1 B
Ex.

2 C
Ex.

3 D
Ex. * Golden Hand-Shake : In 1988, the government initiated the Voluntary Retirement Scheme (VRS) to help the public enterprises to shed excess manpower. This scheme came to be popularly known as "Golden Hand-Shake" Policy as the woprkers get a handsome amount from the enterprises at the time of dissociation.
* In 1992, the National Renewal Fund (NRE) was created for training and redeployment of retrenched workers, besides providing compensation tot he persons seeking voluntary retirement. The National Renewal Fund was abolished in 2000.
* Hence option (d) is the correct answer.

4 B
Ex.

5 C
Ex.

6 D
Ex.

7 B
Ex.

8 C
Ex. Dinkar Gupta, Punjab DGP (Director General of Police), launched the 'Appreciate and Commend' scheme in Phillaur, Punjab, in order to boost the confidence of police officers who work extraordinarily and the best cops will be awarded every month.

9 B
Ex.

10 D
Ex.

11 D
Ex.

12 A
Ex. Membership of the NSG to any country provides access to technology for a range of uses from medicine to building nuclear power plants. India has its own indigenously developed technology but to get its hands on the state-of-the-art technology that countries within the NSG possess, it has to become a part of the group.

13 A
Ex.

14 C
Ex.

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23 B

Ex. * A bear market is one that is in decline. Share prices are continuously dropping, resulting in a downward trend that investors believe will continue in the long run, which, in turn, perpetuates the siral. During a bear maket, the economy will typically slow down the unemployment will rise as companies begin laying off workers. In a bear market, investors rush to sell their stocks before they lose more value.
* A bull market refers to a market that is on the rise. It is typified by a sustained increase in market share prices. In such times, investors have faith that the uptrend will continue in the long term. Typically, the country's economy is strong and employment levels are high. Typically, the country's economy is strong and employment levels are high.

24 A

Ex.

25 C

Ex.

26 A

Ex.

27 A

Ex.

28 A

Ex.

29 D

Ex.

30 D

Ex.

31 C

Ex.

32 A

Ex.

33 A

Ex. Predatory pricing is the act of setting prices low in an attempt to climate the competition. In common parlance, predatory pricing may be defined as pricing below an appropraite measure of ost for the purpose of eliminating competitors int he short run and reducing competition inthe long run. It is a practice that harms both competitors and competition. Normally price cutting is aimed simply at increasing market share, predatory pricing has as its aim the elimination fo competittion and creating monopoly.

34 C

Ex. Dayanand.
Hindi, Punjabi, English, and Urdu newspapers and magazines. He also authored many books like Unhappy India, Young India: An interpretation, History of Arya Samaj, England's Debt to India and a series of popular biographies on Mazzini, Garibaldi and Swami

35 B

Ex.

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50 B

Ex. The earliest trustworthy account of Golconda diamond mines was given by Jean-Baptiste Tavenier. He was a French jeweller and gem merchant. He was a great authority on diamonds and doamond mines in India in the 17the century.

51 A

Ex. Capital Adequacy Ratio (CAR) is teh ratio of a bank's capital in relation to its risk weighted assets and current liabiities. It is decided by Central Banks and bank regulators to prevent Commercial Banks from taking excess leverage and becoming insolvent in the process.

52 D

Ex. The Chief Minister of Haryana Manohar Lal Khattar has announced that the state government will provide Rs. 6 crores for the players who bagged gold medals, Rs. 4 crores for the silver medalist and Rs. 2.5 crores for the bronze medalists at the Olympics Games and also employment in Haryana Civil Service or Haryana Police service to the sportsperson.

53 A

Ex.

54 C

Ex.

55 A

Ex.

56 D

Ex. * Statement 1 is correct : The Insolvency and Bankruptcy Code provides for reorganizationa nd insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization fo the value of assets of such persons.
* Statement 2 is correct : The Code enhances the viability of credit in the hands of banks and financial institutions by bringing back the corporate debtor inthe economic mainstream and enabling his debt repayment.
* Statement 3 is correct : The faster insolvency resolution will lead to a decline in the rising Non-Performing Assets (NPA) of the banks and enable them to extend fresh credit.

57 D

Ex. The 65th edition of Amazon Filmfare Awards 2020 was held at Indira Gandhi Athletic Stadium in Guwahati, Assam from 15 Feb 2020 - 16 Feb 2020. The Zoya Akhtar's directorial 'Gully Boy' emerged as big winner as it bagged several awards including the prestigious best film award.

58 C

Ex. During the Portugal's president Mr Marcelo Rebelo de Sousa visit to India One of the MoU is to develop a world class National Maritime Heritage Complex (NMHC) at Lothal, Gujarat with the cooperation from the Republic of Portugal. It will pay the way for cooperation between the two countries for showcasing common Maritime Heritage.

59 D

Ex.

60 A

Ex.

61 A

Ex.

62 B

Ex.

63 C

Ex.

64 C

Ex.

65 B

Ex.

66 D

Ex. AICTE (All Indian Council of Technical Education), has banned all the government & private universities across the country to offer both PGDM (Post Graduate Diploma in Management) and MBA (Master of Busines Administration) courses simultaneously.

67 A

Ex. Pakhui Wildlife Sanctuary lies in the foothills of the Eastern Himalaya in the East Kameng district of Arunachal Pradesh. It was declared a sanctuary in 1977 and declared a tiger reserve in 2002. The habitat types o this wildlife sanctuary are lowland semi-evergreen, evergreen and Eastern Himalayan broadleaf forests.

68 D

Ex.

69 C

Ex.

70 D

Ex. On February 17, 2020, Moody's Investors Service, an American credit rating agency, has lowered India's Gross Domestic Product (GDP) growth estimate for the current financial year (2019-20) to 5.4% from 6.6% and the next financial year (2020-21) growth rate estimate t 5.8% from 6.7%.

71 A

Ex.

72 A

Ex.

73 A

Ex.

74 A

Ex.

75 A

Ex. The Government of India (GoI) and the World Bank (WB) have inked a $ 450 million (mn) loan agreement to support Atal Bhujal Yojana (ABHY) - National Groundwater Management Improvement Program that will be implemented by the Ministry of Jal Shakti in the states of Gujarat, Maharashtra, Haryana, Karnataka, Rajasthan, Madhya Pradesh, and Uttar Pradesh (UP) and cover 78 districts.

76 D

Ex.

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77 C

Ex. * Monetized Fiscal Deficit is that part of the fiscal deficit covered by borrowing from the RBI. It is the extend to which the RBI heps the central government in its borrowingprogramme. In other words, monetised means the increase in the net RBi credit to the central government, such that the monetary needs of the government could be met easily.
* The monetized deficit rules in the increase int he net holdings of treasury bills by the RBI and also the RBI contribution towards the government's market borrowings increases.

78 A

Ex.

79 B

Ex.

80 B

Ex.

81 B

Ex.

82 C

Ex. 8th edition of the "Ganga Kayak festival" was inaugurated by MLA (Member of the Legislative Assembly) Vinod Kandari in Devprayag, Uttarakhand. The festival was celebrated for 3 days from feb.17, 2020 to feb. 19, 2020.

83 D

Ex. The flow of water through well-defined channels is known as 'drainage' and the netwok of such channels is called a 'drainage system'.
The drainage pattern of an area is the doutcome of the
* geological time period,
* nature and structure of rocks,
* topography,
* slope,
* amount of water flowing and
* the periodicity of the flow.
Hence, option (d) is the correct answer.

84 C

Ex. The Communal Award was announced by the British Prime Minister, Ramsay MacDonald, in August 1932. This was another expression of the British policy of divide and rule. The Communal Award declared the depressed classes also to be minorities, and entitled them to separate electorates. The Muslims, Sikhs and Christians had already been recognized as minorities.
* Hence option (c) is the correct answers.

85 D

Ex.

86 D

Ex. The United Arab Emirates representative to the International Atomic Energy Agency Mr. Hamad al-kaabi announced that the National Nuclear Regulator has issued an Operating license for a reactor at its Barakah nuclear power plant and becomes the 1st arab country in the world to operate a nuclear power plant.

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