

Q: Consider the following statement regarding Moss:

1. It is a small nonvascular spore-bearing land plants.
2. They also aid in soil erosion control by providing surface cover and absorbing water.
3. Mosses are also found in salt water.

Choose the correct option from the codes given below:

- a) 1 and 2
- b) 2 and 3
- c) 1 and 3
- d) 1, 2 and 3

Ans: a

Explanation:

- Moss is a small nonvascular spore-bearing land plants.
- Mosses are distributed throughout the world except in salt water and are commonly found in moist shady locations.
- Ecologically, mosses break down exposed substrata, releasing nutrients for the use of more-complex plants that succeed them.
- They also aid in soil erosion control by providing surface cover and absorbing water, and they are important in the nutrient and water economy of some vegetation types.

Q: Consider the following:

1. Jan Dhan Yojana
2. Annapurna
3. Indira Gandhi National Old Age Pension Scheme

Which among the following scheme is related to National Social Assistance Programme:

- a) 1 and 2
- b) 2 and 3
- c) 1 and 3
- d) 1, 2 and 3

Ans: b

Explanation:

- National Social Assistance Programme was launched on 15th August, 1995.
- It is a social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line households.
- Presently NSAP comprises of five schemes, namely –
 - ❖ Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
 - ❖ Indira Gandhi National Widow Pension Scheme (IGNWPS)
 - ❖ Indira Gandhi National Disability Pension Scheme (IGNDPS)
 - ❖ National Family Benefit Scheme (NFBS)
 - ❖ Annapurna
- Nodal Ministry: Ministry of Rural Development

Q: Consider the following statement regarding Lymphatic Filariasis:

1. It is a tropical disease.
2. Infection occurs when filarial parasites are transmitted to humans through mosquitoes.

Choose the correct option from the codes given below:

- a) 1 Only
- b) 2 Only
- c) 1 and 2

d) None of the above

Ans: c

Explanation:

- Lymphatic filariasis, commonly known as elephantiasis, is a neglected tropical disease.
- Infection occurs when filarial parasites are transmitted to humans through mosquitoes.
- This impairs the lymphatic system and can lead to the abnormal enlargement of body parts, causing pain, severe disability and social stigma.

Q: Consider the following statement regarding Earendel:

1. It is a star discovered by the Hubble Space Telescope.
2. It is a massive B-type star that is more than twice as hot as our Sun.
3. It is located in the Sunrise Arc Galaxy.

Choose the correct option from the codes given below:

- a) 1 and 2
- b) 2 and 3
- c) 1 and 3
- d) 1, 2 and 3

Ans: d

Explanation:

- Earendel is a star discovered by the Hubble Space Telescope in 2022 and it is the most distant and earliest known star.
- It is a massive B-type star that is more than twice as hot as our Sun and about a million times more luminous.
- It is located in the Sunrise Arc Galaxy and is around 12.9 billion years away.
- Both Webb and Hubble were only able to detect it due to a natural phenomenon called gravitational lensing.

Q: Consider the following statement regarding Cash Reserve Ratio (CRR):

1. The bank cannot use this amount for lending and investment purposes.
2. CRR helps control inflation.
3. CRR applies to regional rural banks and NBFCs.

Choose the correct option from the codes given below:

- a) 1 and 2
- b) 2 and 3
- c) 1 and 3
- d) 1, 2 and 3

Ans: a

Explanation:

- Cash Reserve Ratio (CRR) is the share of a bank's total deposit that is mandated by the Reserve Bank of India (RBI) to be maintained with the latter as reserves in the form of liquid cash.
- The bank cannot use this amount for lending and investment purposes and does not get any interest from the RBI.
- CRR applies to scheduled commercial banks, while the regional rural banks and NBFCs are excluded.
- CRR helps control inflation. In a high-inflation environment, RBI can increase CRR to prevent banks from lending more.