforce trust in fiscal federalism.
- The seventh schedule under Article 246 of the constitution deals with the division of powers between the union and the states.
- It contains three lists- Union List, State List and Concurrent List.
- The union list has the subjects on which Parliament may make laws while the state list details those under the purview of state legislatures.
- The concurrent list has subjects in which both Parliament and state legislatures have jurisdiction.
- But the Constitution provides federal supremacy to Parliament on concurrent list items in case of a conflict.

**3. Which of the following statements are correct about Delimitation commission?**

1. Such commissions have been constituted twice in India –under the Delimitation Commission Act, 1952 and 2011
2. It is formally known as Boundary Commission.
3. The Delimitation Commission has three members: a serving or retired judge of the Supreme Court as the chairperson, and the Chief Election Commissioner or Election Commissioner nominated by the CEC and the State Election Commissioner as ex-officio members.

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

**Answer: B**

**Explanation**

- Recently a paper was released by the Pranab Mukherjee Foundation (PMF) on the eve of his birth anniversary has suggested that the next delimitation exercise should be a two-step process:
  - ✓ A Delimitation Commission should be set up to redraw boundaries of constituencies on the basis of the 2031 Census.
  - ✓ A State Re-organisation Act be passed to split States into smaller ones.

- The 84th Amendment to the Constitution in 2002 had put a freeze on the delimitation of Lok Sabha and State Assembly constituencies till the first Census after 2026.
- While the current boundaries are drawn on the basis of the 2001 Census, the number of Lok Sabha seats and State Assembly seats remained frozen on the basis of the 1971 Census.
- The population according to the last census preceding the freeze was 50 crore, which in 50 years has grown to 130 crore.
- This has caused a massive asymmetry in the political representation in the country.
- Delimitation means the process of fixing limits or boundaries of territorial constituencies in a state that has a legislative body.
- It is undertaken by Delimitation Commission or Boundary Commission.
- These bodies' orders have the force of law and they cannot be challenged before any court.
- Such commissions have been constituted four times in India – in 1952 under the Delimitation Commission Act, 1952; in 1963 under Delimitation Commission Act, 1962; in 1973 under Delimitation Act, 1972 and last in 2002 under Delimitation Act, 2002.
- The commissions' orders are enforced as per the date specified by the President of India.
- Copies of these orders are laid before the Lok Sabha or the concerned Legislative Assembly. No modifications are permitted.
- According to the Delimitation Commission Act, 2002, the Delimitation Commission appointed by the Centre has to have three members: a serving or retired judge of the Supreme Court as the chairperson, and the Chief Election Commissioner or Election Commissioner nominated by the CEC and the State Election Commissioner as ex-officio members.

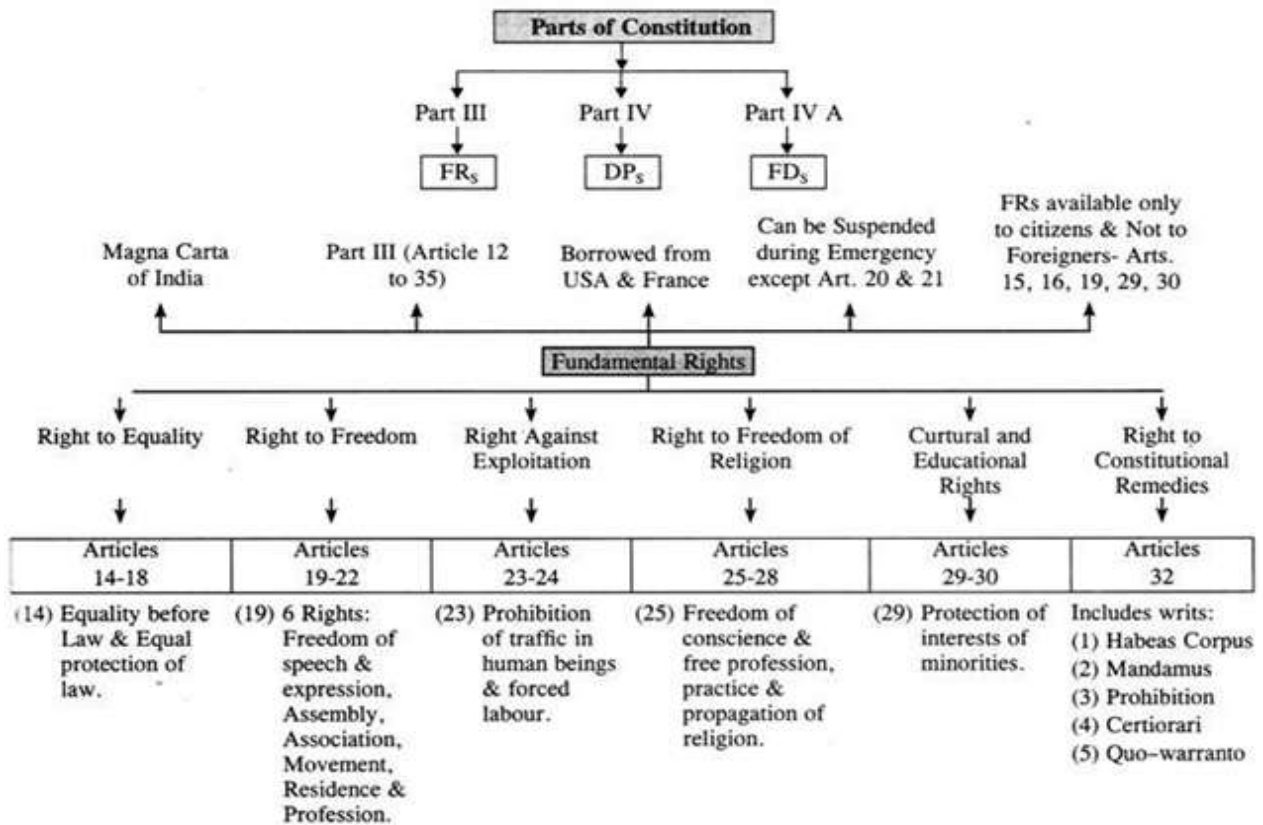
**4. The farmers protesting against The Farm Bills passed by the center fall under the category of**

- A. Article 19
- B. Article 23
- C. Article 27
- D. Article 15

**Answer: A**

**Explanation**

- The Supreme Court said farmers have a constitutional right to continue with their “absolutely perfect” protest as long as their dissent against the three controversial agricultural laws did not slip into violence.



5. When the President of India resigns, he address' his resignation letter to

- A. Chairman of Rajya Sabha
- B. Speaker Of Lok Sabha
- C. Chief Justice of India
- D. Chief Election Commissioner

**Answer: A**

**Explanation**

- The President is elected by members of an electoral college consisting of elected members of both Houses of Parliament and Legislative Assemblies of the states in accordance with the system of proportional representation, by means of single transferable vote.
- To secure uniformity among state inter se, as well as parity between the states as a whole, and the Union, suitable weightage is given to each vote.
- The President must be a citizen of India, not less than 35 years of age, and qualified for election as member of the Lok Sabha.
- His term of office is five years, and he is eligible for re-election.
- His removal from office is to be in accordance with procedure prescribed in Article 61 of the Constitution.
- He may, by writing under his hand addressed to the Vice-President, resign his office.



## 4. Economy

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

1. A Market System that has only one buyer for a particular good or service, giving that buyer significant power in determining the price of the products produced is

- A. Oligopoly
- B. Monopsony
- C. Monopoly
- D. Monopolistic Competition

**Answer: B**

### Explanation

- A monopsony is a market condition in which there is only one buyer, the monopsonist.
- Like a monopoly, a monopsony also has imperfect market conditions.
- The difference between a monopoly and monopsony is primarily in the difference between the controlling entities.
- A single buyer dominates a monopsonized market while an individual seller controls a monopolized market.
- Monopsonists are common to areas where they supply most or all of the region's jobs.
- In a monopsony, a large buyer controls the market.
- Because of their unique position, monopsonies have a wealth of power.
- For example, being the primary or only supplier of jobs in an area, the monopsony has the power to set wages.
- In addition, they have bargaining power as they are able to negotiate prices and terms with their suppliers.

2. Which of the following statements are correct about Exchange Traded Funds?

1. An exchange traded fund (ETF) is a basket of securities that trade on an exchange, just like a stock.
  2. ETF share prices do not fluctuate all day just like mutual funds that trade once a day after the market closes.
- A. 1 only
  - B. 2 only
  - C. Both 1 and 2

D. Neither 1 nor 2

**Answer: A**

**Explanation**

- An exchange traded fund (ETF) is a type of security that involves a collection of securities—such as stocks—that often tracks an underlying index, although they can invest in any number of industry sectors or use various strategies.
- ETFs are in many ways similar to mutual funds; however, they are listed on exchanges and ETF shares trade throughout the day just like ordinary stock.
- ETF share prices fluctuate all day as the ETF is bought and sold; this is different from mutual funds that only trade once a day after the market closes.
- ETFs can contain all types of investments including stocks, commodities, or bonds
- ETFs offer low expense ratios and fewer broker commissions than buying the stocks individually.
- ETFs tend to be more cost-effective and more liquid when compared to mutual funds.
- The government is likely to launch the third tranche of Bharat Bond ETF.
- Bharat Bond ETF, which is a debt exchange traded fund (ETF), offered maturity options of 5 and 12 years in its second tranche, while in the first tranche, maturity options were for 3 and 10 years.
- The ETF currently invests only in 'AAA' rated bonds of public sector companies.

3. Which of the following statements regarding Dakpay are incorrect?

1. It is launched by India Post Payments Bank (IPPB).
  2. Through 'DakPay', customers can send money to others by implementing International Money Transfers, scanning QR code as well as and make payment for services/merchants digitally through virtual debit card and with UPI.
- A. 1 only  
B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

**Answer: B**

**Explanation**

- India Post Payments Bank (IPPB) along with Department of Posts (DoP) launched digital payment application 'DakPay' to facilitate easy digital transactions and other banking services.
- The app's features include digital financial and assisted banking services provided by India Post & IPPB through the trusted Postal ('Dak') network.
- Here are major feature and points on the newly launched 'DakPay' app by IPPB:

✓ Through 'DakPay', customers can send money to others by implementing Domestic Money Transfers - DMT, scanning QR code as well as and make payment for services / merchants digitally through virtual debit card and with UPI.

✓ The app will help enabling cashless ecosystem through biometrics, providing interoperable banking services to the customers of any banks and Utility Bill Payment services.

**DakPay App: Transforming Banking Experience At The Last Mile**

- Department of Posts & India Post Payments Bank (IPPB) has unveiled its new digital payment services app 'DakPay'
- The app is a suite of digital financial & assisted banking services provided by India Post & IPPB through the postal network across the nation
- One can now send money domestically, Scan QR code & make payment for services digitally by debit cards & UPI
- It will enable a cashless ecosystem, providing interoperable banking services of any bank (AePS) & Utility Bill Payment services

Department of Post  
Ministry of Communications

**"THIS IS THE TIME TO ENSURE SOCIAL DISTANCING AND DIGITAL PAYMENTS HELP YOU DO THAT."**

– Narendra Modi  
Prime Minister of India

**India Post Launches DIGITAL PAYMENTS APP**

**DakPay**  
DakPay UPI App enables user to register & create UPI ID, create UPI PIN, add multiple bank accounts into single mobile application. This app facilitates banking features, fund transfer, merchant payments and offers postal products.

- UPI** Fast and easy bank account to bank account payment transfers.
- VDC** Shop and make payments with digital form of a Debit Card powered by Rupay
- DMT** Instant Money Transfer to any bank account in the country.
- AePS** Aadhaar enabled payment services empowers you avail banking services at your doorstep using biometric authentication.
- BILL PAYMENTS** Bill Payment Services: Now make Bill Payments to 470+ billers.
- POSTAL PRODUCTS** Postal Products: Customer can make payments for Postal Products like RD, PPF, Sukanya Samridhi Account etc.

Scan & Pay at any physical and online merchant websites.

/RaviShankarPrasadOfficial @rsprasad /RaviShankarPrasad /RaviShankarPrasadMP

4. In Economic terms, the total market value of the investments that a person or entity manages on behalf of clients and is only one aspect used in evaluating a company or investment is known as

- A. Advisement
- B. Custody
- C. Committed Capital
- D. Asset under management

**Answer: D**

**Explanation**

Extent of negative impact by parameters influencing NBFC AUM						AUM growth		
Segment	Share in NBFC AUM	Underlying asset sales	Competition from banks	Tighter underwriting	Funding access challenges	FY19	FY20 [E]	FY 21 [P]
Home loans	35-40%	High	High	Low	Medium	15%	5-7%	0-2%
Vehicle finance	15-20%	High	High	Medium	Medium	18%	5-7%	(3-5%)
Real estate and structured credit	15-20%	High	Low	High	High	11%	(8-10%)	(10-12%)
MSME finance*	10-15%	-	Medium	High	Medium	16%	3-5%	(3-5%)
Unsecured loans	~5%	High**	Medium	High	Medium	42%	25-30%	3-5%
Gold loans	~5%	-	Medium	Low	Low	15%	22-24%	14-16%
<b>Overall</b>						<b>15%</b>	<b>4-6%</b>	<b>(1-3%)</b>

Note: Figures in bracket represent de-growth for the segment; \*MSME – micro, small and medium enterprise: includes only Loans against property (LAP) and unsecured business loans; \*\*only for consumer durable financing. The negative impact by parameters influencing NBFC AUM represents the expected impact of factors which would pull down the AUM growth for NBFCs.

E: Estimated; P: Projected

Source: CRISIL Ratings

- Assets under management (AUM) are the total market value of the investments that a person or entity manages on behalf of clients.
- Assets under management definitions and formulas vary by company.
- In the calculation of AUM, some financial institutions include bank deposits, mutual funds, and cash in their calculations.
- Others limit it to funds under discretionary management, where the investor assigns authority to the company to trade on his behalf.
- Overall, AUM is only one aspect used in evaluating a company or investment.
- It is also usually considered in conjunction with management performance and management experience.
- However, investors often consider higher investment inflows and higher AUM comparisons as a positive indicator of quality and management experience.
- AUM fluctuates daily, reflecting the flow of money in and out of a particular fund and the price performance of the assets.
- Funds with larger AUM tend to be more easily traded.

- A fund's management fees and expenses are often calculated as a percentage of AUM.
- Heading for a contraction in the current fiscal, the first time in more than a decade, assets under management (AUM) of non-banking financial companies (NBFCs) are set to grow again at a relatively subdued 5-6% next fiscal.

**5. Based on the following statements identify the working body?**

- 1. It was constituted by an Executive Order of the Union Government as a non-statutory apex body under the Ministry of Finance in 2010.**
- 2. The Finance Minister is its Chairman.**
- 3. It deals with Macro-prudential and financial regularities in the entire financial sector of India.**
- 4. It co-ordinates India's international interface with financial sector bodies like the Financial Action Task Force (FATF), Financial Stability Board (FSB) etc.**

- A. Central Economic Intelligence Bureau
- B. Financial Stability and Development Council
- C. Enforcement Directorate
- D. Central Bureau of Narcotics Financial Intelligence Unit

**Answer: B**

**Explanation**

- The Financial Stability and Development Council (FSDC) was constituted by an Executive Order of the Union Government as a non-statutory apex body under the Ministry of Finance in 2010.
- The members of the FSDC are:
  - The Finance Minister is the Chairman of the FSDC.
  - Members of FSDC include Heads of the Financial Sector Regulators listed below:
    - ✓ Reserve Bank of India (RBI)
    - ✓ Insurance Regulatory and Development Authority (IRDA)
    - ✓ Securities and Exchange Board of India (SEBI)
    - ✓ Pension Fund Regulatory and Development Authority (PFRDA)
- Other members are Finance Secretary, Chief Economic Advisor and Secretary of the Department of Financial Services.
- The Financial Stability and Development Council was established as an autonomous body dealing with macroprudential and financial regularities in the entire financial sector of India.
- The body envisages to strengthen and institutionalize the mechanism of maintaining financial stability, financial sector development, inter-regulatory coordination along with monitoring macro-prudential regulation of the economy.

- No funds are separately allocated to the council for undertaking its activities.

### Responsibilities of FSDC

- The FSDC's responsibilities are listed below:
  - ✓ Bringing about stability in the financial sector
  - ✓ Development of the Financial Sector
  - ✓ Coordination of Inter-Regulatory bodies
  - ✓ Promoting financial literacy
  - ✓ Ensuring financial inclusion
- Macroprudential supervision of the economy including the functioning of large financial conglomerates.
- Coordinating India's international interface with financial sector bodies like the Financial Action Task Force (FATF), Financial Stability Board (FSB) and any such body as may be decided by the Finance Minister from time to time.
- FSDC headed by Finance Minister discussed the additional measures that could be taken by the government in the next Budget to accelerate growth while maintaining financial stability.
- The 2021-22 Union Budget will spell out the road map for the growth strategy for the next financial year. As per various estimates, India is expected to record a growth of 8% in 2021-22.
- Due to the impact of the coronavirus pandemic, the economy contracted by 23.9% during the first quarter of the current financial year. However, the pace of contraction narrowed in the second quarter to 7.5%.
- The Council also discussed the challenges involved in smooth transition of London Interbank Offer Rate (LIBOR) based contracts and noted that a multi-pronged strategy involving relevant stakeholder institutions and departments is required in this regard.

## 5. Environment

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

1. Based on the following statements identify the animal?

1. It is a resembling a cross between a goat, a donkey, a cow, and a pig.
  2. It is a medium-sized mammal with a large head, thick neck, short limbs, long, mule-like ears, and a coat of dark hair.
  3. It is a herbivore, and is typically found at altitudes between 2,000 metres and 4,000 metres (6,500 to 13,000 feet).
  4. It is categorised as 'vulnerable' in the IUCN Red List of Threatened Species.
- A. Red Panda  
B. Himalayan Monal  
C. Himalayan Serow  
D. Himalayan Yak

**Answer: C**

### Explanation

- Context: Himalayan serow has been sighted for the first time in the Himalayan cold desert region
- A Himalayan serow is a resembling a cross between a goat, a donkey, a cow, and a pig.
- It's a medium-sized mammal with a large head, thick neck, short limbs, long, mule-like ears, and a coat of dark hair.
- There are several species of serows, and all of them are found in Asia. The Himalayan serow, or *Capricornis sumatraensis* thar, is restricted to the Himalayan region.
- Taxonomically, it is a subspecies of the mainland serow (*Capricornis sumatraensis*).
- Himalayan serows are herbivores, and are typically found at altitudes between 2,000 metres and 4,000 metres (6,500 to 13,000 feet).
- They are known to be found in eastern, central, and western Himalayas, but not in the Trans Himalayan region.
- The animal was spotted by in Spiti, Himachal Pradesh
- This is the first recorded human sighting of the serow in Himachal Pradesh.

### Why is the sighting of the serow unusual?

- Spiti lies in the cold mountain desert region of the western Himalaya, and its valley floor has an average elevation of 4,270 metres above sea level.
- Serows are generally not found at this altitude, and never before has a serow been seen in the Himalayan cold desert.

- Wildlife officials believe this particular animal may have strayed into the Spiti valley from the Rupin Bhaba Wildlife Sanctuary in adjoining Kinnaur.

**Is the serow a threatened or endangered species?**

- According to the International Union for Conservation of Nature (IUCN), Himalayan serows have experienced significant declines in population size, range size and habitat in the last decade, and this is expected to continue due to intensive human impact.
- Previously assessed as 'near threatened', the Himalayan serow is now been categorised as 'vulnerable' in the IUCN Red List of Threatened Species.
- It is listed under Schedule I of The Wildlife Protection Act, 1972, which provides absolute protection.
- Wildlife officials are trying to monitor the movement of the animal, and keep it safe from stray dogs.
- Himalayan serows are solitary by nature, and even though it has been sighted twice, it is "too clever" to be caught for rescue purposes.

**2. Black Fungus recently heard in news is a**

- A. An Exotic Edible mushroom.
- B. A Fungal Infection
- C. A narcotics operation by Interpol
- D. A herb used in Tibetan Medicine.

**Answer: B**

**Explanation**

- It is a serious but rare fungal infection, which has an overall mortality rate of 50%
- Mucormycosis infects people with a weak immune system and those with other existing illnesses.
- Recently Covid-19 patients in Ahmedabad and Rajkot were found infected with mucormycosis.
- This is not new but a rare infection and affects people who are under medication or are suffering from some illness as their immunity remains in a compromised state.
- The infection caused by a group of molds called mucormycetes.

**Key Findings:**

- It can occur in almost any part of the body. It can affect the sinuses or the lungs if the fungus enters through inhaling. It can also enter the skin through a cut, burn or any other type of skin injury.
- If not detected early, the infection – Mucormycosis also known as black fungus – can kill half the patients and lead to loss of vision or jaw in others.
- How does it affect the eyesight?
  - ✓ It enters through the nose and then spreads to the eyes, paralyses the muscles around the pupils which might lead to blindness. It may also cause meningitis if it spreads to the brain.



- This is not contagious.
- The connection between Covid-19 and Mucormycosis is the weakened immunity response.
- Many Covid-19 patients are given steroids and other drugs that might lower their immunity further, hence Greater risk for disease.
- One-sided facial swelling, headache, nasal or sinus congestion, black lesions on nasal bridge or upper inside of mouth, fever are symptoms of mucormycosis in sinus and brain.
- Fever, cough, chest pain, shortness of breath are the symptoms of mucormycosis in the lungs.
- Skin mucormycosis has symptoms like blisters or ulcers, blackening of a portion of skin or excessive redness, swelling around a wound etc.
- According to the advisory, people with diabetes or cancer, those who underwent organ transplant, stem cell transplant or people with too much iron in their body are at a greater risk of contracting this infection
- Mucormycosis cannot spread between people or between people and animals. People get mucormycosis through contact with fungal spores in the environment.
- The advisory has recommended some preventive measures, like wearing N95 masks but said they “have not been proven to prevent mucormycosis”.
- People should also avoid direct contact with a lot of dust, wear shoes, long pants and gloves while handling soil or moss, and clean skin injuries well with soap and water.

**3. Which of the following statements are correct about Commission for Air Quality Management?**

- 1. It was constituted by an ordinance brought by State Government.**
  - 2. CAQM supersedes all existing bodies, including the Central Pollution Control Board (CPCB), as well as state governments in matters of air pollution mitigation.**
- A. 1 only  
B. 2 only  
C. Both 1 and 2  
D. Neither 1 nor 2

**Answer: B**

**Explanation**

- The central government notified an Ordinance to constitute a Commission for Air Quality Management in the National Capital Region (NCR) and Adjoining Areas.
- CAQM supersedes all existing bodies, including the Central Pollution Control Board (CPCB), as well as state governments in matters of air pollution mitigation
- Through the Ordinance, the Centre has dissolved the Environment Pollution Prevention and Control Authority (EPCA) for the NCR.

- Only the National Green Tribunal (NGT), and not civil courts, is authorised to hear cases where the Commission is involved.
- The Commission brings together the Centre, states, and other stakeholders on one collaborative platform.
- It will have a full-time chairperson “who is or has been Secretary to the Government of India or Chief Secretary to the Government of a state”.
- The chairperson will hold the post for three years or until s/he attains the age of 70 years.
- The Commission will also have five ex officio members who are either Chief Secretaries, or Secretaries in charge of the department dealing with environment protection in the States of Delhi, Punjab, Haryana, Rajasthan, and Uttar Pradesh
- Three full-time independent technical members with “specific scientific knowledge and experience in matters relating to air pollution”; a technical member each from the CPCB and nominated by ISRO, ex officio.
- Three representatives of NGOs with experience in combating air pollution
- It will have members from Niti Aayog and several Ministries
- The Supreme Court recently said it is not satisfied with the work done by the Commission for Air Quality Management (CAQM) in the National Capital Region and Adjoining Areas, which has been constituted by the Centre to tackle air pollution
- On November 6, the apex court had asked the Centre to ensure there is no smog in Delhi as it was informed that the Commission has started functioning from that day.
- It had said that pollution problem has to be dealt with by the executive as it has the power, money and resources for this.

**4. Based on the following statements identify the product**

- 1. It is intended to be used in the production of carbon-neutral fertilizer products.**
- 2. One way of making this product is by using hydrogen from water electrolysis and nitrogen separated from the air.**
- 3. Haber-Bosch process is currently the only method used on a commercial scale for its production.**
- 4. It is emerging as the most promising carbon-neutral energy carrier for several energy applications, such as decarbonized shipping fuel.**

- A. Green Ammonia
- B. Ammonium Nitrate
- C. Calcium Nitrate
- D. Urea

**Answer: A**

**Explanation**

**'Green' Ammonia**

Green ammonia is key to meeting the twin challenges of the 21st century.

By 2050 there will be ten billion people on the planet. Using ammonia as fertilizer makes food more productive, increasingly vital as the population grows and living standards improve.

People need food and energy and it must be CO<sub>2</sub> free - that's where green ammonia comes in.

**Ammonia**

Ammonia feeds the world: 180 million tonnes were produced in 2015, mainly for use in fertiliser. Growing demand for food means this will rise 76 each year.

Ammonia is a compound made of nitrogen and hydrogen. Chemical formula NH<sub>3</sub>. Ammonia's main use is in fertilizer.

Today, ammonia is made using the Haber-Bosch process invented and perfected in the early 1900s. Its two inventors won Nobel prizes in 1918 and 1931.

In the Haber-Bosch process hydrogen and nitrogen are combined for ammonia using high temperature and a catalyst.

The global trade in ammonia means we already know how to transport and store it safely.

**But there is a problem**

Today the lowest cost way to get hydrogen is from natural gas but this produces carbon dioxide (CO<sub>2</sub>) which is a cause of irreversible climate change.

Ammonia production requires energy, and today this energy also comes from fossil fuels. Together with the fossil hydrogen feedstock, current ammonia production accounts for over 1% of global CO<sub>2</sub> emissions.

To keep under 2 degrees warming humans must end no more than 600 billion tonnes more CO<sub>2</sub>. That's less than 25 years at the rate today.

Once CO<sub>2</sub> is released into the atmosphere it will change the climate for the next 10,000 years.

**The good news - innovating to create carbon free "green" ammonia**

We can make hydrogen from water using electricity - a process known as electrolysis. Passing an electric current through water separates the hydrogen and oxygen.

Green ammonia can support the business case for renewables, by providing an alternative revenue stream that is not dependent on a grid connection (particularly relevant in remote areas), and by being used for load balancing.

By switching to renewable electricity to make ammonia we could save over 40 million tons of CO<sub>2</sub> each year in Europe alone, or over 300 million tons worldwide. We can also burn ammonia to make electricity when the wind is not blowing.

When used in this way ammonia turns back into air and water, so doesn't pollute the atmosphere.

Ammonia can even be made to clean up after itself by scrubbing any nitrogen oxides left after combustion. Ammonia is a way to store safely as LPG. You can even run a car on ammonia.

By using water electrolysis and renewable electricity, ammonia production can be made completely carbon-free.

**Ammonia**

Nitrogen is a harmless odourless gas that makes up 78% of the air around us.

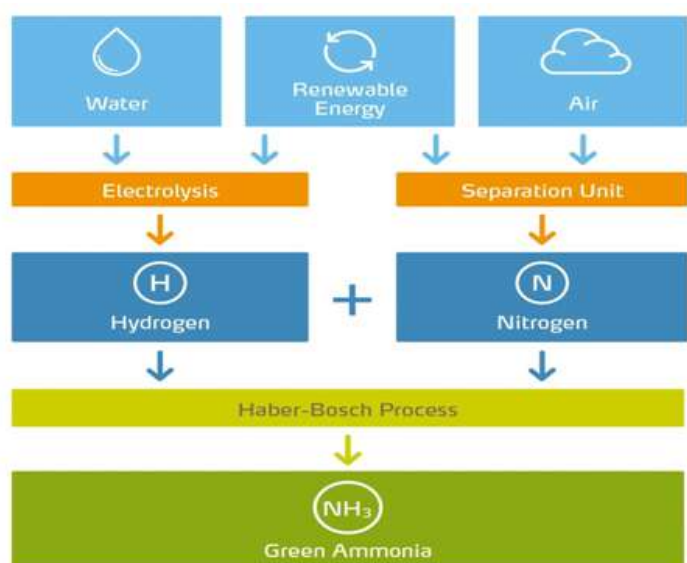
Hydrogen is the most abundant element in the universe. There are 2 hydrogen atoms in every molecule of water.

**NH<sub>3</sub>**

By using water electrolysis and renewable electricity, ammonia production can be made completely carbon-free.

*© Siemens, 2018*

- Green ammonia is intended to be used in the production of carbon-neutral fertiliser products, decarbonising the food value chain, and also has potential as a future climate-neutral shipping fuel.
- Green ammonia production makes use of renewable energy sources such as hydro-electric, solar power or wind turbines.
- Unlike “brown” ammonia, which is made using fossil fuels (typically natural gas) as the feedstock, the raw materials for green ammonia are hydrogen obtained through the electrolysis of water, a process powered by renewable energy sources, and nitrogen obtained from the air using an air separation unit.
- Green ammonia can then be synthesised from nitrogen and hydrogen via various methods, with the Haber-Bosch process currently the only method used on a commercial scale.
- Similarly to fossil fuels, ammonia is both a chemical energy carrier and a potential fuel, where energy is released by the breaking of chemical bonds.



- Crucially, ammonia has the advantage of not releasing any carbon emissions if used as a fuel, and its green credentials can be enhanced even further if sustainable energy is used to power the production of ammonia.
- Ammonia is the second-most-widely produced commodity chemical globally
- Ammonia is mostly utilized in agriculture, a sector that is under increasing scrutiny due to its environmental impact, with 80% of global ammonia production going into fertiliser and 20% into industrial products.
- Green ammonia can be essential to enable sustainable food production, in addition, it is emerging as the most promising carbon-neutral energy carrier for several energy applications, such as decarbonized shipping fuel.

**5. Which of the following statements are correct about Coalition for Disaster Resilient Infrastructure (CDRI)?**

- 1. It was launched at Climate Action Summit in New York 2019.**
  - 2. CDRI is to be seen as an international knowledge platform.**
  - 3. The National Disaster Management Authority (NDMA) is operating as the interim secretariat of CDRI.**
- A. 1 and 2 only  
B. 2 and 3 only  
C. 1 and 3 only  
D. 1, 2 and 3

**Answer: D**

**Explanation**

- It was launched by PM in September 2019 at the UN Secretary-General's Climate Action Summit in New York, US.
- It is a platform where knowledge is generated and exchanged on different aspects of disaster and climate resilience of infrastructure.
- It will create a mechanism to assist countries to upgrade their capacities and practices, with regard to infrastructure development in accordance with their risk context and economic needs.
- CDRI is envisaged as an international knowledge platform where countries can collaborate to make their existing and new infrastructure strong enough to withstand natural disasters.
- CDRI is an attempt to bring countries together to share and learn from the experiences of one another to protect their key infrastructure – highways, railways, power stations, communication lines, water channels, even housing – against disasters.

**What it proposes:**

- CDRI is to be seen as an international knowledge platform.

- Here, countries can collaborate to make their existing and new infrastructure strong enough to withstand natural disasters.
- It tries to bring countries together to share and learn from the one another's experiences to protect their infrastructure against disasters.
- The National Disaster Management Authority (NDMA) is operating as the interim secretariat of CDRI as of now.
- It will seek to identify and promote best practices, provide access to capacity building.
- It will work towards standardisation of designs, processes and regulations relating to infrastructure creation and management.
- It may identify and estimate the risks to, and from, large infrastructure in the event of different kinds of disasters in member countries.
- It may have countries, organisations like UN bodies, financial institutions, and other groups working on disaster management as its members.
- It seeks to help member countries integrate disaster management policies in all their activities.
- It will also help them in setting up institutions and regulatory provisions to ensure creation of resilient infrastructure, and identify and use affordable finance and technology.

## 6. Science & Technology

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

1. Which of the following statements are correct about Chang'e-5?

1. It made China the first country to successfully retrieve lunar samples since the 1970s.
2. It is an unmanned spacecraft.
3. It comprises of four parts: an orbiter, a returner, an ascender and a lander.

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

Answer: D

### Explanation

- Chinese spacecraft carrying rocks and soil from the moon has returned back to Earth, putting China to become the first country to successfully retrieve lunar samples since the 1970s.
- The Chang'e-5 was launched on Nov. 24 and a lander vehicle touched down on the moon on Dec. 1.
- The mission was expected to take around 23 days in total.
- The objective of the mission was to bring back lunar rocks, the first attempt by any nation to retrieve samples from the moon in four decades.
- It is an unmanned spacecraft by China.
- The probe is named after the mythical Chinese moon goddess.
- The rocket comprises of four parts: an orbiter, a returner, an ascender and a lander.



- The Chang'e-5 mission is expected to realize four "firsts" in China's space history:
  - ✓ The first time for a probe to take off from the surface of the Moon.
  - ✓ The first time to automatically sample the lunar surface.
  - ✓ The first time to conduct unmanned rendezvous and docking in lunar orbit.
  - ✓ The first time to return to Earth with lunar soil samples in escape velocity.

## 2. Himgiri, recently heard in news, is a

- A. Seed Vault of India
- B. Indian Navy Ship
- C. Climate change alliance
- D. A book about Tundra regions in India

**Answer: B**

### Explanation

- The Garden Reach Shipbuilders and Engineers (GRSE) recently launched a new Project 17A ship called Himgiri for the Indian Navy.
- The ship was launched into the waters of Hooghly river.
- It is a Nilgiri-class Stealth Frigate.

### Project 17A

- The project was approved by the Government of India in 2015.
- Under the project, a total of seven advanced frigates are to be delivered to the Indian Navy.
- Four of these are to be constructed by the Mazagon Dock Shipbuilders Limited and three are to be launched by GRSE.
- The Project 17A ships are guided missile frigates.
- Each of these ships are 149 meters long.
- They have displacement of approximately 6,670 tonnes and a speed of twenty-eight knots.
- The ships are built using indigenously developed steel.
- They are integrated with indigenous sonar system and weapons such as BrahMos missile, LRSAM.

### Himgiri

- It is the first of the three ships built by GRSE.
- The Project 17A ships are fitted with advanced sensors, indigenous weapons and is equipped with gas turbine propulsion.
- Earlier Himgiri was commissioned into the Indian Navy in 1974 and decommissioned in 2005.

- A new ship is now being launched in 2020.
- In 1976, Himgiri was the first ship of Indian Navy to shoot a pilotless aircraft.

### **Nilgiri-class Frigates**

- They are the updated class of Leander class.
- Frigate is a type of warship that has different roles over time.
- Frigates are of various sizes.
- The Nilgiri class Frigates of Indian Navy are Himgiri, Dunagiri, Udaygiri, Vindhyagiri and Taragiri.
- The ships have been named after the hills in India.

### **3. IND-INDO CORPAT recently heard in news is a naval exercise between India and**

- A. Indonesia
- B. Ireland
- C. West Indies
- D. Malaysia

**Answer: A**

#### **Explanation**

- The 35th edition of India-Indonesia Coordinated Patrol (IND-INDO CORPAT) between the Indian Navy and the Indonesian Navy was conducted from 17 to 18 December 2020.
- The 35th IND – INDO CORPAT will contribute towards the Indian Navy's efforts to consolidate interoperability and forge strong bonds of friendship across the Indo Pacific.
- Indian Naval Ship (INS) Kulish, an indigenously built missile corvette along with P8I Maritime Patrol Aircraft (MPA) will undertake coordinated patrol with Indonesian Naval Ship KRI Cut NyakDien, a Kapitan Pattimura (Parchim I) class corvette and an MPA of the Indonesian Navy.

### **4. Asia-Pacific Vaccine Access Facility has recently been launched by**

- A. World Bank
- B. World Health Organization
- C. Shanghai Cooperation Organization
- D. Asian Development Bank

**Answer: D**

#### **Explanation**

- The Asian Development Bank recently launched Asia Pacific Vaccine Access Facility to provide equitable support to the developing countries as they procure and deliver vaccines.



- The bank has allocated 9 billion USD for the scheme.
- It will support developing countries in Asia and will put in efforts to procure vaccines against deadly virus.
- If a country has to obtain finances under APVAX, then it should fulfil the following criteria
- It must be procured through COVAX.
- It should be prequalified by World Health Organization
- It should be authorized by a stringent regulatory authority.
- COVAX is one of the three pillars of the ACT Accelerator launched by World Health Organization.
- The COVAX facility aims to make sure that all the people in the world will get equal access to COVID-19 vaccine.
- The initial aim of the facility is to ensure that two billion doses are available by the end of 2021.
- It is co-led by GAVI (Global Alliance for Vaccines and Immunization) and Coalition for Epidemic Preparedness Innovations (CEPI).
- ACT is a framework of collaboration that aims to accelerate production, development and equitable access to COVID-19 vaccine.
- The ACT Accelerator was launched by WHO, France and European Commission.
- It is built on three main pillars namely Therapeutics, Vaccines (COVAX) and Diagnostics.

5. Which of the following statements are incorrect about Green Rating for Integrated Habitat Assessment (GRIHA)?

1. It is India's own rating system.
2. It jointly developed by TERI and the Ministry of Power.
3. The GRIHA Rating System contains 34 evaluation criteria with 100 points.

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

**Answer: B**

**Explanation**

- 12th GRIHA (Green Rating for Integrated Habitat Assessment) Summit was recently held.
- It was organized by GRIHA Council from Hyderabad.
- Theme was Rejuvenating Resilient Habitats.

- It aims to serve as a platform to deliberate on innovative technologies and solutions which shall help in creating robust mechanisms for developing sustainable and resilient solutions for the benefit of the entire community.
- The Vice President also launched the SHASHWAT magazine and the book '30 Stories Beyond Buildings' during the event
- Green Rating for Integrated Habitat Assessment (GRIHA) is India's own rating system jointly developed by TERI and the Ministry of New and Renewable Energy.
- It is a green building design evaluation system where buildings are rated in a three-tier process.
- The GRIHA Rating System contains 34 evaluation criteria with 100 points.
- These criteria have been categorized into
  - ✓ Site Planning including conservation and efficient utilization of resources, health and wellbeing during building planning and construction stage.
  - ✓ Water Conservation.
  - ✓ Energy Efficiency including energy embodied & construction and renewable energy.
  - ✓ Waste Management including waste minimization, segregation, storage, disposal and recovery of energy from waste and
  - ✓ Environment for good health and wellbeing.
- It is the National Rating System Of India for any completed building construction.
- GRIHA is recognized as India's own green building rating system in India's Intended Nationally Determined Contributions (INDC) submitted to the United Nations Framework Convention on Climate Change (UNFCCC).
- GRIHA Council has developed the Building Fitness Indicator (BFI) tool - a free-to-use self-assessment tool that allows organizations to measure the preparedness of workplaces to prevent exposure to COVID-19.