

**Q: Consider the following statement regarding Ross Sea:**

1. It is strongly influenced by the coastal East-Wind Drift.
2. It is one of the last intact marine ecosystems in the world.
3. It is the first protected area in Arctic.

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:

- Ross Sea is a giant bay just 320 km from the South Pole.
- A large portion of the sea is covered by the Ross Ice Shelf, the largest ice shelf in Antarctica. The sea is remote and positioned south and slightly east of New Zealand.
- It is the first protected area in Antarctica, and home to most of the world's penguins and many species of whale.
- It is strongly influenced by the coastal East-Wind Drift that sets up a vast clockwise gyre accompanied by deepwater upwelling.
- It is one of the last intact marine ecosystems in the world, home to penguins, seals, Antarctic toothfish, and whales.

**Q: Consider the following statement regarding Tax Inspectors without Borders programme:**

1. It is a joint initiative of IMF and Asian Development Bank.
2. The focus of the programme will be on effective use of automatic exchange of information under the Common Reporting Standard (CRS) framework.
3. It aims to strengthen developing countries' auditing capacity and multinationals' compliance worldwide.

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: b

Explanation:

- Tax Inspectors without Borders programme is a joint initiative of the United Nations Development Programme (UNDP) and the Organisation for Economic Cooperation and Development (OECD).
- It was launched in 2015.
- It aims to strengthen developing countries' auditing capacity and multinationals' compliance worldwide.
- This programme is expected to be of 12-18 months duration.
- In this, India in collaboration with the TIWB Secretariat and support of the UNDP Country Office, Barbados and the Eastern Caribbean aims to aid Saint Lucia in strengthening its tax administration by transferring technical knowledge and skills to its tax administration, and through sharing of best practices.
- The focus of the programme will be on effective use of automatic exchange of information under the Common Reporting Standard (CRS) framework.

**Q: Consider the following statement regarding Marginal Cost of Funds based Lending Rate (MCLR):**

1. It is the minimum lending rate below which a bank is not permitted to lend.
2. The Reserve Bank of India (RBI) introduced the MCLR methodology for fixing interest rates.

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:

- Marginal Cost of Funds based Lending Rate (MCLR) is the minimum lending rate below which a bank is not permitted to lend.
- It is aimed at facilitating the calculation of the minimal interest rate for various types of loans that banks offer.
- The Reserve Bank of India (RBI) introduced the MCLR methodology for fixing interest rates on April 1, 2016, in order to enhance the effectiveness of monetary policy transmission as well as increase transparency in the rate of interest setting procedure.

**Q: Consider the following statement regarding Frontotemporal Dementia (FTD):**

1. It is an uncommon type of dementia that causes problems with behaviour and language.
2. The cause of FTD is unknown.
3. FTD affects the front and sides of the brain (the frontal and temporal lobes).

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:

- Frontotemporal Dementia (FTD) is an uncommon type of dementia that causes problems with behaviour and language.
- Dementia is the name for problems with mental abilities caused by gradual changes and damage to the brain.
- FTD affects the front and sides of the brain (the frontal and temporal lobes).
- The cause of FTD is unknown.
- Researchers have linked certain subtypes of FTD to mutations in several genes.
- Some people with FTD have tiny structures, called Pick bodies, in their brain cells. Pick bodies contain an abnormal amount or type of protein.
- Dementia mostly affects people over 65, but FTD tends to start at a younger age. Most cases are diagnosed in people aged 45-65, although they can also affect younger or older people.
- Like other types of dementia, FTD tends to develop slowly and get gradually worse over several years.

**Q: Consider the following statement regarding Binsar Wildlife Sanctuary:**

1. It was once the summer capital of the Chand dynasty.
2. It is dominated by rhododendrons and oaks at higher altitudes and pines at lower altitudes.
3. It is located in Himachal Pradesh.

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:

- Binsar Wildlife Sanctuary is located in the district of Almora in the Kumaon region of the state of Uttarakhand.
- It was once the summer capital of the Chand dynasty, which ruled Kumaon from the 11th to the 18th centuries AD.
- The sanctuary is named after Bindeshwar Mahadev Temple, an ancient Hindu rock temple dedicated to Lord Shiva, situated on the highest point of the sanctuary.

- It covers a total area of around 45.59 sq. km and is situated at an elevation of 2500 m.
- It offers breathtaking panoramic views of snow-capped Himalayan peaks like Chaukhamba, Nanda Devi, Nanda Kot, Panchachuli, and Kedarnath.
- It is dominated by rhododendrons and oaks at higher altitudes and pines at lower altitudes.