

Civil Services Preliminary Examination 2017 is over now!!! The overall analysis of the exam and the comments from across the country gives out the impression that the exam was tough compared to previous years.

For 2016 & 2017, importance of Current Affairs stood the same. This year there were about 27-30 questions from Current Affairs segment.

With regards to E&E, Economics, Modern Indian History the questions were less in number and a candidate should have a broad reading to answer those questions.

What may be new for the year was, most of the aspirants were taken aback with the selection of questions. We could call the difficulty level as something like 40:60, where there were 40 super simple questions and 60 questions of varying difficulty levels.

However, there were handsome number of questions from Polity and Governance topics and the questions, keeping aside the ambiguities, were rather simple and anyone with a reading of basic book could answer those questions with ease.

For Geography, UPSC seems to have gone with the literary meaning of the Subject, which is none other than the study of maps. Now, how could one travel from Kohima [Nagaland] to Kottayam [Kerala] without know their destination and route of travel? One has to know the cardinal points before attempting UPSC paper, which is the least one could expect from an aspirant.

Here is a comparison table showing the number of questions that were asked from Selflearn's test series for UPSC Prelims 2017, both directly and indirectly.

NO	UPSC QUESTIONS 2017	SELFLEARN.CO TEST SERIES 2017
1.	<ul> <li>Which of the following gives 'Globa Gender Gap Index' ranking to the countries of the world?</li> <li>(a) World Economic Forum</li> <li>(b) UN Human Rights Council</li> <li>(c) UN Women</li> <li>(d) World Health Organization</li> </ul>	Global Gender Gap report is published by:A.World BankB.World Economic ForumC.International Monetary FundD.WTOExplanation:India was ranked low at 87th place globally in termsof gender equality despite a jump of 21 places fromlast year largely due to progress on the educationfront while Iceland has topped the chart. India was

#### www.selflearn.co 2017 ranked 108th on the annual Global Gender Gap index compiled by Geneva-based World Economic Forum. India has closed its gender gap by 2 per cent in a year and its gap now stands at 68 per cent across the four pillars that WEF measures — economy, education, health and political representation. Read more on: http://indianexpress.com/article/india/india-newsindia/india-ranked-at-lowly-87-in-terms-of-genderequality-3103633/ [Possible Test 1] 2. With reference to 'Monetary policy Committee of **RBI'**, seen in the news, which of the statements Which of the following statements given below is/are correct? correct regarding the Monetary Policy 1. It is headed by the Governor of RBI Committee (MPC)? 2. Cabinet Secretary head the search Panel for (1) It decides the RBI's benchmark in selecting three members from the Government rates. 3. **RBI** Governor has a casting Vote (2) It is a 12-member body including t Select the correct answer using the code given below: year. 1 and 2 only A. (3) It functions under the chairmanship B. 1 only Select the correct answer using the cod C. 1 and 3 only (a) 1 only **D.** All of the above (b) 1 and 2 only (b)**Explanation:** (c) 3 only Monetary Policy Committee (d) 2 and 3 only The Reserve Bank of India Act, 1934 (RBI Act) was amended, to provide for a statutory and institutionalised framework for a Monetary Policy Committee. The object of MPC is to maintain price stability, while keeping in mind the objective of growth. The Monetary Policy Committee would be entrusted with the task of fixing the benchmark policy rate (repo rate) required to contain inflation within the specified target level. Why this change has been introduced into RBI's

	<ul> <li>previous policy?</li> <li>A Committee-based approach for determining the Monetary Policy will add lot of value and transparency to monetary policy decisions.</li> <li>Procedure &amp; Meetings</li> <li>A 6-member monetary policy committee is to be setup to decide key policy rates. The panel will have three members from RBI. They are the governor, deputy governor and another officer. The other three Members of MPC will be appointed by the Central Government. These members will be decided by the centre based on the recommendations of a panel headed by the Cabinet Secretary. The RBI governor will have a vote in case of a tie. The meetings of the Monetary Policy Committee shall be held at least 4 times a year and it shall publish its decisions after each such meeting. The Government, in consultation with RBI, has notified the inflation target as under:-</li> <li>Inflation Target: Four per cent. Upper tolerance level: Six per cent. Lower tolerance level: Two per cent.</li> <li>POSSIBLE TEST 1</li> </ul>
3.       Who among the follow:         associated with the internet in Internet Ryotwari Settlement in Internet British rule?         1.       Lord Cornwal         2.       Alexander Rest         3.       Thomas Munnet Select the correct answer of given below:	roduction of dia during thefollowing statements are correct?a. It was introduced in 1793. b. The absence of traditional zamindars made the British to make settlement directly with peasants. c. It was introduced in Bengal by Holt Mackenzie.

4.		The new system that was devised came to be known as the ryotwari (or ryotwari ). It was tried on a small scale by Captain Alexander Read in some of the areas that were taken over by the Company after the wars with Tipu Sultan. Subsequently developed by Thomas Munro, this system was gradually extended all over south India. Read and Munro felt that in the south there were no traditional zamindars. The settlement, they argued, had to be made directly with the cultivators (ryots ) who had tilled the land for generations. Their fields had to be carefully and separately surveyed before the revenue assessment was made. Munro thought that the British should act as paternal father figures protecting the ryots under their charge. Sources : History NCERT CLASS VIII – Our Past 3 CTP02 What is/are the importance/ importance of the Nuclear Security Summit? a.The First NSS was held in New Delhi b.2016 witnessed the hosting of fourth NSS c.The Summit highlighted the role of UN as prominent body in promoting nuclear security d.None of the above Answer : B
	(a) 1 only (b) 2 only (c) Both 1 and 2	Explanation Nuclear Security Summit (NSS), an initiative of President Barack Obama to coordinate international efforts to prevent terror organizations from acquiring

	(d) Neither 1 nor 2	<ul> <li>nuclear weapons or material. The first Nuclear Security Summit was held in Washington, DC in 2010, and was followed by Summits in Seoul in 2012 and The Hague in 2014.</li> <li>Summit endorsed the central role of the IAEA in promoting nuclear security</li> </ul>
5.	Consider the following statements:         1. In tropical regions, Zika virus disease is transmitted by the same mosquito that transmits dengue.         2. Sexual transmission of Zika virus disease is possible.         Which of the statements given above is/are correct?         (a) 1 only         (b) 2 only         (c) Both 1 and 2         (d) Neither 1 nor 2	The term 'Zika Virus' is sometimes seen in the news in the context of :         A.       Mosquito bites         B.       Bird flu         C.       H1N1         D.       None of the above         Answer: A       Explanation         Aedes mosquito transmits Zika virus disease which is widely prevalent in tropical and sub-tropical areas of the Americas, South East Asia, Africa, Eastern Mediterranean and the Western Pacific.         Source: <a href="http://pib.nic.in/newsite/erelcontent.aspx?relid=137">&gt;</a> 948>       CAP01

6.	What is/are the advantage/advantages of implementing the 'National Agriculture Market' scheme?	Identify the correct statement regarding National Agriculture Market?
	1. It is a pan-India electronic trading portal for agricultural commodities.	1. It is pan India electronic portal and creates a unified market for agricultural commodities.
	2. It provides the farmers access to nationwide market, with prices	2. Agri Tech Infrastructure Fund is created to manage the NAM
	commensurate with the quality of their produce.	<ol> <li>Ministry of Finance is in charge of Fund while Ministry of Agriculture implements NAM</li> </ol>
	given below : (a) 1 only (b) 2 only	4. NAM do not involve State participation because of its mode of functioning and presence of an online portal.
	(c) Both 1 and 2	Select the correct answer from the codes given below:
	(d) Neither 1 nor 2	1. 1 and 2 only
		2. 2,3 and 4 only
		3. 1,2 and 3 only
		4. 1,2,3 and 4
		Answer: A
		Explanation
		The Government Scheme approving NAM envisages implementation of the National Agriculture Market (NAM) by setting up of an appropriate common e- market platform that would be deployable in regulated wholesale markets in States/UTs desirous of joining the e-platform.
		Small Farmers Agribusiness Consortium (SFAC) will implement the national e-platform in 585

		selected regulated markets and will cover 400 mandis in 2016-17 and 185 mandis in 2017-18. Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) will meet expenses on software and its customization for the States and provide it free of cost to the States and Union Territories (UTs). DAC&FW will also give grant as one time fixed cost subject to the ceiling of Rs.30.00 lakhs per Mandi (other than to the private mandis) for related equipment / infrastructure in 585 regulated mandis, for installation of the e-market platform. State Governments will propose the regulated markets which are to be integrated with NAM . NABARD is in charge of Fund State participation is very crucial in success of NAM because Agriculture is a subject matter in State List Plus States need to make sufficient reforms in its policies. Such as: Single licence to be valid across States, single point levy of market fee And provision for electronic auction. CAP01
7.	With reference to the 'National Intellectual Property Rights Policy', consider the following statements:1. It reiterates India's commitment to the Doha Development Agenda and the TRIPS Agreement.2. Department of Industrial	<ul> <li>Which of the following statements is/are correct with regard to the National Intellectual Property Rights Policy?</li> <li>1. It aims to fasten the patents and trademarks registration</li> <li>2. The monitoring agency for implementation of IPR Policy would be Department of Science and Technology</li> <li>Select the correct answer using the code given below:</li> </ul>

Policy and Promotion is the	a. 1 only
nodal agency for regulating	b. 20nly
intellectual property rights	c. Both 1 and 2
in India.	d. None of the above
Which of the above statements is/are	Answer: A
correct?	Explanation:
	The Government has approved the National IPR
(a) 1 only	Policy on 12 <sup>th</sup> May 2016. The policy lays down the
	following seven objectives:
(b) 2 only	
(c) Both 1 and 2	• IPR Awareness: Outreach and Promotion-
	Generation of IPRs: To create public awareness
(d) Neither 1 nor 2	about the economic, social and cultural benefits
	of IPRs among all sections of society;
	<ul> <li>Generation of IPRs- To stimulate the</li> </ul>
	generation of IPRs;
	• Legal and Legislative Framework: <i>To have</i>
	strong and effective IPR laws, which balance the
	interests of rights owners with larger public
	interest;
	• Administration and Management: To
	modernize and strengthen service-oriented IPR
	administration;
	• Commercialization of IPR: Get value for
	IPRs through commercialization;
	• Enforcement and Adjudication: <i>To strengthen</i>
	the enforcement and adjudicatory mechanisms
	for combating IPR infringements;
	• Human Capital Development: To strengthen
	and expand human resources, institutions and
	capacities for teaching, training, research and
	skill building in IPRs;
	These objectives are sought to be achieved through
	detailed action points. The action by different
	Ministries/ Departments shall be monitored by
	DIPP which shall be the nodal department to
	coordinate, guide and oversee implementation and
	future development of IPRs in India.
	The policy is a vision document that lays the
	The policy is a vision document mat rays the

		roadmap for future development in the field of IPRs. It is comprehensive and holistic, and cannot be said to lack specifics. CAP01
8.	Biological Oxygen Demand (BOD) is a standard criterion for         (a) Measuring oxygen levels in blood         (b) Computing oxygen levels in forest ecosystems         (c) Pollution assay in aquatic ecosystems         (d) Assessing oxygen levels in high altitude regions	What do mean by the term Biochemical Oxygen demand?a.The amount of dissolved oxygen needed by organisms to break down organic material present in waterb.Amount of oxygen required by aquatic flora and fauna to survive c.c.Amount of dissolved oxygen consumed by planktons during photosynthesis d.d.Amount oxygen used by microorganisms in aquatic bodies to respire Answer AExplanation 
9.	With reference to the role of UN- Habitat in the United Nations programme working towards a better urban future, which of the statements is/are correct?	<ul> <li>Which of the following statements about UN habitat is/are correct?</li> <li>1. It promotes sustainable and environment-friendly human settlements across the world</li> <li>2. India has been chosen to be head of UN habitat recently.</li> </ul>

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1. UN-Habitat has been mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities to provide adequate shelter for all.         2. Its partners are either governments or local urban authorities only.         3. UN-Habitat contributes to the overall objective of the United Nations system to reduce poverty and to promote access to safe drinking water and basic sanitation.         Select the correct answer using the code given below:         (a) 1, 2 and 3         (b) 1 and 3 only         (c) 2 and 3 only         (d) 1 only	<ul> <li>3. UN-Habitat reports to the Security Council of UN.</li> <li>Select the correct answer using the code given below.</li> <li>A. 1 only</li> <li>B. 1 and 3 only</li> <li>C. 1 and 2 only</li> <li>D. 1,2 and 3</li> <li>India has been unanimously elected as the President of the UN-Habitat, an organ of the United Nations' Organisation (UNO) that promotes socially and environmentally sustainable human settlements across the world, after 10 years. UN-Habitat reports to the United Nations General Assembly.</li> <li>http://pib.nic.in/newsite/PrintRelease.aspx?relid=161</li> <li>631</li> </ul>
10.       What is the purpose of Vidyanjali Yojana'?         1.       To enable the famous foreign educational institutions to open their campuses in India.         2.       To increase the quality of education provided in government schools by taking help from the private	matched?1.Vidyanjali-SchoolVolunteerProgramme2.Bhavishya-Pension Sanction and Payment Tracking System3.Pashikshak-Online Teacher Portal

### 2017

#### sector and the community.

3. To encourage voluntary contributions monetary from private individuals and organizations so as to improve the infrastructure facilities for primary and secondary schools.

Select the correct answer using the code given below :

(a) 2 only

(b) 3 only

(c) 1 and 2 only (c)

(d) 1,2 and 3

A. 1 only

- B. 2 only
- C. 3 and 4 only
- **D.** None of the above

Vidyanjali is an initiative to enhance community and private sector involvement in Government run elementary schools across the country under the overall aegis of the Sarva Shiksha Abhiyan. Through this initiative people from the Indian Diaspora, retired teachers, retired government officials including retired defence retired personnel, professionals and women who are home makers can volunteer at a school that requests for one.

Vidyanjali will also cover initiatives under the Corporate Social Responsibility (CSR) and Public Private Partnership (PPP), with Public Sector Undertaking (PSU) Companies, private corporate and others.

#### Bhavisya

The Department of Pension & Pensioners' Welfare has launched a web based Pension Sanction and Payment Tracking System "BHAVISHYA" which provides for on-line tracking of sanction and payment processes by the individual as well as the administrative authorities. The new proposed system will capture information relating to the pensioner's personal and service data including contact details like mobile number and e-mail etc. It will also have electronic Forms required to be submitted to pension sanctioning authority. The system will keep retiring employees informed of the progress of pension sanction process through SMS/E-mail in future. The application will help in monitoring the delays which take place in sanction of pension and retirement benefits to a retiring Government Servant.

#### **Prashikshak**

Prashikshak is an open online platform for collecting

		and reporting data from all District Institute of Education and Training (DIETs) in India. By facilitating online reporting of data, this portal will allow for the teacher education system to be strengthened through tracking of performance data for all DIETs. <b>Sankalp</b> An initiative from D/o Pension & Pensioner's Welfare, Government of India, to provide a platform for the pensioners to access opportunities available for useful interventions in the society. It also facilitates the Organizations working in these areas to select appropriate skill and expertise from the available pool of volunteers. CAP06
11.	What is the aim of the programme 'Unnat Bharat Abhiyan'?	With reference to Unnat Bharat Abhiyan, consider the following statements:
	<ul> <li>(a) Achieving 100% literacy by promoting collaboration between voluntary organizations and government's education system and local communities.</li> <li>(b) Connecting institutions of higher</li> </ul>	<ol> <li>Under the scheme, top higher educational institutions adopt backward villages in their vicinity and apply their knowledge and expertise to improve the infrastructure.</li> <li>The scheme is implemented by Ministry of Rural Development.</li> </ol>
education w	education with local communities to address development challenges	Which of the above statements is/are correct?
	through appropriate technologies.	A. 1 only
	(c) Strengthening India's scientific research institutions in order to make	<ul><li>B. 2 only</li><li>C. Both 1 and 2</li></ul>
	India a scientific and technological power.	D. None of the above
	(d) Developing human capital by allocating special funds for health care and education of rural and urban poor, and organizing skill development	The scheme is implemented by Ministry of Human Resources.

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	programmes and vocational training for them.	Unnat Bharat Abhiyan- To enable higher educational institutions to work with the people of rural India in identifying development challenges and evolving appropriate solutions for accelerating sustainable growth
		Special emphasis on issues pertaining to
		1. Sanitation
		1. Drinking water supply
		2. Energy
		3. Agriculture and allied activities
		4. Irrigation
		5. Education
		6. Health, etc and,
		7. To provide innovative solution in consultation with Panchayat Raj Institutions (PRIs)
		Ministry of HRD has advised all the higher educational institutions which are funded by the Central /State Government and all institutions which are under approval by the regulatory bodies to adopt clusters of backward Gram Panchayats / villages in their vicinity and apply their knowledge and expertise to improve the infrastructure in the Gram Panchayats (GPs).
		CAP06
12.	In India, Judicial Review implies <ul> <li>(a) the power of the Judiciary to pronounce upon the constitutionality of laws and executive orders.</li> <li>(b) the power of the Judiciary to</li> </ul>	Which of the following best describes 'judicial review'?a.It is the power of Supreme Court to examine the validity of Constitutional Amendments violating fundamental rights.
	question the wisdom of the laws	b. It is the power of Supreme Court to examine the constitutionality of

	<ul> <li>enacted by the Legislatures.</li> <li>(c) the power of the Judiciary to review all the legislative enactments before they are assented to by the President.</li> <li>(d) the power of the Judiciary to review its own judgements given earlier in similar or different cases.</li> </ul>	examining the legislative enactments of
13.	Out of the following statements, choose the one that brings out the principle underlying the Cabinet form of Government:(a) An arrangement for minimizing the criticism against the Government whose responsibilities are complex and hard to carry out to the satisfaction of all.(b) A mechanism for speeding up the activities of the Government whose responsibilities are increasing day by day.(c) A mechanism of parliamentary democracy for ensuring collective responsibility of the Government to the people.(d) A device for strengthening the hands of the head of the Government whose	the Parliament.         Which of the above statements is or are correct?         A.       1 only         B       2 only

hold over the people is in a state of decline.	Parliament in general and to the Lok Sabha in Particular. CTP10
Democracy's superior virtue lies in the fact that it calls into activity         (a) the intelligence and character of ordinary men and women.         (b) the methods for strengthening executive leadership.         (c) a superior individual with dynamism and vision.         (d) a band of dedicated party workers.	Democracy is a form of government in which: 1. Only leaders elected by people should rule the country. 2. People have the freedom to express views , freedom to organise and freedom to protest with arms. Which of the above statements is or are correct? a. 1 only b. 2 only c. Both 1 and 2 d. None of the above Answer: A Explanation: Democracy was the most successful political idea of the 20th century. Democracies are on average richer than non-democracies, are less likely to go to war and have a better record of fighting corruption. More fundamentally, democracy lets people speak their minds and shape their own and their children's futures. That so many people in so many different parts of the world are prepared to risk so much for this idea is testimony to its enduring appeal. Decolonization created a host of new democracies in Africa and

Asia, and autocratic regimes gave way to democracy in Greece (1974), Spain (1975), Argentina (1983), Brazil (1985) and Chile (1989). The collapse of the Soviet Union created many fledgling democracies in central Europe. By 2000 Freedom House, an American think-tank, classified 120 countries, or 63% of the world total, as democracies. That being said, raising arms to protest against the elected representatives is less democratic and can be termed as Anarchy.
Consider the following statements:
1. In a democracy the final decision making power must rest with those elected by the people.
2. A democracy must be based on a free and fair election where those currently in
power have a fair chance of losing.
3. In a democracy, each adult citizen must have one vote and each vote must have one value.
4. A democratic government rules within limits set by constitutional law and citizens' rights.
Which of above mentioned statements are essential features of a Democracy?
a. 1, 2 and 3 only
b. 1, 3 and 4 only
c. 2, 3 and 4 only

		d. All of the above
		Answer: D
		Explanation:
		All the above features are cardinal to the concept of democracy. CTP 01
15.	With reference to river Teesta, consider the following statements:1. The source of river Teesta is the same as that of Brahmaputra but it flows through Sikkim.2. River Rangeet originates in Sikkim and it is a tributary of river Teesta.3. River Teesta flows into Bay 	Consider the following statements : 1. River Brahmaputra enters India through Arunachal Pradesh and flows in a south west direction. 2. In Bangladesh, Brahmaputra joins with river Teesta in its upper course and from there on the river is called by the name Meghna. 3. Towards the mouth, Meghna Joins with River Padma and is called as Jamuna, which in turn flows to the Bay of Bengal. Which of the statements given above is/are correct? a. 1 only b. 1 and 3 only c. 2 and 3 only d. All of the above Answer: A Explanation: Brahmaputra enters India west of Sadiya town in Arunachal Pradesh. Flowing southwest, it receives its main left bank tributaries, viz., Dibang or Sikang and Lohit; thereafter, it is known as the Brahmaputra. The Brahmaputra enters into Bangladesh near Dhubri and flows southward. In Bangladesh, the Teesta joins it on its right bank from where the river is known as the 'jamuna'. Jamuna finally merges with the river

		'Padma',and from here the river is called by the 'Meghna' which finally falls into the Bay of Bengal.
		STP03 -geography
16.	Consider the following statements: 1. India has ratified the Trade Facilitation Agreement (TFA) of WTO.	Trade Facilitation Agreement is seen in news in         the context of       A.         A.       World Bank         B.       UNTCAD
	2. TFA is a part of WTO's Bali Ministerial Package of	C. India and US relations
	2013.	D. WTO
	3. TFA came into force in	Answer: D
<ul> <li>anuary 2016.</li> <li>Which of the statements given above is/are correct?</li> <li>(a) 1 and 2 only</li> <li>(b) 1 and 3 only</li> <li>(c) 2 and 3 only</li> <li>(d) 1, 2 and 3</li> </ul>	<b>Explanation</b> Traders from both developing and developed countries have long pointed to the vast amount of "red tape" that still exists in moving goods across borders, and which poses a particular burden on small and medium-sized enterprises. To address this, <b>WTO Members concluded negotiations on a</b> <b>landmark Trade Facilitation Agreement (TFA) at</b> <b>their 2013 Bali Ministerial Conference and are</b> <b>now in the process of adopting measures needed</b> <b>to bring the Agreement into effect.</b>	
		The TFA contains provisions for expediting the movement, release and clearance of goods, including goods in transit. It also sets out measures for effective cooperation between customs and other appropriate authorities on trade facilitation and customs compliance issues. It further contains provisions for technical assistance and capacity building in this area. The Agreement will help improve transparency, increase possibilities to participate in global value chains, and reduce the scope for corruption.

		The TFA was the first Agreement concluded at the WTO by all of its Members. CAP03
17.	What is the purpose of setting up of Small Finance Banks (SFBs) in India?         1. To supply credit to small business units         2. To supply credit to small and marginal farmers         3. To encourage young entrepreneurs to set up business particularly in rural areas.         Select the correct answer using the code given below:         (a) 1 and 2 only         (b) 2 and 3 only         (c) 1 and 3 only         (d) 1, 2 and 3	<ul> <li>Consider the following statements with reference to Small Finance Banks. <ol> <li>The minimum paid-up equity capital for small finance banks shall be Rs. 100 crore.</li> <li>75 per cent of its Net Bank Credit should be in the priority sector.</li> </ol> </li> <li>Which of the above statements is/are correct? <ul> <li>1 only</li> <li>2 only</li> <li>B 2 only</li> <li>B 2 only</li> <li>B 0 of the above</li> </ul> </li> <li>Key features of the Small Finance Bank guidelines are: <ul> <li>i) Objectives:</li> </ul> </li> <li>The objectives of setting up of small finance banks will be to further financial inclusion by (a) provision of savings vehicles, and (ii) supply of credit to small business units; small and marginal farmers; micro and small industries; and other unorganised sector entities, through high technology-low cost operations.</li> <li>ii) Eligible promoters: Resident individuals/professionals with 10 years of experience in banking and finance; and companies and societies owned and controlled by residents will be eligible to set up small finance banks. Existing Non-Banking Finance Companies (NBFCs), Micro Finance Institutions (MFIs), and Local Area Banks (LABs)</li> </ul>



that are owned and controlled by residents can also opt for conversion into small finance banks. Promoter/promoter groups should be 'fit and proper' with a sound track record of professional experience or of running their businesses for at least a period of five years in order to be eligible to promote small finance banks.
<ul> <li>iii) Scope of activities :</li> <li>The small finance bank shall primarily undertake basic banking activities of acceptance of deposits and lending to unserved and underserved sections including small business units, small and marginal farmers, micro and small industries and unorganised sector entities.</li> <li>There will not be any restriction in the area of operations of small finance banks.</li> </ul>
<ul><li>iv) Capital requirement: The minimum paid-up equity capital for small finance banks shall be Rs. 100 crore.</li></ul>
v) Promoter's contribution: The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 per cent and gradually brought down to 26 per cent within 12 years from the date of commencement of business of the bank.
vi) Foreign shareholding: The foreign shareholding in the small finance bank would be as per the Foreign Direct Investment (FDI) policy for private sector banks as amended from time to time.
vii) Prudential norms : The small finance bank will be subject to all prudential norms and regulations of RBI as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). No

	the sta The sr 75 per to the sector At lea	rance would be provided for complying with tutory provisions. nall finance banks will be required to extend cent of its Adjusted Net Bank Credit (ANBC) sectors eligible for classification as priority lending (PSL) by the Reserve Bank. 1st 50 per cent of its loan portfolio should tute loans and advances of upto Rs. 25 lakh.
18.Which of the following describes the term Sustainable Structurin Assets (S4A)', recent news?(a) It is a procedure ecological costs of schemes formulate Government.(b) It is a scheme of RI the financial structure entities facing genuine of (c) It is a disinvestm Government regarding Sector Undertakings.(d) It is an important p Insolvency and Bar recently implement Government.	<ul> <li>'Scheme for g of Stressed ly seen in the b. c. d.</li> <li>for considering developmental l by the BI for reworking of big corporate lifficulties.</li> <li>BI for reworking of big corporate lifficulties.</li> <li>Ent plan of the Central Public rovision in 'The kruptcy Code' d by the 2.</li> </ul>	

		should be 'sustainable'.
		Source : <u>The Hindu Businessline</u>
		CAP 01
19.	Consider the following pairs: 1. Radhakanta Deb — First	Match the following political personalities with their contribution or achievements to nationalism
$\frac{1 \text{ Indian Association}}{2 \text{ Gazulu}}$	1.Surendr a.Founded the The Hindu and Swadesami anath Banerjee	
	Madras Mahajana Sabha 3. Surendranath Banerjee — Founder of the Indian Association	2. G. b. Was also called the Indian Burke Subrama nya Aiyar
Which of the above pairs is/are correctly matched? (a) 1 only (b) 1 and 3 only	3.Gopal c. India's unofficial Ambassador in Engla Krishna Gokhale	
	(b) 1 and 3 only       4.         (c) 2 and 3 only       Select the         (d) 1, 2 and 3       a.         (c) 2 and 3 only       Select the         (d) 1, 2 and 3       a.         (d) 1, 2 and 3       b.         (c) 2 and 3       c.         (d) 1, 2 and 3       c.         (d) 1, 2 and 3       c.         (d) 1, 2 and 3       a.         (e) 1, 2 and 3       a.         (f) 1, 2 and 3       a.      <	Dadabhai
		Select the correct answer using the code given below a. 1-b, 2-a, 3-d, 4-c b. 1-c, 2-b, 3-d, 4-b c. 1-a, 2-d, 3-c, 4-b d. 1-b, 2-c, 3-d, 4-a Answer A <b>Explanation</b> Surendranath Banerjee was called the Indian Burke. He firmly opposed the Partition of Bengal. He founded the Indian Association (1876) to agitate for political reforms. He had convened the Indian National Conference (1883) which merged with the Indian National Congress in 1886. G. Subramanya Aiyar preached nationalism through the Madras Mahajana Sabha. He also founded the The Hindu and Swadesamitran. Dadabhai Naoroji was known as the Grand Old Man

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		of India. He is regarded as India's unofficial Ambassador in England. He was the first Indian to become a Member of the British House of Commons. Gopal Krishna Gokhale was regarded as the political guru of Gandhi. In 1905, he founded the Servants of India Society to train Indians to dedicate their lives to the cause of the country CTP09
20.	Consider the following statements:         1. In India, the Himalayas are spread over five States only.         2. Western Ghats are spread over five States only.         3. Pulicat Lake is spread over two States only.         Which of the statements given above is/are correct?         (a) 1 and 2 only         (b) 3 only         (c) 2 and 3 only         (d) 1 and 3 only	<ul> <li>With reference to Pulicat lake, consider the following statements:</li> <li>1. It is a brackish water lake on the Coromandel coast.</li> <li>2. It is situated at the border of Tamil Nadu and Andhra Pradesh</li> <li>3. The barrier island of Sriharikota separates the lake from Bay of Bengal.</li> <li>4. It is the largest brackish water ecosystem on India's coast.</li> <li>Which of the statements given above is/are correct?</li> <li>1. 1 only</li> <li>2. 4 only</li> <li>3. 1,2 and 3 only</li> <li>4. None of the above</li> <li>Answer: C</li> <li>Explanation:</li> <li>Chilka lake is the largest Brackish water ecosystem</li> </ul>

		in India.
21.	Consider the following statements:         With reference to the Constitution of India, the Directive Principles of State Policy constitute limitations upon         1. legislative function.         2. executive function.         Which of the above statements is/are correct?         (a) 1 only         (b) 2 only         (c) Both 1 and 2         (d) Neither 1 nor 2	<ul> <li>Which among the following function as a limitation on Indian government while making a legislation?</li> <li>1. Preamble</li> <li>2. Fundamental Rights</li> <li>3. Directive Principles of State Policy</li> <li>4. Fundamental Duties</li> <li>Select the correct answer from the codes given below:</li> <li>A. 1, 2 and 3 only</li> <li>B. 2 and 3 only</li> <li>C. 1, 2, 3 and 4</li> <li>D. 2 only</li> <li>Answer: D</li> <li>Fundamental Rights enshrined in the Constitution of India places a limitation over the</li> <li>Parliament from enacting a law.</li> </ul>
22.	In the context of Indian history, the principle of `Dyarchy (diarchy)' refers to (a) Division of the central legislature into two houses.	<ul> <li>Which among the following statements are correct regarding the Government of India Act 1919?</li> <li>1. The government of India act introduced Diarchy at the Centre and classified the subjects as reserved and transferred.</li> </ul>

(b) Introduction of double government i.e., Central and State governments.

(c) Having two sets of rulers; one in London and another in Delhi.

(d) Division of the subjects delegated to the provinces into two categories.

2. Separate electorate was to be given to the Sikh community as well.

3. The act introduced Bicameralism at the Centre.

Select the correct answer from the codes given below:

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

Answer: B

### **Explanation:**

Government of India Act introduced diarchy at the provinces. Dyarchy, i.e., rule of two—executive councillors and popular ministers—was introduced. The governor was to be the executive head in the province.

Subjects were divided into two lists: "reserved" which included subjects such as law and order, finance, land revenue, irrigation, etc., and "transferred" subjects such as education, health, local government, industry, agriculture, excise, etc.

The "reserved" subjects were to be administered by the governor through his executive council of bureaucrats, and the "transferred" subjects were to be administered by ministers nominated from among the elected members of the legislative council. The ministers were to be responsible to the legislature and had to resign if a no-confidence motion was passed against them by the legislature, while the executive councilors were not to be responsible to the legislature.

STP04



<ul> <li>Which of the following is a most likely consequence of implementing the 'Unified Payments Interface (UPI)'?</li> <li>(a) Mobile wallets will not be necessary for online payments.</li> <li>(b) Digital currency will totally replace the physical currency in about two decades.</li> <li>(c) FDI inflows will drastically increase.</li> <li>(d) Direct transfer of subsidies to poo people will become very effective.</li> </ul>	<ul> <li>which of the following organisation has faultched the Unified Payments Interface?</li> <li>a. The Reserve Bank of India</li> <li>b. National payments corporation of India</li> <li>c. State Bank of India</li> <li>d. None of the above</li> <li>Answer B</li> <li>Unified Payment Interface</li> <li>National Payments Corporation of India (NPCI)</li> <li>announced that bank applications for the Unified</li> <li>Payment Interface have officially become operational, which means that UPI apps of banks can</li> </ul>
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<ul> <li>24. What is the importance of developing Chabahar Port by India?</li> <li>(a) India's trade with African countries will enormously increase.</li> </ul>	Which among the following countries signed the three way transit agreement between India and Iran on Chabahar port? A. Yemen B. Afghanistan
<ul> <li>(b) India's relations with oil-producing Arab countries will be strengthened.</li> <li>(c) India will not depend on Pakistan for access to Afghanistan and Central Asia.</li> <li>(d) Pakistan will facilitate and protect the installation of a gas pipeline between Iraq and India.</li> </ul>	C. Saudi Arabia D. USA Explanation: Self Explanatory

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		CTP10
which is / arc	<ul> <li>a reference to Manipuri Sankirtana, ider the following statements:</li> <li>1. It is a song and dance performance.</li> <li>2. Cymbals are the only musical instruments used in the performance.</li> <li>3. It is performed to narrate the life and deeds of Lord Krishna.</li> <li>ch of the statements given above e correct?</li> <li>, 2 and 3.</li> </ul>	CTP10 Which among the following is/are included in the UNESCO list of intangible heritage? 1. Chahau dance 2. Thathera craft 3. Yoga 4. Traditional Vedic chanting Which of the above statements are true? a. 1 only b. 1 and 2 only c. 1 and 3 only d. All of the above. Answer D List of Intangible Cultural Heritage of humanity from India
(b) 1 (c) 2	and 3 only and 3 only only	<ul> <li>India</li> <li>Nowruz,</li> <li>Traditional brass and copper craft of utensil making among the Thatheras of Jandiala Guru, Punjab, India</li> <li>Sankirtana, ritual singing, drumming and dancing of Manipur</li> <li>Buddhist chanting of Ladakh: recitation of sacred Buddhist texts in the trans-Himalayan Ladakh region, Jammu and Kashmir, India</li> <li>Chhau dance</li> <li>Kalbelia folk songs and dances of Rajasthan</li> <li>Buddhist chanting of Ladakh: recitation of sacred Buddhist texts in the trans-Himalayan Ladakh region, Jammu and Kashmir, India</li> <li>Mudhist chanting of Ladakh: recitation of sacred Buddhist texts in the trans-Himalayan Ladakh region, Jammu and Kashmir, India</li> <li>Mudiyettu, ritual theatre and dance drama of Kerala</li> <li>Ramman, religious festival and ritual theatre of the Garhwal Himalayas, India</li> <li>Kutiyattam, Sanskrit theatre</li> <li>Ramlila, the traditional performance of the Ramayana</li> <li>Tradition of Vedic chanting</li> </ul>

		• Yoga Sources: pib <u>UNESCO</u>
26.	Consider the following statements:         1. National       Payments         Corporation       of         India       (NPCI) helps in promoting financial inclusion in the country.         2. NPCI has launched RuPay, a card payment scheme.         Which of the statements given above is/are correct?         (a) 1 only         (b) 2 only         (c) Both 1 and 2         (d) Neither 1 nor 2	<ul> <li>Consider the following statements regarding National Payments Corporation of India.</li> <li>1. National Payments Corporation of India (NPCI) is an umbrella organisation for all payments in India.</li> <li>2. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA).</li> <li>3. NPCI is an autonomous wing of the Reserve Bank of India.</li> <li>Select the correct answer using codes given below: <ul> <li>A. 1 only</li> <li>B. 2 only</li> <li>C. 3 only</li> <li>D. 1 and 2</li> </ul> </li> <li>Ans: B</li> <li>National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA). It was incorporated as a Section 25 company under Companies Act 1956 (now Section 8 of Companies Act 2013) and is aimed to operate for the benefit of all the member banks and their customers.</li> </ul>

27	W/i41 Decifie	"Unit on Dire" or one of the four for
27.	With reference to 'Asia Pacific	"Urban Plus" approach refers to :
	Ministerial Conference on Housing and	A. Bringing urban amenities to rural
	Urban Development (APMCHUD)',	areas
	consider the following statements:	B. Integrated development of urban,
		peri urban and rural areas
	1. The first APMCHUD was	C. Bringing sustainability to urban areas
	held in India in 2006 on the	through agriculture.
	theme 'Emerging Urban	D. The second phase of development
	Forms — Policy Responses	under the rurban mission
	and Governance Structure'.	Explanation:
	2. India hosts all the Annual	The Asia Pacific Ministerial Conference on
	Ministerial Conferences in	Housing and Urban Development adopted the New
	partnership with ADB,	Delhi declaration on Friday. It was the culmination
	APEC and ASEAN.	of a three-day dialogue by the member nations of
	Which of the statements given above	the Asia-Pacific region, which together account
	is/are correct?	for more than half of the global urban population.
		This approach, known as Urban Plus, will address
	(a) 1 only	ways to make urban expansion sustainable and
		manageable. Rao Inderjit Singh, MoS for urban
	(b) 2 only	development, said this would mean an emphasis on
	(c) Both 1 and 2	planning for urban and its adjoining peri-urban and
		rural areas in an integrated manner.
	(d) Neither 1 nor 2	POssible 1
28.	The Parliament of India exercises	Which of the following motions can only be
	control over the functions of the	introduced in Lok Sabha and not in Rajya Sabha?
	Council of Ministers through	1. No Confidence Motion
		2. Motion of Thanks
	1. Adjournment motion	3. Censure motion
	2. Question hour	4. Adjournment motion
	3. Supplementary questions	5. Calling Attention notice
	Select the correct answer using the code	
	given below:	Soloot from the given options
		Select from the given options
	(a) 1 only	a. 1 and 4 only
	(b) 2 and 3 only	b. 1,3,5 only
	(0) 2 and 5 only	c. 1,3,4 only
		d. All
		u, <u>iii</u>

(c) 1 and 3 only (d) 1, 2 and 3	Ans. c Explanation Adjournment Motion is introduced in the Parliament to draw attention of the House to a definite matter of urgent public importance, and needs the support of 50 members to be admitted. As it interrupts the normal business of the House, it is regarded as an extraordinary device. It involves an element of censure against the government and hence Rajya
	Sabha is not permitted to make use of this device. No-Confidence Motion: Article 75 of the Constitution says that the council of ministers shall be collectively responsible to the Lok Sabha. It means that the ministry stays in office so long as it enjoys confidence of the majority of the members of the Lok Sabha. In other words, the Lok Sabha can remove the ministry from office by passing a no- confidence motion. The motion needs the support of 50 members to be admitted.
	In case of censure motion as well, it is moved against the entire Council of Ministers, or an individual minister or a group of ministers for the failure to act or not to act or for their policy. The Speaker is the authority who admits the motion.
	Motion of Thanks : The first session after each general election and the first session of every fiscal year is addressed by the president. In this address, the president outlines the policies and programmes of the government in the preceding year and ensuing year. This address of the president, which corresponds to the 'speech from the Throne in Britain', <i>is discussed</i> <i>in both the Houses of Parliament on a motion called</i> <i>the 'Motion of Thanks'</i> . At the end of the discussion, the motion is put to vote. This motion must be passed in the House. Otherwise, it amounts to the defeat of

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		the government .
		Calling Attention Motion: It is introduced in the Parliament by a member to call the attention of a minister to a matter of urgent public importance, and to seek an authoritative statement from him on that matter. Like the zero hour, it is also an Indian innovation in the parliamentary procedure and has been in existence since 1954.
29.	Consider the following statements :1. The Election Commission of India is a five-member body.2. Union Ministry of Home Affairs decides the election schedule for the conduct of both general elections and bye-elections.3. Election resolves relating to splits/mergers of recognised political parties.Which of the statements given above is/are correct ?	Select the correct answer using the code given below: a. 1 only b. 2 only c. Both d. None Answer: b
	(a) 1 and 2 only	Election Commission shall consist of the Chief
	(b) 2 only	<b>Election Commissioner and such number of other</b> <b>Election Commissioners</b> , if any, as the President
	(c) 2 and 3 only	may from time to time fix and the appointment of the Chief Election Commissioner and other Election
	(d) 3 only	Commissioners shall, subject to the provisions of any law made in that behalf by Parliament, be made by the President.
		STP01

30.	Local self-government can be best explained as an exercise in	Consider the following statements with regard to Local Self Governance institutions in India:
	<ul><li>(a) Federalism</li><li>(b) Democratic decentralisation</li></ul>	1. At least one-third of all positions are reserved for women.
	(c) Administrative delegation (d) Direct democracy	2. All the voters in the village are members of Grama Sabha
		3. One – fourth of all positions are reserved for scheduled castes and scheduled tribes
		Which of the above statements is or are correct?
		a. 1 and 3 only
		b. 1 and 2 only
		c. 2 and 3 only
		d. All of the above
		Answer B
		Explanation:
		A major step towards decentralisation was taken in 1992. The Constitution was amended to make the third-tier of democracy more powerful and effective.
		<ul> <li>It is constitutionally mandatory to hold regular elections to local government bodies.</li> </ul>
		• Seats are reserved in the elected bodies and the executive heads of these institutions for the Scheduled Castes, Scheduled Tribes and Other Backward Classes.

