1 D
Ex.

2 A
Ex.

3 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

4 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.

5 D
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 stad-of-the-art technology that countries within the NSG possess, it has to become a part of the group.

6 A
Ex. The BHIM app has three levels of authentication. First the app binds with a device's ID and mobile number. Second a user needs to sync whichever bank account (UPI or non-UPI enabled) in order to conduct transaction, Third, when a user sets up the app, he is asked to create a pin which is needed to log into the app. Further, the UPI pin, which a user creates with his bank account is needed to go through with the transaction.

7 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.

8 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.

9 B
Ex.

10 C
Ex.

11 A
Ex.

12 A
Ex. forests.
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 of this wildlife sanctuary are lowland semi-evergreen, evergreen and Eastern Himalayan broadleaf

13 B
Ex.

14 A
Ex.

15 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.

16 A
Ex.

17 A
Ex.

18 C
Ex.

19 A
Ex.

20 B
Ex.

21 C
Ex.

22 D
Ex.

23 C
Ex.

24 D
Ex.

25 B
Ex.

26 A
Ex.

27 B
Ex.

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28 D

Ex. * Kinetic enegy is an expression of the fact that a moving object can do work on anything it hits; it quantifies the amount of work the object could do as a result of its motion.
* Kinetic energy is a scalar quantity.
* The kinetic energy of a moving object, with mass m and velocty v is given by:

$k = 1/2\ mv^2$

* So, kinetic energy is proportional to the square of the velocity.

If the velocity of an object doubles, the kinetic energy increases by a factor of four.

29 A

Ex.

30 C

Ex.

31 D

Ex.

32 D

Ex.

33 D

Ex.

34 A

Ex.

35 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.

36 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.

37 A

Ex.

38 A

Ex.

39 B

Ex.

40 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.

41 A

Ex.

42 C

Ex.

43 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.

44 D

Ex.

45 D

Ex.

46 D

Ex. The report titled 'Women Entrepreneurship in India - Powering the economy with her' by Bain & Company and Google, Indian women entrepreneurs can generate transformational employment in India with 150-170 million job opportunities, which is more than 25% of the new jobs required for the entire working age population by 2030. The lead author of the report was Meghna Chawla, a Bain & Company partner. The report identifies six dominant segments of female entrepreneurs and estimates India to have 13.5-15.7 million enterprises owned by women, representing about 20% of all enterprises.

47 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.

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48 C

Ex. BioAsia 2020 was held at the life science capital of India i.e. Hyderabad, Telangana from 17th- 19th February, 2020 on the theme "Today for Tomorrow". It was hosted by the Government of Telangana in partnership with EY (Ernst & Young Private Limited). It was the 17th edition of the flagship international convention - BioAsia, whose CEO is Shakthi Nagappan. The event was attended by Piyush Goyal, Minister for Commerce and Industry.

49 A

Ex. In order to provide enough credit to entrepreneurs in the MSME (Micro, Small and Medium Enterprises) sector, the state Government of Gujarat has signed an MoU (memorandum of understanding) with State Bank of India (SBI), through which the bank will provide working capital to entrepreneurs aims to start new MSME within 15 days of making an application. In October 2019, The Gujarat state announced that MSME units will no longer be required to take various approvals to start operations for the initial 3 years period.They can start operations after getting an acknowledgment certificate from the state nodal agency by submitting 'declaration of intent.'

50 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 Business Administration) courses simultaneously.

51 D

Ex. The Central Government has renamed Institute for Defence Studies and Analyses (IDSA) as Manohar Parrikar Institute for Defence Studies and Analyses in order to "honour the commitment and legacy" of late Manohar Parrikar. Late Manohar Parrikar was a former defence minister and Padma Bhushan awardee. The Defence Minister chairs the Executive Committee of the IDSA Institute, New Delhi. Late Parrikar was Defence Minister from November 9, 2014 to March 14, 2017 & initiated several reforms in the Ministry.

52 D

Ex. awards in 2019.
2020 was held in Berlin, Germany.It was the 2nd Laureus World Sports Awards to take place in Berlin, following the 2016 ceremony which took place at the Messe Berlin. Indian former international cricketer Sachin Ramesh Tendulkar's 2011 World Cup-winning moment was voted the Laureus Sporting Moment of 2000-2020. This moment of Sachin has been titled 'Carried on the Shoulders of a Nation'. Vinesh Phogat is the 1st Indian to get Nominated for Laureus sport

53 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.

54 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.

55 D

Ex. According to the GMR Group-led Delhi International Airport Ltd (DIAL), Delhi-based Indira Gandhi International Airport (IGIA) has become the 1st airport in India to be completely free of single-use plastic usage

56 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.

57 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.

58 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 to 5.8% from 6.7%.

59 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.

60 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.

61 A

Ex.

62 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.

63 C

Ex.

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64 D
Ex.

65 A
Ex.

66 A
Ex.

67 A
Ex.

68 A
Ex.

69 A
Ex.

70 B
Ex.

71 D
Ex.

72 B
Ex.

73 D
Ex.

74 A
Ex.

75 A
Ex.

76 C
Ex.

77 A
Ex.

78 B
Ex.

79 B
Ex.

80 B
Ex.

81 A
Ex.

82 C
Ex.

83 A
Ex.

84 C
Ex.

85 A
Ex.

86 B
Ex.

87 C
Ex.

88 B
Ex.

89 A
Ex.

90 B
Ex.

91 D
Ex.

92 B
Ex.

93 A
Ex.

94 C
Ex.

95 B
Ex.

96 D
Ex. * Corporate governance boradly refers to the mechanisms, relations, and processes by which a corporation is controlled and is directed; involves balancing the many interests of the stakeholders of a corporation. Various committees have been constituted from time to time to deal with the issue of corporate governance, such as :
* CII Code Committee (1998)
* Kumar Mangalam Birla Committee (1999)
* Naresh Chandra Committee (2002)
* Narayana Murthy Comittee (2003)
* J.J. Irani Committee (2005)
* Uday Kotak Committee (2017)

97 D
Ex.

98 B
Ex.

99 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.

100 C
Ex.

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