

**Q: Recently, NITI Aayog released its report on digital banks. Consider the following statement regarding its recommendation:**

1. Issue of a restricted digital bank licence.
2. Enlistment (of the licensee) in a regulatory sandbox framework.
3. Restricting digital bank licence.

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:

The report recommends a carefully calibrated approach, comprising the following steps:

- Issue of a restricted digital bank licence (to a given applicant) (the license would be restricted in terms of volume/value of customers serviced and the like).
- Enlistment (of the licensee) in a regulatory sandbox framework enacted by the Reserve Bank of India.
- Issue of a 'full-scale' digital bank licence (contingent on satisfactory performance of the licensee in the regulatory sandbox, including salient, prudential and technological risk management).

**Q: Consider the following statement:**

1. Haneda
2. Nyingchi
3. Shigatse

Which among the following airport is located in Tibet?

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

Ans: b

Explanation:

- Chinese President Xi Jinping travelled by bullet train during his rare visit to border areas in Tibet.
- The massive development of rail, road and airport development vastly improved the Chinese military's ability to move men, materials and weapons to the border areas at a faster pace.
- Tibet has five airports including at Nyingchi, Shigatse and Ngari located close to the Indian and Nepal borders.

**Q: Consider the following statement regarding the Standing Committee on Food Consumer Affairs and Public Distribution:**

1. The Committee consists of 31 Members from both Lok Sabha and Rajya Sabha.
2. Chairman of the committee is appointed from Rajya Sabha.
3. Speaker of the Lok Sabha appoints the Chairman.

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: c

Explanation:

- The Standing Committee on Food Consumer Affairs and Public Distribution is one of the 24 Departmentally Related Standing Committees. It is serviced by Lok Sabha Secretariat.

- The Committee consists of 31 Members, i.e., 21 Members from Lok Sabha, nominated by the Speaker, Lok Sabha, from amongst the Members of Lok Sabha and 10 Members from Rajya Sabha nominated by the Chairman, Rajya Sabha from amongst the Members of Rajya Sabha.
- The Chairman of the Committee is appointed by the Speaker from amongst the Lok Sabha Members of the Committee.

**Q: Consider the following statement:**

1. India Stack
2. PM-KISAN
3. PM-SVANIDHI

Which among the following is an example of Financial Inclusion?

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

Ans: d

Explanation:

- In recent years, India has made rapid strides in furthering financial inclusion, catalysed by the Pradhan Mantri Jan Dhan Yojana and India Stack.
- Over the past few years, due to digitization ushered in by the Jan Dan-Aadhar-Mobile (JAM) trinity and Aadhaar financial inclusion has become a reality for Indians. This has only been furthered by the Unified Payments Interface (UPI), which has witnessed extraordinary adoption. UPI recorded over 4.2 billion transactions worth ₹7.7 trillion in October 2021.
- A ‘whole-of-India approach’ towards financial inclusion has also resulted in Direct Benefit Transfer through apps such as PM-KISAN and extending microcredit facilities to street vendors through PM-SVANIDHI.

**Q: Recently, India Namibia have entered into a Memorandum of Understanding (MoU) on wildlife conservation for establishing the cheetah into the historical range in India. Consider the following statement:**

1. Cheetahs from Namibia will be housed at Kuno-Palpur National Park in Madhya Pradesh.
2. Cheetah is not the only carnivorous animal that got extinct in India.

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: a

Explanation:

- As per the plan, the eight cheetahs will be housed at Kuno-Palpur National Park in Madhya Pradesh’s Sheopur district. Incidentally, Kuno was home to Asian cheetahs over 100 years ago.
- The current carrying capacity of the Kuno National Park is 21 cheetahs.
- The capacity can be enhanced by including the remaining part of the Kuno Wildlife Division (1,280 sq km) through prey restoration.
- Devoid of human settlements, also makes Kuno a good choice for the cheetahs translocation project.
- The cheetah is the only large carnivore that has got completely wiped out from India, primarily due to hunting and habitat loss.