



## Prelims Practice Questions 19-12-2017

1. Consider the following statements.

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1. The white spotted bush frog is found only in Western Ghats' Agastya hills.

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2. It breeds inside hollow bamboo stems.

\n

3. The range of the frog is spread in Kerala, Karnataka and Tamil Nadu.

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Select the correct answer from the following codes.

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\n

a. 1 and 2 only

\n

b. 2 only

\n

c. 1 and 3 only

\n

d. 1, 2, 3

\n

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2. Consider the following statements.

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1. The Giant Panda is native to central Japan.

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2. IUCN has listed the Giant Panda in Vulnerable category.

\n

3. It is herbivores in nature.

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\n\n

Select the correct answer from the following codes.

\n\n

\n

a. 1 and 2 only

\n

b. 1 and 3 only

\n

c. 2 only

\n

d. 3 only

\n

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3. Consider the following statements.

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1. Lake Aral is located between Kazakhstan and Uzbekistan.

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2. Mongolia is surrounded by Russia on three sides and China by one-side.

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\n\n

Select the correct answer from the following codes.

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\n

a. 1 only

\n

b. 2 only

\n

c. Both 1 and 2

\n

d. Neither 1 nor 2

\n

\n\n

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4. Caspian Sea is surrounded by which of the following countries.

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1. Iran

\n

2. Georgia

\n

3. Azerbaijan

\n

4. Uzbekistan

\n

5. Turkmenistan

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Select the correct answer from the following codes.

\n\n

\n

a. 1, 2 and 3 only

\n

b. 1, 3 and 5 only

\n

c. 2, 3 and 5 only

\n

d. 1, 2, 3, 4, 5

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5. Consider the following statements.

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1. The scheduled PSLV-C40 carries Cartosat-2 satellite and nano and micro satellites.  
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2. The Cartosat satellite is an earth observation satellite.  
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Select the correct answer from the following codes.

\n\n

- \n
- a. 1 only  
\n
- b. 2 only  
\n
- c. Both 1 and 2  
\n
- d. Neither 1 nor 2  
\n

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6. Consider the following:

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- \n
1. Primary Deficit  
\n
2. Current Account Deficit  
\n
3. Gross Fiscal Deficit  
\n

\n\n

Which of the given above is/are considered as Fiscal Indicators?

\n\n

- \n
- a. 3 only  
\n
- b. 2 and 3 only  
\n

c. 1 and 3 only

\n

d. 1, 2 and 3

\n

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7. What is Twin Balance Sheet Syndrome?

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a. Current account and Capital Account Deficits in Balance of Payment.

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b. Fiscal Deficit and Current Account Deficit

\n

c. Financial Stress faced by Public Sector Banks and Large Corporate houses.

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d. Financial Stress faced by Public Sector Undertakings and Fiscal Deficit.

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8. Consider the following statements about National Hydrology Project (NHP)

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1. It is expected to assist in promoting efficient and equitable use of water, especially groundwater.

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2. It will provide information on quality of water as well.

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Which of the statements given above is/are correct?

\n\n

\n

a. 1 only

\n

b. 2 only

- \n
- c. Both 1 and 2
  - \n
  - d. Neither 1 nor 2
  - \n

\n\n

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9. Consider the following statements about Payment Banks:

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- \n
- 1. They can accept demand deposits.
- \n
- 2. They will have a wide network of access points particularly in remote areas.
- \n
- 3. They can provide small loans.
- \n

\n\n

Which of the statements given above is/are correct?

\n\n

- \n
- a. 2 only
- \n
- b. 1 and 2 only
- \n
- c. 2 and 3 only
- \n
- d. 1, 2 and 3
- \n

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10. Non-Banking Financial Companies (NBFCs) are companies that are engaged in which of the following activities?

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1. Merchant banking  
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2. Stock broking  
\n
3. Investment business  
\n
4. Chit fund  
\n

\n\n

Select the correct answer using the code given below:

\n\n

- \n
- a. 1, 2 and 3 only  
\n
- b. 2, 3 and 4 only  
\n
- c. 1, 2 and 4 only  
\n
- d. 1, 2, 3 and 4  
\n

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### **Answers & Explanations**

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1. a

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The range of the frog is spread in Kerala and Tamil Nadu.

\n\n

\n\n

2. c

\n\n

The Giant Panda is native to China. Even though its diet mainly constitutes bamboo, it also eats meat.

\n\n

\n\n

3. a

\n\n

Mongolia is surrounded by China on three sides and Russia by one-side.

\n\n

\n\n

4. b

\n\n



\n\n

5. c

\n\n

\n\n



6. c

\n\n

Fiscal Indicators are Gross Fiscal Deficit, Revenue Deficit, Primary Deficit.

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\n\n

7. c

\n\n

The impaired financial position of the Public Sector Banks (PSBs) and some large corporate houses is characterized as the 'Balance Sheet Syndrome with Indian characteristics'.

\n\n

\n\n

8. c

\n\n

\n\n

9. b

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Both Payments Banks and Small Banks are 'niche' or 'differentiated' banks with the common objective of furthering financial inclusion. Small banks will provide a whole range of banking products — deposits and loans — but in a limited area of operation.

\n\n

Payments Banks will provide a limited range of products such as acceptance of demand deposits and remittances of funds but will have a wide network of access points particularly in remote areas. They don't lend money.

\n\n

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10. d

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***Share your answers & thoughts in the comment section***

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