



# EXCEL CIVILS ACADEMY

## DAILY CURRENT AFFAIRS

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1. Mahatma Gandhi said that some of his deepest convictions were reflected in a book titled, “Unto this Last” and the book transformed his life. What was the message from the book that transformed Mahatma Gandhi?
  - a) Uplifting the oppressed and poor is the moral responsibility of an educated man
  - b) The good of individual is contained in the good of all
  - c) The life of celibacy and spiritual pursuit are essential for a noble life
  - d) All the statements (a), (b) and (c) are correct in this context
  
2. Kwar Hydro Electric Project which is recently seen in news is located in which of the following state/UTs?
  - a) Uttarakhand
  - b) Jammu and Kashmir
  - c) Arunachal Pradesh
  - d) Himachal Pradesh
  
3. Mura-Drava-Danube (MDD) was recently seen in news is
  - a) An ancient frog species identified in Western Ghats.
  - b) The world’s first ‘five-country biosphere reserve located in Europe.
  - c) A river conservation programme to fight climate change
  - d) None of these
  
4. Which of the following factors make demand of a product inelastic
  - 1) No close substitute for the product
  - 2) Having little or no competition in the marketWhich of the following statement(s) is/are correct
  - a) Only 1
  - b) Only 2
  - c) Both 1 and 2
  - d) None of these

5. In India, which of the following have the highest share in the disbursement of credit to agriculture and allied activities?
- Commercial Banks
  - Cooperative Banks
  - Regional Rural Banks
  - Microfinance Institutions
6. With reference to the Delimitation Commission, consider the following statements
- 1) The orders of the Delimitation Commission cannot be challenged in a Court of Law.
  - 2) When the orders of the Delimitation Commission are laid before the Lok Sabha or State Legislative Assembly, they cannot effect any modifications in the orders.
- Which of the following statement(s) is/are correct?
- Only 1
  - Only 2
  - Both 1 and 2
  - None of these
7. With reference to the Housing Finance Companies, recently seen in the news, consider the following statements:
- 1) A NBFC must have 50% of its assets in housing loans and 75% of those loans must be for individual homeowners to qualify as HFCs.
  - 2) The National Housing Bank (NHB) oversees the HFCs.
- Which of the following statement(s) is/are correct?
- Only 1
  - Only 2
  - Both 1 and 2
  - None of these
8. With reference to the Sinjar Mountains, recently seen in the news, select the pair of countries in which these mountains are located
- USA and Canada
  - Iraq and Syria

- c) China and Mangolia
- d) India and Bangladesh

9. Vishaka guidelines are applicable to

- a) Coal block allocations be regulated through these guidelines.
- b) Police Reforms in India
- c) Atrocities against the SC and ST populations must be avoided
- d) Workplace sexual harassment

10. The Brahmaputra, Irrawady and Mekong rivers originate in Tibet and flow through narrow and parallel mountain ranges in their upper reaches. Of these rivers, Brahmaputra makes a “U” turn in its course to flow into India. This “U” turn is due to

- a) Uplift of folded Himalayan series
- b) Syntaxial bending of geologically young Himalayas
- c) Geo-tectonic disturbance in the tertiary folded mountain chains
- d) Both (a) and (b) above