UPSC Civil Services (Preliminary) Examination 2016

General Studies Paper I

Answer Key and Explanations · Set A

Answer Key

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

Answers follow the UPSC final answer key (Sets A, B, C and D). Each explanation gives the answer, the reasoning for every statement and option, how to crack the question and the sources.

1. Answer: (b) 2 only

Statement 1 is wrong. Article 107(3) of the Constitution says a Bill pending in Parliament shall not lapse by reason of the prorogation of the Houses. Prorogation only ends a session; the Bill stays where it was and is taken up in the next session.

Statement 2 is correct. Article 107(4) says a Bill pending in the Council of States (Rajya Sabha) which has not been passed by the House of the People (Lok Sabha) shall not lapse on a dissolution of the Lok Sabha. The Rajya Sabha is a permanent House, so a Bill that began there and never reached the Lok Sabha survives. Answer (b), 2 only.

How to crack it: Separate the two events. Prorogation ends a session, dissolution ends the House. Only dissolution can kill a Bill, and even then not one that began in the Rajya Sabha and never went to the Lok Sabha.

Remember: Under Article 107(5), dissolution makes a Bill lapse if it is pending in the Lok Sabha, or if it was passed by the Lok Sabha and is pending in the Rajya Sabha (subject to a joint sitting under Article 108). Prorogation never makes a Bill lapse.

Sources : Constitution of India, Article 107 (Legislative Department, 2024 edition)

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2. Answer: (c) 1, 2 and 3

The Global Hunger Index was developed by the International Food Policy Research Institute (IFPRI) with Welthungerhilfe and first published in 2006. It combines four indicators into one score on a 100-point scale.

Undernourishment (the share of the population with insufficient calorie intake) is one of them, so 1 is correct. Child stunting (low height for age among children under five) is another, so 2 is correct. Child mortality (the under-five death rate) is the third listed one, so 3 is correct. The fourth indicator, child wasting, was not offered. Answer (c), 1, 2 and 3.

How to crack it: The GHI measures hunger in the whole population and in children, with one population indicator (undernourishment) and three child indicators (stunting, wasting, mortality). All three listed fit, so pick the option with all of them.

Remember: The four GHI indicators: Undernourishment, child stunting, child wasting and child mortality. Since 2018 the report is published by Welthungerhilfe and Concern Worldwide, without IFPRI.

Sources : Global Hunger Index (Wikipedia)

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3. Answer: (c) 1 and 3 only

A deficit falls when the government spends less or earns more. The NCERT Macroeconomics textbook puts it in one line: The deficit can be reduced by an increase in taxes or a reduction in expenditure.

Reducing revenue expenditure (1) cuts spending, so it reduces the deficit. Rationalising subsidies (3) removes subsidy spending that does not reach its purpose, which also cuts expenditure.

Introducing new welfare schemes (2) adds spending, so it widens the deficit. Reducing import duty (4) lowers tax revenue, which also widens the deficit. Answer (c), 1 and 3 only.

How to crack it: Sort each action into 'spend less or earn more' versus 'spend more or earn less'. New schemes add spending and lower duties cut revenue, so both go.

Sources : NCERT Class 12, Introductory Macroeconomics, chapter on government budget

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4. Answer: (b) 1 and 3 only

Statement 1 is correct. The RBI's licensing guidelines for payments banks (November 2014) name mobile telephone companies and super-market chains among the entities that may be promoters, provided they are owned and controlled by residents.

Statement 2 is wrong. A payments bank may issue ATM and debit cards, but the same guidelines say payments banks cannot issue credit cards.

Statement 3 is correct. The guidelines say the payments bank cannot undertake lending activities; most of its deposits must go into government securities. Answer (b), 1 and 3 only.

How to crack it: A credit card is a loan. Once you know a payments bank cannot lend, statement 2 falls with statement 3 standing, which leaves only (b).

Remember: A payments bank takes deposits and moves money but never lends, so it can give a debit card and never a credit card.

Sources : RBI press release: Guidelines for Licensing of Payments Banks (27 November 2014)

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5. Answer: (c) Both 1 and 2

Statement 1 is correct. Li-Fi is a wireless communication technology that uses light to transmit data: LEDs are switched on and off faster than the eye can notice, and the changes carry the data. Wi-Fi uses radio waves instead.

Statement 2 is correct. It is wireless, and laboratory tests have reached far higher data rates than Wi-Fi offers, over 1 Gbit/s in 2012 and up to 10 Gbit/s in 2013. Its limit is range, because light cannot pass through walls. Answer (c), both.

How to crack it: The name gives statement 1 away (Li for light). For statement 2, recall why Li-Fi was in the news in 2015-16 (very high speed in tests), so 'several times faster' fits.

Sources : Li-Fi (Wikipedia)

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6. Answer: (b) plan of action outlined by the countries of the world to combat climate change

Intended Nationally Determined Contributions (INDCs) were the climate pledges each country submitted before the Paris climate conference of 2015 under the UNFCCC, saying how it would cut emissions and adapt. Once the Paris Agreement came in, they became Nationally Determined Contributions (NDCs). Answer (b).

(a) is wrong: Refugee resettlement from the Middle East has nothing to do with the UNFCCC. (c) is wrong: AIIB members subscribe capital, which is not called an INDC. (d) is wrong: The Sustainable Development Goals were adopted at the UN General Assembly in 2015 and are a separate track; INDCs were made only under the climate convention.

How to crack it: 'Nationally determined contribution' is Paris Agreement language. In a 2016 paper, any 'contribution' by 'the countries of the world' tied to a plan of action points to climate change.

Sources : Nationally determined contribution (Wikipedia); Sustainable Development Goals (Wikipedia)

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7. Answer: (d) Providing for financial turnaround and revival of power distribution companies

UDAY (Ujwal DISCOM Assurance Yojana), launched in November 2015, is the financial turnaround and revival package for electricity distribution companies (DISCOMs). It let the state governments that own DISCOMs take over 75 per cent of their debt (as on 30 September 2015) and repay lenders by selling bonds, so that the companies could recover. Answer (d).

(a) is wrong: Support for clean-energy start-ups is not its purpose. (b) is wrong: Electricity to every household was the aim of other schemes such as Saubhagya (2017). (c) is wrong: UDAY does not replace coal plants; it fixes the finances of distribution companies.

How to crack it: Read the acronym: DISCOM in the name means the scheme is about distribution companies. Only (d) mentions them.

Sources : UDAY (Wikipedia); Saubhagya scheme (Wikipedia)

8. Answer: (c) Both 1 and 2

Statement 1 is correct. The International Finance Corporation (IFC) is a member of the World Bank Group. It issued the first masala bond in November 2014, raising 1,000 crore rupees to fund infrastructure in India.

Statement 2 is correct. Masala bonds are bonds issued outside India but denominated in Indian rupees, so the currency risk falls on the investor. They are debt, and both private and public sector borrowers use them: HDFC issued them in July 2016 and NTPC, a public sector undertaking, in August 2016. Answer (c), both.

How to crack it: Masala is the Indian clue, pointing to rupee-denominated debt raised abroad. IFC is part of the World Bank Group, so both statements hold.

Sources : Masala bonds (Wikipedia); International Finance Corporation (Wikipedia)

9. Answer: (c) Both 1 and 2

Statement 1 is correct. Land revenue was the state's main income, and it was not one flat rate, since tax policy distinguished between kinds of land and their use, so different land paid different rates (for example, land under roses was assessed lower).

Statement 2 is correct. The state taxed far more than land, including homes, trader shops, marriages, toddy and salt were taxed too, so those who made and sold goods paid alongside those who farmed. Answer (c), both.

How to crack it: Medieval states taxed land by its quality and output, and also taxed trades and crafts. When both statements describe a sensible revenue system and nothing in them is extreme, 'both' is the likely answer.

Sources : Vijayanagara Empire: Economy (Wikipedia); Society of the Vijayanagara Empire (Wikipedia)

10. Answer: (b) Malavikagnimitra

Kalidasa's play Malavikagnimitram tells the love story of Agnimitra, son of Pushyamitra Shunga, the founder of the Shunga dynasty, and the maid Malavika. Answer (b).

(a) Svapnavasavadatta, by Bhasa, is about Udayana, king of Vatsa, and Vasavadatta. (c) Meghaduta, also by Kalidasa, is a poem in which an exiled yaksha sends a message to his wife through a cloud. (d) Ratnavali, by Harsha, is about Udayana and Ratnavali. None of them concerns a Shunga prince.

How to crack it: The title holds the answer: Malavika plus Agnimitra. Agnimitra was the son of Pushyamitra, who founded the Shunga line.

Sources : Malavikagnimitram (Wikipedia); Svapnavasavadattam (Wikipedia); Meghaduta (Wikipedia); Ratnavali (Wikipedia)

11. Answer: (a) WTO affairs

The amber, blue and green boxes are the WTO's way of sorting farm subsidies under the Agreement on Agriculture. Amber box support is linked directly to production and distorts trade, so it had to be reduced. Blue box support is tied to programmes that limit production. Green box support causes no more than minimal distortion and is exempt from reduction. Answer (a).

(b) SAARC, (c) the UNFCCC and (d) the India-EU free trade talks do not use these terms.

How to crack it: Colour-coded subsidy boxes are WTO agriculture language. Link 'boxes' with 'subsidies' and subsidies with the WTO.

Sources : Agreement on Agriculture (Wikipedia)

12. Answer: (d) 1, 2 and 3

The capital budget has two sides, capital receipts and capital expenditure, and all three items fall in it.

Expenditure on acquiring assets such as land, buildings and machinery (1) is capital expenditure. Loans and advances by the Centre to the states and union territories (3) are also capital expenditure, because they create a claim the Centre will recover. Loans received from foreign governments (2) are capital receipts, because they create a liability. Answer (d), 1, 2 and 3.

How to crack it: Ask of each item: Does it create an asset or a liability? Buying assets and lending to states create assets; borrowing from abroad creates a liability. All three are capital items.

Sources : NCERT Class 12, Introductory Macroeconomics, chapter on government budget

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13. Answer: (c) 1 and 3 only

Statement 1 is correct. The United Nations Convention to Combat Desertification (UNCCD, adopted in 1994) works through national action programmes with long-term strategies, supported by international cooperation and partnership arrangements.

Statement 2 is wrong. The Convention's full name ends 'Particularly in Africa'. Its special focus is Africa, not South Asia and North Africa, and its secretariat does not allocate most of the money to those regions.

Statement 3 is correct. The Convention rests on participation, partnership and decentralisation, and its national action programmes are drawn up in a participative way involving local communities, a bottom-up approach. Answer (c), 1 and 3 only.

How to crack it: Remember the Convention's full title: '... Particularly in Africa'. That one phrase rules out statement 2, and only (a) and (c) remain; local participation is the heart of the UNCCD, so keep 3.

Sources : United Nations Convention to Combat Desertification (Wikipedia)

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14. Answer: (d) Renminbi

In November 2015 the IMF found that China's renminbi met the 'freely usable' test and announced it would join the Special Drawing Rights (SDR) basket. It was added on 1 October 2016 with a 10.9 per cent weight, making the basket five currencies: US dollar, euro, renminbi, yen and pound. Answer (d).

(a) The Russian rouble, (b) the South African rand and (c) the Indian rupee were not proposed; none is in the SDR basket.

How to crack it: The SDR basket holds only the most widely used reserve currencies. In 2015-16 the news was China's push to internationalise its currency, so pick the renminbi.

Sources : Special drawing rights (Wikipedia)

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15. Answer: (c) Both 1 and 2

Statement 1 is correct. The IMF's own factsheet says the International Monetary and Financial Committee (IMFC) advises and reports to the IMF Board of Governors on the supervision and management of the international monetary and financial system. It has no formal decision-making powers, but in practice it gives strategic direction to the Fund's work.

Statement 2 is correct. The same factsheet says a number of international institutions, including the World Bank, participate as observers in the IMFC's meetings. Answer (c), both.

How to crack it: The IMFC is the IMF's ministerial steering committee. Advising the Fund is its job, and sister institutions like the World Bank sit in as observers, so both hold.

Sources : IMF factsheet: A Guide to Committees, Groups, and Clubs (2016)

16. Answer: (c) eradicate the practice of manual scavenging and rehabilitate the manual scavengers

Garima Abhiyan means 'campaign for dignity'. It works to end manual scavenging, the handling of human excreta from insanitary latrines, open drains, sewers and pits, and to help those who did it find other work; in Madhya Pradesh alone it has helped more than 20,000 women leave the occupation. Rashtriya Garima Abhiyan is the national campaign. Answer (c).

(a) homeless and destitute persons, (b) sex workers and (d) bonded labourers are covered by other laws and programmes; none is the aim of this campaign.

How to crack it: 'Garima' is dignity, and the dignity campaign in Indian news is about manual scavenging, the work most tied to caste humiliation.

Sources : Manual scavenging (Wikipedia)

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17. Answer: (c) Both 1 and 2

Statement 1 is correct. The Siddhas (Sittars) of the Tamil country, wandering adepts who wrote their teachings as Tamil poems, typically believed in one god, and their literature rejects idol worship outright; they taught that the divine is to be sought within oneself, not in images, and opposed superstition.

Statement 2 is correct. The Lingayats (Virashaivas), followers of Basavanna in the Kannada region, challenged the idea of caste and the 'pollution' attributed to certain groups by Brahmanas, and they also questioned the theory of rebirth; Lingayats believe that on death the devotee is united with Shiva and does not return to this world. Answer (c), both.

How to crack it: Both groups were medieval protest movements against Brahmanical orthodoxy, one in Tamil and one in Kannada. Statements that describe them as rejecting idols, caste or rebirth fit that pattern.

Sources : Siddhar (Wikipedia); K. Ravi (2025), Rejection of Idol Worship by Siddhas, Journal of Tamil Culture and Literature 4(S3); NCERT Class 12, Themes in Indian History Part II, chapter on Bhakti-Sufi traditions

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18. Answer: (d) It is the number of months of imports that could be paid for by a country's international reserves

Import cover tells you how long a country could keep paying for its imports out of its foreign exchange reserves alone. It is measured in months, and central banks usually aim to hold at least three months of imports, and rating agencies watch the reserves-to-imports ratio in months. Answer (d).

(a) The ratio of imports to GDP measures how open an economy is. (b) Total imports in a year is just the import bill. (c) The ratio of exports to imports between two countries describes bilateral trade. None of them involves reserves.

How to crack it: 'Cover' asks what pays for imports. Only (d) brings in reserves, the thing that does the covering.

Sources : Foreign-exchange reserves (Wikipedia)

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19. Answer: (c) 2 and 3

Pair 1 is wrong. The Kurds are a people of West Asia living mainly in Turkey, Iran, Iraq and Syria, the region called Kurdistan. They have no connection with Bangladesh.

Pair 2 is correct. The Madhesis are a people of the Terai plains of southern Nepal, in Nepal's news around its 2015 Constitution.

Pair 3 is correct. The Rohingya are a stateless, predominantly Muslim people of Rakhine State in Myanmar, many of whom live as refugees in Bangladesh. Answer (c), 2 and 3.

How to crack it: Locate each people on a map. Kurds belong to West Asia, so pair 1 goes and with it (a); Madhesis and Rohingya both match.

Sources : Kurds (Wikipedia); Madhesi people (Wikipedia); Rohingya people (Wikipedia)

20. Answer: (b) 2 and 3 only

Statement 1 is wrong. The Organisation for the Prohibition of Chemical Weapons (OPCW) is an independent intergovernmental organisation, the implementing body for the Chemical Weapons Convention (in force since 29 April 1997), with 193 member states. It is not an EU body and has no working link with NATO or WHO.

Statement 2 is correct. Its inspectors check chemical industry to verify that industrial activities are consistent with the Convention, and its stated aim is to prevent the re-emergence of chemical weapons.

Statement 3 is correct. One of its programme aims is to provide protection and assistance against chemical weapons to member states, under Article X of the Convention. Answer (b), 2 and 3 only.

How to crack it: A global disarmament body that implements a UN-negotiated treaty cannot be 'an organization of the European Union'. Strike 1, and only (b) is left.

Remember: The OPCW won the Nobel Peace Prize in 2013 for its work to eliminate chemical weapons.

Sources : OPCW: About us; OPCW: Mission; Organisation for the Prohibition of Chemical Weapons (Wikipedia)

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21. Answer: (b) 2 only

Statement 1 is wrong. The premium is not one rate for every crop and season. When the Cabinet approved the scheme in January 2016, farmers were to pay 2 per cent for all kharif crops, 1.5 per cent for all rabi crops and 5 per cent for annual commercial and horticultural crops; the government pays the rest of the premium. The rate is uniform within each group, not across all of them.

Statement 2 is correct. The scheme covers post-harvest losses for up to two weeks after harvest, for crops left to dry in the field in cut and spread or small bundled condition, against hailstorm, cyclone, cyclonic rains and unseasonal rains. Answer (b), 2 only.

How to crack it: 'Uniform premium of two percent for any crop in any season' is an absolute claim. Remember the three rates, 2, 1.5 and 5 per cent, and the claim falls.

Sources : PIB: Cabinet approves Pradhan Mantri Fasal Bima Yojana (13 January 2016); Pradhan Mantri Fasal Bima Yojana (Wikipedia)

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22. Answer: (d) Western Ghats

The great hornbill, also called the great Indian hornbill, lives in dense old-growth forest in hilly country. In India its range is broken into two areas, the Western Ghats and the foothills of the Himalayas. Of the four options only the Western Ghats is such a forest. Answer (d).

(a) The sand deserts of the north-west have no tall evergreen forest. (b) The higher Himalayas of Jammu and Kashmir are cold and high, far above the forested foothills it uses. (c) The salt marshes of western Gujarat are open wetland. None of them is its habitat.

How to crack it: A hornbill needs large fruiting trees to feed and big tree holes to nest in. Ask which option is a dense tropical forest; only the Western Ghats is.

Sources : Great hornbill (Wikipedia)

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23. Answer: (a) 1 and 2 only

Statement 1 is correct. The National Ganga River Basin Authority (NGRBA), set up on 20 February 2009 under the Environment (Protection) Act, 1986, was built on a new approach in which the river basin is the unit of planning and management.

Statement 2 is correct. The same approach made the NGRBA the body to spearhead river conservation efforts at the national level, with the states and urban local bodies doing the implementation.

Statement 3 is wrong. The Prime Minister is the ex-officio Chairperson; the Chief Ministers of the Ganga states (Uttarakhand, Uttar Pradesh, Bihar, Jharkhand and West Bengal) are members, and the chair does not rotate among them. Answer (a), 1 and 2 only.

How to crack it: A national body for the national river is chaired by the Prime Minister. That kills statement 3 and leaves only (a).

Remember: A notification of 20 September 2016 replaced the NGRBA with the National Ganga Council (National Council for River Ganga).

Sources : CPCB: About NGRBA; National Ganga River Basin Authority (Wikipedia)

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24. Answer: (b) Neem coating slows down the rate of dissolution of urea in the soil

Neem-coated urea is ordinary urea coated with neem oil. The neem compounds slow the bacteria that turn the ammonium from urea into nitrate, and the coating acts as a physical barrier that slows the urea's dissolution. Nitrogen is then released slowly and stays available to the crop for longer, so less is lost and less urea is needed. Answer (b).

(a) is wrong: Neem slows soil bacteria (the nitrifying ones); it does not boost nitrogen fixation. (c) is wrong because of 'not at all': Nitrous oxide emissions are brought down significantly, not stopped. (d) is wrong: The coating is not a weedicide, and the product is a fertiliser only. The scheme also helped curb the black market and hoarding of urea.

How to crack it: Watch for absolute words. 'Not at all released' in (c) is too strong; slowing the release of nitrogen is the real purpose of any fertiliser coating.

Sources : Ramappa, Jadhav and Manjunatha (2022), Economic impact of neem coated urea, Scientific Reports (PMC); Neem-coated urea (Wikipedia)

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25. Answer: (d) Neither 1 nor 2

Statement 1 is wrong. The Chief Secretary, usually the senior-most IAS officer in the state, is chosen by the state government; the Chief Minister approves the appointment. It is not a choice left to the Governor's own discretion.

Statement 2 is wrong. No fixed tenure is laid down for the office; a Chief Secretary serves at the state government's pleasure and the term can be extended. Answer (d), neither.

How to crack it: The Chief Secretary is the Chief Minister's top officer, so the Chief Minister picks the officer and can change the incumbent, with no Governor's appointment and no fixed term.

Sources : Chief secretary (India) (Wikipedia)

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26. Answer: (c) Both 1 and 2

Statement 1 is correct. The Union Cabinet approved the Stand Up India Scheme on 6 January 2016 to promote entrepreneurship among SC/ST and women entrepreneurs through bank loans of 10 lakh to 1 crore rupees for a new (greenfield) enterprise, at least one SC or ST borrower and one woman borrower per bank branch.

Statement 2 is correct. The scheme provides a refinance window through the Small Industries Development Bank of India (SIDBI) with an initial amount of 10,000 crore rupees, together with a credit guarantee mechanism through the National Credit Guarantee Trustee Company. Answer (c), both.

How to crack it: 'Stand Up' is the companion of 'Start Up'; it lends to SC/ST and women entrepreneurs, and SIDBI is the bank that refinances small-enterprise lending. Both statements fit.

Sources : PIB: Cabinet approves Stand Up India Scheme (6 January 2016); Stand-Up India portal (SIDBI)

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27. Answer: (b) 2 only

Statement 2 is correct. FAO's Globally Important Agricultural Heritage Systems (GIAHS) programme helps farming communities safeguard traditional agricultural systems and their landscapes, agricultural biodiversity, knowledge systems and cultures.

Statement 1 is wrong. The aim is to conserve traditional systems that already work, not to replace them with modern technology to raise productivity.

Statement 3 is wrong. Geographical Indication status is a separate legal protection that a country grants to particular products (in India, under the Geographical Indications of Goods (Registration and Protection) Act); GIAHS recognition does not confer it on all produce of a site. Answer (b), 2 only.

How to crack it: 'Heritage' means preserving the old, which is statement 2. 'Modern technology' in 1 contradicts it, and 'all varieties' in 3 is an absolute claim.

Remember: India's GIAHS sites: The saffron heritage of Kashmir (Pampore, 2011), Koraput traditional agriculture (Odisha, 2012) and Kuttanad below-sea-level farming (Kerala, 2013).

Sources : FAO: GIAHS background; Globally Important Agricultural Heritage Systems (Wikipedia); Geographical indication (Wikipedia)

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28. Answer: (d) 1, 2 and 3

All three are tributaries of the Brahmaputra. Near Sadiya in north-eastern Assam the Dihang (Siang) is joined by the Dibang and the Lohit, and below that confluence the river is called the Brahmaputra; so 1 and 3 are correct.

The Kameng rises below Gori Chen in Tawang district of Arunachal Pradesh, flows into Assam (where it is called the Jia Bharali) and joins the Brahmaputra at Tezpur, so 2 is correct too. Answer (d), 1, 2 and 3.

How to crack it: Picture the Brahmaputra entering Assam, where the Dibang and Lohit meet it at the head of the valley, and the north-bank rivers of Arunachal (Subansiri, Kameng, Manas) follow. All three fit.

Sources : Brahmaputra River (Wikipedia); Kameng River (Wikipedia)

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29. Answer: (a) 1 only

Statement 1 is correct. Core banking is a service run over a network of a bank's branches that lets a customer use the account and carry out basic transactions from any branch on the network, wherever the account was opened.

Statement 2 is wrong. Core Banking Solutions are the bank's own computer system for serving customers; they are not a step by the RBI to control banks.

Statement 3 is wrong. Taking over a bank weighed down by bad loans is a merger or resolution, unrelated to core banking. Answer (a), 1 only.

How to crack it: 'Core banking' is about the customer's account being central, reachable from anywhere. Only statement 1 speaks of customers and branches.

Sources : Core banking (Wikipedia)

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30. Answer: (c) 3 only

Pair 1 is wrong. Annex I countries are the developed countries listed in the UN Framework Convention on Climate Change (1992). The Cartagena Protocol is about the safe movement of living modified organisms under the Convention on Biological Diversity.

Pair 2 is wrong. Certified Emission Reductions (CERs) are the credits earned by Clean Development Mechanism projects under the Kyoto Protocol. The Nagoya Protocol deals with access to genetic resources and sharing their benefits.

Pair 3 is correct. The Clean Development Mechanism is one of the Kyoto Protocol's flexibility mechanisms. Answer (c), 3 only.

How to crack it: Sort the treaties into families. Annex I, CERs and the CDM are all climate (UNFCCC and Kyoto) terms; Cartagena and Nagoya are biodiversity protocols. Only pair 3 stays in the climate family.

Sources : United Nations Framework Convention on Climate Change (Wikipedia); Kyoto Protocol (Wikipedia); Cartagena Protocol on Biosafety (Wikipedia); Nagoya Protocol (Wikipedia)

31. Answer: (b) the full range of mRNA molecules expressed by an organism

The transcriptome is the set of all RNA molecules (transcripts) in a cell or a population of cells. Genes are copied into RNA before they act, and messenger RNA (mRNA) is the part that carries the instructions for making proteins, so the transcriptome shows which genes are switched on at a given time. Of the options, 'the full range of mRNA molecules expressed by an organism' is the only one that describes this set of molecules. Answer (b).

(a) Enzymes used in genome editing are tools that cut DNA, not a set of transcripts. (c) The mechanism of gene expression is a process, while the transcriptome is the product of that process at one moment. (d) Mutations are changes in DNA, not RNA transcripts.

How to crack it: '-ome' means 'the complete set of', so genome is all the DNA, proteome all the proteins, and transcriptome all the transcripts, which are RNA. Pick the option that is a complete set of RNA.

Sources : Transcriptome (Wikipedia)

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32. Answer: (a) immunization of children and pregnant women

Mission Indradhanush, launched by the Union Health Ministry on 25 December 2014, is an immunisation drive. Its goal is full immunisation of children up to two years of age and of pregnant women against vaccine-preventable diseases; its name, the rainbow, stood for the seven diseases it first covered. Answer (a).

(b) Smart cities, (c) the search for Earth-like planets and (d) education policy are separate programmes with nothing to do with vaccination.

How to crack it: Indradhanush is a rainbow of seven colours, matched to the seven diseases the vaccines first targeted. Remember it as India's immunisation mission.

Sources : Mission Indradhanush (Wikipedia)

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33. Answer: (c) 3 only

Statement 3 is correct. The National Mission for a Green India, one of the missions under the National Action Plan on Climate Change, aims to increase forest and tree cover on 5 million hectares and improve the quality of forest on another 5 million hectares, and it responds to climate change by a combination of adaptation and mitigation measures.

Statement 1 is wrong. Green accounting in budgets is not part of the mission, which works on forests and ecosystems. Statement 2 is wrong. A second green revolution in farm output is an agricultural goal; this mission is about forests. Answer (c), 3 only.

How to crack it: 'Green India' here means green cover, not green budgets or green revolution. Only statement 3 talks about forests.

Sources : MoEF: National Mission for a Green India, Mission Document

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34. Answer: (c) 1, 2 and 4

The Food Safety and Standards (Packaging and Labelling) Regulations, 2011 list what every package of pre-packaged food must carry. They include the list of ingredients (1), nutritional information per 100 g, 100 ml or serving (2), and the declaration of vegetarian or non-vegetarian food by a coloured symbol (4).

A recommendation from the medical profession about possible allergic reactions (3) is not in that list of mandatory label declarations. Answer (c), 1, 2 and 4.

How to crack it: Think of what you see on every Indian snack packet: Ingredients, a nutrition table and the green or brown dot. Doctors' advice on allergies is not printed as a rule.

Sources : FSSAI: Food Safety and Standards (Packaging and Labelling) Regulations, 2011

35. Answer: (b) wireless communication technology

Project Loon (later Loon LLC, a subsidiary of Alphabet, Google's parent company, 2011 to 2021) used high-altitude balloons in the stratosphere to provide Internet access to remote areas. It is wireless communication technology. Answer (b).

It had nothing to do with (a) waste management, (c) solar power production (the balloons carried solar panels only to run themselves) or (d) water conservation.

How to crack it: Loon is short for balloon. Balloons floating in the stratosphere carrying radios means Internet from the sky.

Sources : Loon LLC (Wikipedia)

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36. Answer: (a) production and use of solar energy by the households/consumers

Net metering is an electricity billing mechanism that lets consumers who generate some or all of their own electricity, for example from rooftop solar panels, feed the surplus into the grid and use that credit later. The meter records the net of what they draw and what they supply. It encourages households to produce and use solar power. Answer (a).

(b) Piped natural gas, (c) CNG kits and (d) water meters do not involve generating electricity and selling it to the grid, so net metering does not apply to them.

How to crack it: 'Net' means what is left after you subtract what you send back to the grid. Only a consumer who also generates electricity, the rooftop solar user, sends anything back.

Sources : Net metering (Wikipedia)

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37. Answer: (c) World Bank

The Ease of Doing Business index was created by economists of the World Bank Group, and the World Bank published the rankings in its annual Doing Business report. Answer (c). The World Bank discontinued the report on 14 September 2021 after an audit found pressure to manipulate the 2018 and 2020 results.

(a) The OECD publishes other economic outlooks. (b) The World Economic Forum publishes the Global Competitiveness Report, a different ranking. (d) The WTO deals with trade rules and does not rank business regulation.

How to crack it: Doing Business was a World Bank flagship report. Do not confuse it with the WEF's competitiveness ranking, the usual trap option.

Sources : Ease of doing business index (Wikipedia); World Economic Forum (Wikipedia)

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38. Answer: (d) traders

The Banjaras were the most important trader-nomads of medieval India. They moved in caravans called tanda, carrying grain and goods on their animals and buying and selling as they went; Sultan Alauddin Khalji used them to transport grain to the city markets, and they carried food grain for the Mughal army on campaign. Answer (d).

They were not settled (a) agriculturists, (b) warriors or (c) weavers; their livelihood was moving goods across the country.

How to crack it: Banjaras are remembered for their caravans of pack animals. A people always on the move with goods are traders.

Sources : NCERT Class 7, Our Pasts-II, chapter on tribes, nomads and settled communities

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39. Answer: (b) James Prinsep

James Prinsep, founding editor of the Journal of the Asiatic Society of Bengal, completed the decipherment of the Brahmi script in 1837 and also deciphered Kharosthi. The Brahmi edicts named a king 'Devanampriya Piyadasi', and Prinsep linked that title to Ashoka with help from Sri Lankan Pali texts. Answer (b).

(a) Georg Bühler worked on the Ashokan edicts later (his translations came in the 1880s and 1890s), building on Prinsep's decipherment. (c) Max Müller was a philologist best known for editing the Rigveda and the Sacred Books of the East. (d) William Jones founded the Asiatic Society in Calcutta in 1784 and proposed the kinship of Indo-European languages, but he did not read Brahmi.

How to crack it: Prinsep is the name tied to Brahmi. Jones founded the society that published Prinsep's work, a common confusion; keep the two apart.

Sources : James Prinsep (Wikipedia); Georg Bühler (Wikipedia); Max Müller (Wikipedia); William Jones (philologist) (Wikipedia)

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40. Answer: (b) 2 only

Statement 1 is wrong. The Gram Nyayalayas Act, 2008 gives these village courts both criminal jurisdiction (section 12) and civil jurisdiction (section 13), over the offences and suits listed in its First and Second Schedules; criminal cases are tried by summary procedure.

Statement 2 is correct. Section 27 asks the District Court, in consultation with the District Magistrate, to prepare a panel of social workers at the village level, people of integrity, to be appointed as Conciliators who help the parties to a civil dispute settle it. Answer (b), 2 only.

How to crack it: The Act's chapter list gives it away, with separate chapters for procedure in criminal cases and in civil cases, so 'only civil' fails at once.

Sources : The Gram Nyayalayas Act, 2008 (Act 4 of 2009), text; Gram Nyayalaya (Wikipedia)

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41. Answer: (d) Neither 1 nor 2

Statement 1 is wrong. Only twelve countries negotiated the Trans-Pacific Partnership and signed it on 4 February 2016: Australia, Brunei, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore, the United States and Vietnam. Many Pacific Rim countries, such as South Korea, Indonesia and the Philippines, were not in it, so it was never 'all the Pacific Rim countries except China and Russia'.

Statement 2 is wrong. The TPP was a trade agreement, covering tariffs, investment and trade rules, not a maritime security alliance. Answer (d), neither.

How to crack it: 'Partnership' with 'Trans-Pacific' in a trade context points to a free trade deal. 'Maritime security only' and 'all the Pacific Rim countries' are both too sweeping.

Remember: The United States withdrew in 2017; the other eleven went ahead with a successor, the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP).

Sources : Trans-Pacific Partnership (Wikipedia)

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42. Answer: (a) 1 only

Statement 1 is correct. The India-Africa Forum Summit held in New Delhi from 26 to 30 October 2015 was the third; the first was in New Delhi in 2008 and the second in Addis Ababa in 2011. India invited all 54 African countries to the third.

Statement 2 is wrong. The summit series was not begun by Jawaharlal Nehru in 1951; the forum was founded in April 2008, under Prime Minister Manmohan Singh. Answer (a), 1 only.

How to crack it: The forum is recent: 2008, 2011, 2015. Counting them gives 'third' for 2015, and rules out a 1951 start.

Sources : India-Africa Forum Summit (Wikipedia); Third India-Africa Forum Summit (Wikipedia)

43. Answer: (c) Both 1 and 2

Both statements repeat the RBI's own reasons. In its press release of 17 December 2015 on the final guidelines, effective from 1 April 2016, the RBI said the Marginal Cost of Funds based Lending Rate (MCLR) would improve transparency in the methodology followed by banks for determining interest rates on advances (statement 1).

It also said the guidelines were expected to ensure availability of bank credit at interest rates which are fair to the borrowers as well as the banks (statement 2). Beyond these, the RBI expected the method, which prices loans from the marginal cost of funds, to help changes in the policy rate pass on to banks' lending rates. Answer (c), both.

How to crack it: Both statements are stated aims of a reform, and neither is extreme. When a question lists a reform's declared purposes, 'both' is usually right.

Sources : RBI press release: Final guidelines on the Marginal Cost of Funds methodology (17 December 2015)

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44. Answer: (a) 1 and 2 only

Statement 1 is correct. The Kharai of Kutch in Gujarat is known as the 'swimming camel'; it swims up to 3 kilometres through shallow sea to reach its grazing grounds.

Statement 2 is correct. Unlike other camel breeds it depends on mangroves for food, and in the monsoon it moves to mangrove islands to forage.

Statement 3 is wrong. It is a domesticated breed, owned and managed by the Rabari and Fakirani Jat herding communities, not a wild animal. Answer (a), 1 and 2 only.

How to crack it: A camel 'breed' is by definition a domesticated animal, so statement 3 contradicts the question itself. Strike it and only (a) is left.

Sources : Kharai camel (Wikipedia)

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45. Answer: (a) Andaman Islands

The species, named Musa indandamanensis, was described by a Botanical Survey of India scientist from the forests of Little Andaman, in the Andaman Islands. It stands 11 to 11.3 metres tall, and its fruit pulp turns yellowish orange and very sweet when ripe. Answer (a).

It was not found in (b) the Anaimalai forests of the Western Ghats, (c) the Maikala hills of central India or (d) the north-eastern rain forests. The name itself carries 'Andaman'.

How to crack it: Islands are where new endemic species keep turning up, and the scientific name Musa indandamanensis says Andaman outright.

Sources : Singh (2014), Musa indandamanensis, a new species from the Bay Islands, Taiwania 59(1)

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46. Answer: (c) Torpedo launch and recovery vessel

INS Astradharini, commissioned on 6 October 2015 at Visakhapatnam, is the Indian Navy's indigenous torpedo launch and recovery vessel, built with a catamaran hull, used to test torpedoes and recover them after trials. Answer (c).

It is not (a) an amphibious warfare ship, (b) a nuclear-powered submarine or (d) a nuclear-powered aircraft carrier; India's own nuclear-powered submarine is INS Arihant (commissioned in August 2016), and India has no nuclear-powered carrier.

How to crack it: 'Astra' means weapon and 'dharini' one who holds it, so the name means a vessel that carries weapons for testing. Torpedo launch and recovery fits.

Sources : INS Astradharini (Wikipedia); INS Arihant (Wikipedia)

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47. Answer: (a) Electric plane tested by NASA

The GL-10 Greased Lightning is a NASA prototype, an unmanned tilt-wing aircraft with ten electric motor-driven propellers, eight on the wing and two on the tail, powered in the full-scale design by diesel engines charging batteries. Answer (a).

It is not (b) a Japanese solar two-seater, (c) a Chinese space observatory or (d) an ISRO reusable rocket.

How to crack it: The name 'Greased Lightning' and the code GL-10 sound like an aircraft, and of the agencies listed NASA is the one testing electric aircraft at the time.

Sources : NASA GL-10 Greased Lightning (Wikipedia)

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48. Answer: (c) 1 and 2 only

Statement 1 is correct. The Initiative for Nutritional Security through Intensive Millets Promotion (INSIMP) was launched from kharif 2011 in 16 states as a sub-scheme of the Rashtriya Krishi Vikas Yojana, with 300 crore rupees, to demonstrate improved production and post-harvest technologies in an integrated manner, and to build demand for millet foods through processing and value addition.

Statement 2 is correct. Millets give food and livelihood security above all to small and marginal farmers in rainfed areas, especially in remote tribal areas, so these farmers have the largest stake in a scheme that raises millet yields and prices.

Statement 3 is wrong. The scheme chose districts that already had large areas under millets but low yields, and gave input kits and seed minikits to millet growers there; it was not designed to persuade farmers of commercial crops to switch to millets. Answer (c), 1 and 2 only.

How to crack it: A scheme for 'nutritional security through millets' works where millets are already grown, by the poorer rainfed and tribal farmers. Paying commercial farmers to switch crops is not its design.

Sources : Lok Sabha answer on millet promotion and INSIMP (Ministry of Agriculture); NITI Aayog: Promoting Millets in Diets, Best Practices across States/UTs (INSIMP); DHAN Foundation: Supporting Millets in India, Policy Review

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49. Answer: (a) agitation against the Partition of Bengal

Swadeshi (use of Indian goods) and boycott (of British goods) were first adopted as methods of struggle in the movement against the Partition of Bengal of 1905. The pledge to boycott foreign goods was first taken in protest meetings across Bengal, and the Boycott Resolution passed at a mass meeting in the Calcutta Town Hall in August 1905 formally proclaimed the Swadeshi Movement. Answer (a).

(b) The Home Rule Movement (1916), led by Annie Besant and Tilak, worked through leagues and propaganda for self-government. (c) The Non-Cooperation Movement (1920) used boycott again, but it came fifteen years later. (d) The Simon Commission (1928) was met with hartals, black flags and 'Simon Go Back', long after these methods were first used.

How to crack it: The question asks 'for the first time'. Put the options in order of date (1905, 1916, 1920, 1928) and take the earliest: Swadeshi is even the name of the 1905 movement.

Sources : Partition of Bengal (1905) (Wikipedia); Home Rule Movement (Wikipedia); Non-cooperation movement (Wikipedia)

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50. Answer: (b) 2 and 3 only

Statement 1 is wrong. The Bodhisattva ideal is central to Mahayana Buddhism, where anyone who develops bodhicitta, the compassionate wish to attain Buddhahood for the benefit of all beings, is a bodhisattva. In the early schools and in Theravada (the Hinayana of the question), the term is reserved for a rare few, such as the future Buddha Maitreya.

Statement 2 is correct. A bodhisattva is a person striving towards enlightenment, moved by great compassion. Statement 3 is correct. The term often means one who delays personal nirvana in order to help other beings reach Buddhahood. Answer (b), 2 and 3 only.

How to crack it: Hinayana seeks one's own liberation; Mahayana's hero helps everyone first. Once the Bodhisattva is placed in Mahayana, statement 1 falls and 2 and 3 describe the ideal.

Sources : Bodhisattva (Wikipedia)

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51. Answer: (b) a non-governmental international organization

Medecins Sans Frontieres (French for Doctors Without Borders), founded in Paris on 22 December 1971, is an international non-governmental organisation that provides humanitarian medical care, especially in conflict zones and in countries hit by endemic disease. Answer (b).

It is not (a) a division of the WHO, (c) an inter-governmental agency of the European Union or (d) a specialised agency of the UN. Its independence from governments is the point; private donors provide about 98 per cent of its funding.

How to crack it: 'Without borders' signals a body that works across countries free of any government. That is the definition of a non-governmental organisation.

Sources : Medecins Sans Frontieres (Wikipedia)

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52. Answer: (c) 2 and 3 only

Statement 1 is wrong. The Economics of Ecosystems and Biodiversity (TEEB) began in 2007 with Germany and the European Commission, after a proposal of the G8+5 environment ministers at Potsdam, and its second phase is hosted by the United Nations Environment Programme (UNEP). The IMF and the World Economic Forum are not its hosts.

Statements 2 and 3 are correct. TEEB is a global study of the economics of biodiversity loss; it draws attention to the economic benefits of biodiversity, and it offers decision support to policy-makers, administrators and businesses so they can recognise, show and capture the value of ecosystems. Answer (c), 2 and 3 only.

How to crack it: An environmental economics study would be hosted by an environment body. The IMF and the WEF in statement 1 are odd partners, so strike 1 and keep the two statements that describe its purpose.

Sources : The Economics of Ecosystems and Biodiversity (Wikipedia)

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53. Answer: (a) 1 only

Statement 1 is correct. Red sanders (Pterocarpus santalinus, red sandalwood) is endemic to the southern Eastern Ghats of South India, for example the Talakona forest of Andhra Pradesh. It is listed as Endangered by the IUCN, and its prized red wood, sold at a high price in China, makes it a target of smugglers, which is why it is often in the news.

Statement 2 is wrong. Its home is a small part of the southern Eastern Ghats, not the tropical rain forests of South India, which lie in the Western Ghats; it is not an important tree of those forests at all. Answer (a), 1 only.

How to crack it: Remember red sanders with smuggling cases in Andhra Pradesh, i.e. the Eastern Ghats. Rain forests in South India mean the Western Ghats, so statement 2 does not fit.

Sources : Pterocarpus santalinus (Wikipedia)

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54. Answer: (d) 1, 2 and 3

All three are benefits of REDD+ done well. REDD+ pays developing countries to reduce emissions from deforestation and forest degradation and to manage forests sustainably; the UN-REDD Programme of the FAO, UNDP and UNEP helps countries prepare for it.

Keeping forests standing protects the plants and animals that live in them (1); the REDD+ safeguards require conservation of natural forests and biodiversity, and UN-REDD reports its work as a contribution to biodiversity conservation. Forests that are not cut or degraded keep their structure and so stay better able to withstand and recover from stress (2). And because the payments and the rights to forest land reach forest communities, UN-REDD counts its work towards Sustainable Development Goal 1, ending poverty (3). Answer (d), 1, 2 and 3.

How to crack it: The question says 'can significantly contribute', a soft claim. Each item is a known co-benefit of saving forests, so take all three.

Sources : UN-REDD Programme (Wikipedia); REDD+ (Wikipedia); UN-REDD Programme, 2022 annual report

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55. Answer: (a) It is an international accounting tool for government and business leaders to understand, quantify and manage greenhouse gas emissions.

The Greenhouse Gas (GHG) Protocol, built by the World Resources Institute and the World Business Council for Sustainable Development, sets the most widely used standards for measuring and managing greenhouse gas emissions of businesses, governments and other organisations. It is an accounting tool, not a treaty. Answer (a).

(b) It gives no money to developing countries. (c) It is not an inter-governmental agreement with emission targets; the Kyoto Protocol and the Paris Agreement are such agreements, and none binds every UN member to a 2022 target. (d) It is not a REDD+ initiative of the World Bank.

How to crack it: Despite the word 'protocol', this is an accounting standard; you cannot manage what you cannot measure. Only (a) talks about understanding and quantifying emissions.

Sources : GHG Protocol: About us

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56. Answer: (c) 2 and 3 only

Statement 1 is wrong. The Financial Stability and Development Council (FSDC) was set up by the government in 2010, on the decision of the then Finance Minister Pranab Mukherjee; it is an apex body of the government chaired by the Finance Minister, not an organ of NITI Aayog (which only came in 2015).

Statement 2 is correct. The Union Finance Minister chairs it, and its members include the Governor of the RBI and the heads of the financial regulators.

Statement 3 is correct. Its mandate includes financial stability, inter-regulatory coordination and monitoring macro-prudential regulation of the economy. Answer (c), 2 and 3 only.

How to crack it: A council of the financial regulators is chaired by the Finance Minister. NITI Aayog came five years later, so strike statement 1 and the answer is (c).

Sources : Financial Stability and Development Council (Wikipedia); NITI Aayog (Wikipedia)

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57. Answer: (a) 1 only

Statement 1 is correct. Agenda 21 is a non-binding action plan of the United Nations for sustainable development.

Statement 2 is wrong. Agenda 21 came out of the Earth Summit, the UN Conference on Environment and Development, at Rio de Janeiro in 1992. The Johannesburg summit of 2002, known as Rio+10, reviewed its progress; it did not create it. Answer (a), 1 only.

How to crack it: The '21' referred to its target, the 21st century, and the plan was adopted in 1992 at Rio. Johannesburg 2002 was the ten-year review.

Sources : Agenda 21 (Wikipedia)

58. Answer: (c) an anti-caste movement in Maharashtra

The Satyashodhak Samaj (Society of Seekers of Truth) was founded by Jyotirao Phule and Savitribai Phule in Poona on 24 September 1873. It rejected the caste system and the need for priests between God and man, and worked for the rights of women, peasants and Dalits: An anti-caste movement in Maharashtra. Answer (c).

It was not (a) a tribal movement in Bihar, (b) a temple-entry movement in Gujarat or (d) a peasant movement in Punjab.

How to crack it: Link Phule with Poona and with the fight against caste. The only Maharashtra option is (c).

Sources : Satyashodhak Samaj (Wikipedia)

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59. Answer: (d) 1, 2 and 3

Viruses infect every kind of cell-based life. Bacteriophages (phages) are viruses that infect and replicate within bacteria (1). Mycoviruses are viruses that infect fungi (2). Plant viruses infect plants, for example the leaf curl and mosaic viruses of crops (3). Answer (d), 1, 2 and 3.

How to crack it: A virus needs a living cell to copy itself, and bacteria, fungi and plants all have cells. Phage, mycovirus and plant virus are the names to remember.

Sources : Bacteriophage (Wikipedia); Mycovirus (Wikipedia); Plant virus (Wikipedia)

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60. Answer: (b) curbing of the tax evasion by multinational companies

Base Erosion and Profit Shifting (BEPS) means the tax planning by which multinational companies shift profits from where they are earned to low-tax places, eroding the tax base of the countries where they actually do business. The OECD, with the G20, has led the international effort to curb it since 2012. Answer (b), curbing tax evasion by multinationals.

(a) Mining in backward areas, (c) exploitation of genetic resources (biopiracy) and (d) ignoring environmental costs are real issues, but none of them is what BEPS refers to.

How to crack it: 'Base' here is the tax base and 'profit shifting' is moving profits to tax havens. Both words point to tax.

Sources : Base erosion and profit shifting (Wikipedia)

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61. Answer: (a) Andhra Pradesh

National Investment and Manufacturing Zones (NIMZs) are large industrial townships planned under the National Manufacturing Policy, 2011. By the end of 2015, twelve NIMZs had in-principle approval, but only one had final approval, the NIMZ at Prakasam in Andhra Pradesh, cleared by a High Level Committee on 25 August 2015, approved by the Minister on 30 September 2015 and formally accorded by DIPP on 6 October 2015, over about 14,231 acres. That made Prakasam, in Andhra Pradesh, the first NIMZ to receive final approval. Answer (a).

(b) Gujarat, (c) Maharashtra and (d) Uttar Pradesh had no NIMZ with final approval at the time; Nagpur in Maharashtra, for example, had only in-principle approval.

How to crack it: 'First' means the first to get final approval. Remember Prakasam (Andhra Pradesh), approved in 2015, while the others stayed at the in-principle stage.

Sources : PIB: Year End Review 2015, Department of Industrial Policy and Promotion (December 2015); APIIC (Government of Andhra Pradesh): NIMZ at Prakasam, consultant selection document; Lok Sabha answer on NIMZs (2014)

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62. Answer: (b) 2 only

District Mineral Foundations were created by section 9B, inserted into the Mines and Minerals (Development and Regulation) Act, 1957 by the 2015 amendment. The state government must set one up, as a non-profit trust, in every district affected by mining, and the Act says its object shall be to work for the interest and benefit of persons, and areas affected by mining related operations. So statement 2 is correct; mining leaseholders pay the foundation a share on top of their royalty to fund this work.

Statement 1 is wrong. Mineral exploration is funded through a separate body created by the same amendment, the National Mineral Exploration Trust. Statement 3 is wrong. The foundation grants no licences; mineral concessions are given by the state government under the Act, now by auction. Answer (b), 2 only.

How to crack it: The foundation is paid from mining for the districts hurt by mining. Its job is the people there, not exploration or licensing.

Sources : Supreme Court, Common Cause / DMF judgment of 13 October 2017 (quoting section 9B of the MMDR Act); Mines and Minerals (Development and Regulation) Act, 1957 (Wikipedia)

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63. Answer: (d) providing affordable and quality education to the citizens for free

SWAYAM is the Government of India's free online course (MOOC, massive open online course) platform, set up by the Ministry of Human Resource Development (now Education) to offer university and college courses to anyone, at no cost. Answer (d).

(a) Self-help groups, (b) start-up support and (c) adolescent girls' health are the work of other schemes; none of them is SWAYAM, which is about courses.

How to crack it: SWAYAM means 'self'; it stands for self-learning online. The one option about education for all citizens fits.

Sources : SWAYAM (Wikipedia)

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64. Answer: (d) constitutional reforms

The Montagu-Chelmsford proposals, named after Edwin Montagu, Secretary of State for India, and Lord Chelmsford, the Viceroy, were set out in their report of 1918 and formed the basis of the Government of India Act 1919. They were constitutional reforms; they enlarged the legislatures, widened the franchise and gave the provinces more authority. Answer (d).

They were not about (a) social reform, (b) education or (c) police administration as such; their subject was how India was to be governed.

How to crack it: Every 'Montagu-Chelmsford' answer leads to the Government of India Act 1919, a constitutional Act.

Sources : Montagu-Chelmsford Reforms (Wikipedia)

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65. Answer: (b) 3 only

Statement 1 is wrong. The Ajanta caves were made in two phases, from the 2nd century BCE to about 480 CE, while the Mahabalipuram monuments are of the 7th and 8th centuries CE, built under the Pallavas.

Statement 2 is wrong. Ajanta is a group of Buddhist cave monuments; Mahabalipuram is a group of Hindu temples and reliefs.

Statement 3 is correct. Both have rock-cut monuments: The 30 rock-cut caves of Ajanta, and Mahabalipuram's rock-cut cave temples (mandapas), monolithic rathas and the great relief known as the Descent of the Ganges or Arjuna's Penance. Answer (b), 3 only.

How to crack it: Place each site: Ajanta is Buddhist and early, Mahabalipuram Pallava Hindu and later. Different age and religion leaves only the rock-cut technique in common.

Sources : Ajanta Caves (Wikipedia); Group of Monuments at Mahabalipuram (Wikipedia)

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66. Answer: (b) 2 and 3 only

Statement 1 is wrong. Bitcoin is a decentralised cryptocurrency; it operates without a central authority or single administrator, and its transactions are recorded on a shared ledger, the blockchain, not tracked by central banks.

Statement 2 is correct. Anyone can create a bitcoin address and transact with any other address without needing anyone's approval.

Statement 3 is correct. Bitcoin is pseudonymous; payments go between addresses, not names, so the two sides need not know each other's identity, which is why regulators worry about its use by criminals. Answer (b), 2 and 3 only.

How to crack it: Bitcoin was designed to remove the middleman, central banks included. 'Tracked by the Central Banks' contradicts that, so drop 1 and keep the two statements about free, pseudonymous transfers.

Sources : Bitcoin (Wikipedia)

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67. Answer: (b) 2 only

Statement 1 is wrong. The New Development Bank was set up by the BRICS countries, Brazil, Russia, India, China and South Africa (agreed in July 2014, in operation from July 2015), not by APEC.

Statement 2 is correct. Its headquarters is in Shanghai, China. Answer (b), 2 only.

How to crack it: The NDB is the 'BRICS bank'. APEC is a Pacific trade forum with no bank, so statement 1 falls.

Remember: India's K. V. Kamath was the NDB's president when it began work in 2015.

Sources : New Development Bank (Wikipedia)

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68. Answer: (d) protection of Western Ghats

The Western Ghats Ecology Expert Panel, chaired by Madhav Gadgil (hence the Gadgil Committee, report of 31 August 2011), and the high-level working group under K. Kasturirangan that followed it, both dealt with protecting the ecology of the Western Ghats, especially how much of it to declare ecologically sensitive; the Gadgil report proposed 64 per cent, the Kasturirangan report 37 per cent. Answer (d).

They have nothing to do with (a) constitutional reforms, (b) the Ganga Action Plan or (c) linking of rivers.

How to crack it: Gadgil and then Kasturirangan, in that order, both reported on the Western Ghats, so remember them as a pair.

Sources : Western Ghats Ecology Expert Panel (Wikipedia)

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69. Answer: (b) 2 and 3 only

Keshab Chandra Sen founded the Indian Reform Association in Calcutta in 1870, on his return to India, working on cheap literature, women's improvement, education, temperance and charity (3). In his later years he proclaimed the 'New Dispensation' (Nava Vidhan), and the Tabernacle of New Dispensation belongs to that movement of his (2).

The Calcutta Unitarian Committee (1) was not his; it belongs to the earlier generation, when Raja Rammohan Roy co-founded the Calcutta Unitarian Society. Answer (b), 2 and 3 only.

How to crack it: Separate the two generations of the Brahmo movement: Rammohan Roy and the Unitarians first, Keshab Chandra Sen and the New Dispensation later.

Sources : Keshub Chunder Sen (Wikipedia); Ram Mohan Roy (Wikipedia)

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70. Answer: (a) Iran

The Gulf Cooperation Council has six members: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates, with its headquarters in Riyadh. Iran is not a member; it is a non-Arab neighbour across the Gulf. Answer (a).

(b) Saudi Arabia, (c) Oman and (d) Kuwait are all members.

How to crack it: The GCC is the council of the Arab states of the Gulf. Iran is the one non-Arab country on the list.

Sources : Gulf Cooperation Council (Wikipedia)

71. Answer: (c) 1 and 3 only

Both schemes were launched together on 5 November 2015. The Gold Monetisation Scheme lets households, firms and trusts deposit the gold they hold with banks and earn interest on it, so gold lying idle at home is mobilised into the economy (1). Sovereign Gold Bonds let people invest in gold without buying physical gold. Together they were meant to cut India's gold imports, which make up most of its gold demand and had widened the current account deficit (3). Neither scheme has anything to do with foreign direct investment in the gold and jewellery sector (2). Answer (c), 1 and 3 only.

How to crack it: India buys most of its gold from abroad and keeps a lot of it idle at home. Both schemes target those two problems; FDI is a different policy tool.

Sources : Sovereign Gold Bond (Wikipedia); RBI FAQ: Gold Monetization Scheme, 2015

72. Answer: (d) China

The Belt and Road Initiative is China's global infrastructure and connectivity strategy, launched in 2013 and run from Beijing: An overland Silk Road Economic Belt and a Maritime Silk Road of ports and shipping routes. Answer (d).

It is not a project of (a) the African Union, (b) Brazil or (c) the European Union, though many countries in Africa and Europe take part in it.

How to crack it: 'Belt and Road' is the revival of the old Silk Road, and the Silk Road began in China.

Sources : Belt and Road Initiative (Wikipedia)

73. Answer: (a) bringing the small entrepreneurs into formal financial system

Pradhan Mantri MUDRA Yojana (launched on 8 April 2015) works through MUDRA (Micro Units Development and Refinance Agency), which lends to micro-finance institutions and non-banking financial institutions that in turn give credit to micro, small and medium enterprises. Its target is small entrepreneurs outside the reach of regular banks, about 5.77 crore small businesses, so it brings them into the formal financial system. Answer (a).

(b) Crop loans to farmers, (c) pensions for the old and destitute and (d) funding voluntary organisations for skilling are run under other schemes; MUDRA loans are for non-farm small businesses.

How to crack it: MUDRA means Micro Units; it is about tiny businesses getting formal credit. Only (a) mentions small entrepreneurs.

Sources : Micro Units Development and Refinance Agency Bank (Wikipedia)

74. Answer: (d) 1, 2 and 3

All three. A team of the Directorate General of Hydrocarbons, ONGC, Oil India and GAIL picked six basins as prospective for shale gas: Cambay, Krishna-Godavari onland, Cauvery onland, Assam-Arakan, Gondwana and Indo-Gangetic. Cambay (1), Cauvery (2) and Krishna-Godavari (3) are all on the list, and they are also the three basins in which the US Geological Survey estimated India's recoverable shale gas in 2012. Answer (d), 1, 2 and 3.

How to crack it: Shale gas sits in thick sedimentary basins. Cambay, Krishna-Godavari and Cauvery appear in every assessment of India's shale gas, so take all three.

Sources : Lok Sabha answer on shale gas (Ministry of Petroleum and Natural Gas); Lok Sabha answer on shale gas basins (Phase-I)

75. Answer: (b) International Monetary Fund

The Global Financial Stability Report is published by the International Monetary Fund, prepared by its Monetary and Capital Markets Department, and assesses the global financial system and markets. Answer (b).

(a) The European Central Bank, (c) the International Bank for Reconstruction and Development (the World Bank's lending arm) and (d) the OECD do not publish it. The IMF publishes it alongside its World Economic Outlook.

How to crack it: Financial stability across the world is the IMF's brief, so pair the Global Financial Stability Report with the IMF, as you pair the World Economic Outlook with it.

Sources : IMF: Global Financial Stability Report (2016 page)

76. Answer: (c) 1 and 3 only

Statement 1 is correct. Atal Pension Yojana, administered by the Pension Fund Regulatory and Development Authority (PFRDA), gives a guaranteed minimum pension of 1,000 to 5,000 rupees a month from age 60, and it is focused on workers of the unorganised sector.

Statement 2 is wrong. Any citizen of India aged 18 to 40 with a savings bank or post office account can join; there is no limit of one member per family.

Statement 3 is correct. After the subscriber's death the spouse is entitled to the same pension amount for life, and after both die the accumulated corpus goes to the nominee. Answer (c), 1 and 3 only.

How to crack it: 'Only one member of a family' is a restriction no pension scheme for individuals would have. Strike it, and (c) is the only option with 1 and 3.

Sources : State Bank of India: Atal Pension Yojana details

77. Answer: (b) ASEAN

The Regional Comprehensive Economic Partnership (RCEP) was conceived at the 2011 ASEAN summit in Bali and its negotiations were launched at the 2012 ASEAN summit in Cambodia: A free trade agreement between the ten ASEAN members and their partners (Australia, China, Japan, New Zealand and South Korea, and India until it opted out). Answer (b).

(a) The G20, (c) the Shanghai Cooperation Organisation and (d) SAARC have no link to RCEP.

How to crack it: RCEP was born at ASEAN summits and its depositary is the Secretary-General of ASEAN, so link it to ASEAN.

Remember: RCEP was signed in November 2020, without India, which had taken part in the negotiations and then opted out.

Sources : Regional Comprehensive Economic Partnership (Wikipedia)

78. Answer: (d) 1, 2 and 3

All three carried the Bureau of Energy Efficiency star label in 2016. The BEE's standards and labelling programme listed tubular fluorescent lamps (3) and electric geysers (2) among the appliances for which the label is mandatory, and ceiling fans (1) among the appliances labelled voluntarily. Answer (d), 1, 2 and 3.

(a), (b) and (c) each leave out at least one appliance that did carry the label.

How to crack it: The star scheme covers almost every common household electric appliance, either compulsorily or voluntarily. When fans, geysers and tube lights are all listed, take all of them.

Sources : Bureau of Energy Efficiency: Standards and Labeling (2016 page)

79. Answer: (d) It can build fusion reactors for power generation.

ITER (the International Thermonuclear Experimental Reactor) in France is a project of China, the EU, India, Japan, South Korea, Russia and the United States to show that power can be produced by nuclear fusion. If it succeeds, India, as a full member, could build fusion reactors to generate power. Answer (d).

(a) Using thorium in place of uranium is the goal of India's own three-stage fission programme, not of a fusion project. (b) Satellite navigation has nothing to do with it. (c) It does not improve fission reactors; fusion is a different process.

How to crack it: 'Thermonuclear' means fusion. The only option about fusion is (d); the others are about fission or satellites.

Sources : ITER (Wikipedia); India's three-stage nuclear power programme (Wikipedia)

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80. Answer: (d) 1 and 3

Pair 1 is correct. Eripatti (Tamil eri, tank) was land or an endowment whose income was set apart for repairing and maintaining the village tank; the University of Madras Tamil Lexicon defines it as an endowment made for repairs to the tank, citing South Indian Inscriptions.

Pair 2 is wrong. Under the Cholas a taniyur was a large village big enough to form a revenue unit (a kurram) by itself. A village given to one Brahmana or a group of Brahmanas was a brahmadeya or agrahara, not a taniyur.

Pair 3 is correct. Ghatikas were centres of learning, chiefly of the Vedas taught by learned Brahmanas; the Talagunda inscription records that the Kadamba founder Mayurasharma went to study at the ghatika of Kanchi, the Pallava capital, which was known as a ghatikasthana or place of learning. With pair 1 right and pair 2 wrong, only one option fits. Answer (d), 1 and 3.

How to crack it: Settle the easiest pair first. Once taniyur is seen as a large village unit, any option with 2 goes, and eripatti being right leaves only (d).

Sources : University of Madras Tamil Lexicon, entry eri-p-patti (Digital Dictionaries of South Asia); Chola government (Wikipedia); Agrahara (Wikipedia); Talagunda (Wikipedia); Kanchipuram (Wikipedia); Mayurasharma (Wikipedia)

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81. Answer: (a) 1 only

Statement 1 is correct. The International Solar Alliance was formed in Paris on 30 November 2015, the opening day of the UN Climate Change Conference there (COP21, 30 November to 12 December 2015), on an initiative of Prime Minister Narendra Modi.

Statement 2 is wrong. It was conceived as an alliance of 'sunshine countries' lying wholly or partly between the Tropic of Cancer and the Tropic of Capricorn; it has over a hundred members, not every member of the UN. Answer (a), 1 only.

How to crack it: 'All the member countries of the United Nations' is an absolute claim, and the ISA was built for sun-rich tropical countries. Drop 2.

Remember: The ISA's headquarters is in India, at the National Institute of Solar Energy, Gurugram (Haryana).

Sources : International Solar Alliance (Wikipedia); 2015 United Nations Climate Change Conference (Wikipedia)

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82. Answer: (b) agency of EU that provides financial assistance to eurozone countries

The European Stability Mechanism, set up on 27 September 2012 by a treaty among the eurozone countries, is a permanent firewall that gives financial assistance to eurozone member states in financial difficulty, with a lending capacity of 500 billion euros; it lent, for example, to recapitalise Spanish banks and to Cyprus. Answer (b).

It does not deal with (a) refugees, (c) trade agreements or (d) disputes among member countries.

How to crack it: 'Stability' in a European money context means rescuing countries that use the euro. Only (b) is about financial help.

Sources : European Stability Mechanism (Wikipedia)

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83. Answer: (c) 1 and 3 only

Drip irrigation delivers water drop by drop to the roots of each plant. Because the space between plants stays dry, weed growth is lessened (1). Because water is not run over the field surface, soil erosion is lessened (3).

Reduction in soil salinity (2) is not an advantage; most drip systems apply little extra water to wash salts down (little leaching), so salts brought in with the irrigation water can build up in the root zone. The method can work with salty water, but it does not by itself lower soil salinity. Answer (c), 1 and 3 only.

How to crack it: Think about where the water goes. Only the root zone is wetted, so weeds and erosion fall; but nothing flushes the salts away, so salinity is not reduced.

Sources : Drip irrigation (Wikipedia)

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84. Answer: (c) Both 1 and 2

Statement 1 is correct. DigiLocker is a cloud service of the Ministry of Electronics and Information Technology, provided under the Digital India programme.

Statement 2 is correct. It gives access, from anywhere online, to certified digital versions of documents such as driving licences, vehicle registration, birth certificates and academic transcripts, and offers storage for scanned copies of other documents. Answer (c), both.

How to crack it: A 'digital locker' kept in the cloud is by nature reachable from anywhere, and it is a Digital India service. Both statements simply describe it.

Sources : DigiLocker (Wikipedia)

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85. Answer: (b) Godavari and Krishna

The Pattiseema Lift Irrigation Project in Andhra Pradesh lifts water from the Godavari into the Polavaram right main canal, which carries it to the Krishna delta. In its 2015 trial run it moved 8.8 tmc of Godavari water to the Krishna delta, linking the two rivers. Answer (b).

(a) Cauvery and Tungabhadra, (c) Mahanadi and Sone and (d) Narmada and Tapti had not been linked at the time.

How to crack it: Remember Andhra Pradesh's Pattiseema project of 2015, which took surplus Godavari water to the Krishna.

Remember: Godavari-Krishna was reported in September 2015 as India's first river linkage.

Sources : Pattiseema Lift Irrigation Project (Wikipedia)

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86. Answer: (b) 2, 3 and 4 only

India's National Air Quality Index, launched on 17 September 2014, considers eight pollutants: PM10, PM2.5, nitrogen dioxide, sulphur dioxide, carbon monoxide, ozone, ammonia and lead. Of the gases listed, carbon monoxide (2), nitrogen dioxide (3) and sulphur dioxide (4) are in it. Answer (b), 2, 3 and 4 only.

Carbon dioxide (1) and methane (5) are greenhouse gases, but they are not among the pollutants the index measures.

How to crack it: The AQI measures gases that harm health directly when breathed. CO2 and methane matter for climate change, not for the local air-quality index.

Sources : Air quality index: India (Wikipedia)

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87. Answer: (d) Neither 1 nor 2

Statement 1 is wrong. Countries other than the USA and Russia had already put space observatories in orbit before Astrosat (launched on 28 September 2015): Japan's X-ray observatory Suzaku in 2005, and the European Space Agency's XMM-Newton in 1999.

Statement 2 is wrong. Astrosat had a launch mass of 1,513 kg, not 2,000 kg, and it orbits in a near-equatorial orbit about 650 km above the Earth (perigee 643.5 km, apogee 654.9 km), not at 1,650 km. Answer (d), neither.

How to crack it: 'The only country' claims are usually wrong; Japan and Europe have space telescopes. Astrosat's numbers (about 1,500 kg, about 650 km) rule out statement 2.

Sources : Astrosat (Wikipedia); Suzaku (satellite) (Wikipedia); XMM-Newton (Wikipedia)

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88. Answer: (c) waterwheel used in the irrigation of land

Araghatta is the Sanskrit name of the water-lifting wheel, the device later known as the Persian wheel: A spoked wheel carrying pots that lifted water from a well, or turned in a stream to water the fields. The name joins ara (spoke) and ghatta (pot), and the device is mentioned as early as the Panchatantra. Answer (c).

It is not (a) bonded labour, (b) a land grant to military officers or (d) wasteland brought under the plough.

How to crack it: Break the word into ara (spoke) + ghatta (pot). A spoked wheel with pots is a waterwheel.

Sources : Persian wheel (Wikipedia)

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89. Answer: (d) Maagadha

A Maagadha was the professional bard or panegyrist of a king, a calling often named together with the suta. The suta was the royal herald and bard who proclaimed the heroic deeds of the king and his ancestors and had to know by heart parts of the epic poems and old ballads. Memorising and reciting chronicles, dynastic histories and epic tales was the profession of this class of bards. Answer (d).

(a) A Shramana was an ascetic or religious mendicant, the name used especially for Buddhist and Jain monks. (b) A Parivraajaka was a wandering religious mendicant. (c) An Agrahaarika was one who held an agrahara, an endowment of land or villages given to Brahmanas. None of them kept dynastic histories as a profession.

How to crack it: Three of the options are religious or landholding roles (ascetic, wanderer, holder of a Brahmana land grant). Only the Maagadha is a court bard, the keeper of the king's story.

Sources : Monier-Williams Sanskrit-English Dictionary, entry maagadha (Cologne Digital Sanskrit Dictionaries); Monier-Williams Sanskrit-English Dictionary, entry suta; Monier-Williams Sanskrit-English Dictionary, entries shramana, parivrajaka, agraharika; Monier-Williams Sanskrit-English Dictionary, entry parivrajaka; Monier-Williams Sanskrit-English Dictionary, entry agraharika

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90. Answer: (d) Maharashtra

In June 2015 Maharashtra declared the Blue Mormon, a large swallowtail butterfly of south India, its 'State Butterfly', and became the first state in India to have one. Answer (d).

(a) Arunachal Pradesh, (b) Himachal Pradesh and (c) Karnataka did not do so first.

How to crack it: Link the Blue Mormon with Maharashtra: In 2015 it became India's first state butterfly.

Remember: The Blue Mormon, with a wingspan of 120 to 150 mm, is the fourth largest butterfly of India.

Sources : Blue Mormon (Wikipedia)

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91. Answer: (c) 1 and 3 only

Statement 1 is correct. Mangalyaan is the unofficial name of ISRO's Mars Orbiter Mission (MOM), launched on 5 November 2013 and in orbit around Mars from 24 September 2014.

Statement 2 is wrong. ISRO became the fourth space agency to reach Mars orbit, after the Soviet space programme, NASA and the European Space Agency, so India was not 'second after the USA'.

Statement 3 is correct. India was the first to succeed in putting a spacecraft into Mars orbit on its very first attempt, and the first Asian nation to reach Martian orbit. Answer (c), 1 and 3 only.

How to crack it: Remember the order: Soviet Union, NASA, ESA, then ISRO, fourth. 'Second after USA' fails, but 'first attempt' is MOM's famous record.

Sources : Mars Orbiter Mission (Wikipedia)

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92. Answer: (b) Extremists' lack of faith in the capacity of the moderates to negotiate with the British Government

The Congress split at Surat in December 1907 because the Moderates and the Extremists could not agree on how far to carry the struggle. The Extremists wanted to extend Swadeshi and boycott beyond Bengal into a nationwide mass movement, including a boycott of councils and law courts; they felt the time had come for the big push and saw the Moderates as a drag on the movement. That lack of faith in the Moderates is option (b). Answer (b).

(a) Separate electorates, Minto's step towards communal politics, came with the Indian Councils Act of 1909, after Surat. (c) The Muslim League was founded in 1906, but it was not the cause of the Congress quarrel. (d) The dispute was over programme and methods, not over Aurobindo Ghosh's election as president.

How to crack it: Surat was a fight between two wings of the Congress over methods, petitions versus mass struggle. Pick the option about the Moderates and the Extremists.

Sources : All-India Muslim League (Wikipedia); Indian Councils Act 1909 (Wikipedia)

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93. Answer: (d) India should be given Dominion status

The Cripps Mission of late March 1942 offered India full Dominion status once the war was over, with elections, and the chance to leave the Commonwealth later. Answer (d).

(a) Complete independence was not offered at once; it came only through the option to secede later. (b) It did not propose partition before independence, though a clause said no province would be compelled to join post-war India. (c) It did not offer a republic on condition of joining the Commonwealth.

How to crack it: Cripps' offer is remembered for 'Dominion status after the war', which Gandhi called a post-dated cheque drawn on a failing bank.

Sources : Cripps Mission (Wikipedia)

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94. Answer: (c) 2 and 5 only

Pair 1 is wrong: Bodh Gaya is in Gaya district of Bihar, not in Baghelkhand, which covers north-eastern Madhya Pradesh around Rewa and Satna. Pair 2 is correct. The Khajuraho temples were built by the Chandelas in the region later known as Bundelkhand.

Pair 3 is wrong: Shirdi is in Ahmednagar district of western Maharashtra, while Vidarbha is the eastern region around Nagpur and Amravati. Pair 4 is wrong: Nashik is in Maharashtra, while Malwa is a plateau of western Madhya Pradesh and south-eastern Rajasthan. Pair 5 is correct: Tirupati lies in the Rayalaseema region of Andhra Pradesh. Answer (c), 2 and 5 only.

How to crack it: Put each place in its state first. Bodh Gaya (Bihar), Shirdi and Nashik (western Maharashtra) cannot belong to Baghelkhand, Vidarbha or Malwa; only Khajuraho and Tirupati survive.

Sources : Bodh Gaya (Wikipedia); Baghelkhand (Wikipedia); Khajuraho Group of Monuments (Wikipedia); Shirdi (Wikipedia); Vidarbha (Wikipedia); Malwa (Wikipedia); Tirupati (Wikipedia)

95. Answer: (d) Rajya Sabha by a majority of not less than two-thirds of its members present and voting

Under Article 249 of the Constitution, Parliament may make laws on a matter in the State List if the Council of States (Rajya Sabha) has declared by resolution, supported by not less than two-thirds of the members present and voting, that it is necessary or expedient in the national interest. Answer (d).

(a), (b) and (c) are wrong because the power rests with the Rajya Sabha, the House that represents the states, and the majority required is two-thirds of the members present and voting, not of the total membership or a simple majority. The resolution is valid for up to one year at a time.

How to crack it: The Rajya Sabha is the guardian of the states, so it alone can let Parliament step into the State List, and only by a two-thirds vote.

Sources : Constitution of India, Article 249 (Legislative Department, 2024 edition)

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96. Answer: (d) Rajasthan

Rajasthan is landlocked, so a port there needs a navigable channel to the sea. Such a route, along the Jawai and Luni rivers to the Rann of Kutch in Gujarat, 590 km long, is listed as National Waterway 48 under the National Waterways Act, 2016. Answer (d).

(a) Andhra Pradesh and (c) Karnataka have long coastlines and natural seaports, so they would not need an artificial inland port with a long channel. (b) Chhattisgarh is landlocked too, but no such plan was proposed there.

How to crack it: Only a landlocked state needs an 'artificial inland port connected to the sea by a long channel', and Rajasthan is the landlocked state next to the Rann of Kutch.

Sources : List of National Waterways in India (Wikipedia)

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97. Answer: (b) 2 only

Statement 1 is wrong. The Paris Agreement was opened for signature on 22 April 2016, but not every UN member signed it, and it entered into force on 4 November 2016 (after 55 parties covering 55 per cent of emissions ratified it), not in 2017.

Statement 2 is correct. Its long-term goal is to keep the rise in global temperature well below 2 °C above pre-industrial levels, and preferably to 1.5 °C.

Statement 3 is wrong. Developed countries reaffirmed a goal of mobilising 100 billion dollars a year in climate finance by 2020, not 1,000 billion. Answer (b), 2 only.

How to crack it: Check the numbers: '1000 billion' is ten times the real 100 billion dollar goal, and 'signed by all' is an absolute claim. Only the temperature goal is right.

Sources : Paris Agreement (Wikipedia)

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98. Answer: (b) 2 only

Statement 1 is wrong. The Sustainable Development Goals came out of the UN process that followed the Rio+20 conference of 2012 ('The Future We Want'): A 30-member Open Working Group of the UN General Assembly, set up in January 2013, drafted them, and they were adopted in 2015. The Club of Rome is known for a different 1972 report, The Limits to Growth.

Statement 2 is correct. The SDGs, established in 2015, are to be achieved by 2030. Answer (b), 2 only.

How to crack it: The SDGs replaced the Millennium Development Goals in 2015 for the period to 2030. 1972 and the Club of Rome belong to The Limits to Growth, a decoy.

Sources : Sustainable Development Goals (Wikipedia); The Club of Rome (Wikipedia)

99. Answer: (a) S. Ramanujan

The Man Who Knew Infinity (2015), starring Dev Patel, is a British biographical film about the mathematician Srinivasa Ramanujan, based on Robert Kanigel's 1991 book of the same name: His rise from poverty in Madras to Cambridge during the First World War. Answer (a).

The film is about Ramanujan, not (b) S. Chandrasekhar, (c) S. N. Bose or (d) C. V. Raman.

How to crack it: 'Infinity' points to a mathematician, and Ramanujan, who worked with Hardy at Cambridge, is India's most celebrated one.

Sources : The Man Who Knew Infinity (film) (Wikipedia)

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100. Answer: (b) 2 only

Statement 1 is wrong. Under Article 243F, a person can be a member of a Panchayat at 21; no one is disqualified on the ground of being under 25 if he or she has attained the age of 21 years.

Statement 2 is correct. Article 243E(4) says a Panchayat constituted after the premature dissolution of a Panchayat continues only for the remainder of the period for which the dissolved Panchayat would have continued. Answer (b), 2 only.

How to crack it: For Panchayats the Constitution keeps the minimum age at 21, lower than the 25 for a state legislature. And a mid-term Panchayat only serves out the old term.

Sources : Constitution of India, Articles 243E and 243F (Legislative Department, 2024 edition)