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Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

3rd June 2026



Need for Strengthening India's EV Ecosystem

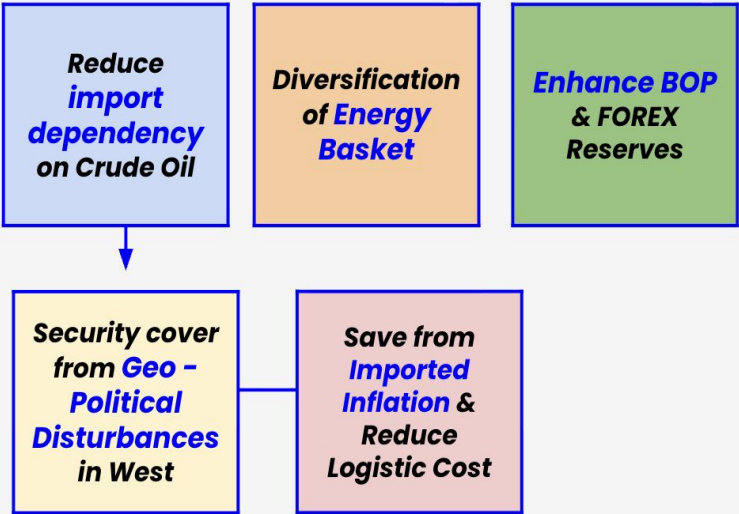
CONTEXT: The article charts path for strengthening India's EV supply chains by focusing on reducing vulnerabilities due to "external shocks"

Mains Heading 1: The need of Electric Vehicles?

"Unlocking a **200 Billion Dollar Opportunity**: EV in India" by NITI Aayog

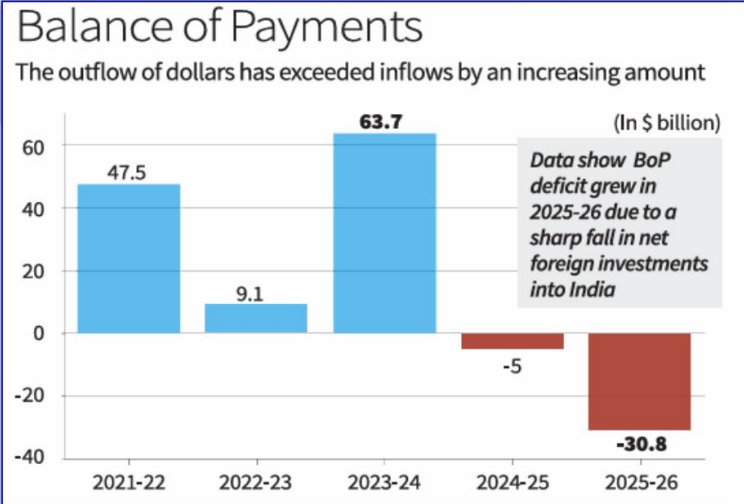
- Vehicular Emission**: Major source of Pollution & Carbon Emission in country
- To achieve **Panchamrit Target**: Net Zero Emission country by 2070
- Reduce Import Dependence**: Transport sector accounts for **18%** of total energy consumption
- PIB (2025)**: **\$646 million** for purchase of Oil For Strategic Petroleum Reserves
- Employment Opportunities**: EV Industry to create **5 crore jobs** by 2030

Imperative for Energy Security?



Mains Heading 1: The need of Electric Vehicles?

Total amount of Dollars flowing out of country exceeded inflows by **\$30 billion** in 2025-26:



Source: RBI Annual Report 2025-26 • Note: Data for 2025-26 is provisional. Negative figures indicate a deficit and positive ones denote a surplus.



Need for Strengthening India's EV Ecosystem

CONTEXT: The article charts path for strengthening India's EV supply chains by focusing on reducing vulnerabilities due to "external shocks"

Mains Heading 2: How much Successful EVs has been in India?

EV Penetration in India :

EV penetration rate : 0.23% in 2016 to **7.6%** in 2024.

84% EVs used as primary vehicles

Running 1600 km/month covering 95% roads

Public chargers grown fourfold to **24,000+**

91% National Highways having coverage within 50 kms

Likewise, traditional litres per 100km (L/100km) to measure fuel consumption for ICE vehicles is instead kilowatt-hours per 100km (kWh/100km) to understand the energy consumption for EVs.

ICE MODEL	EV MODEL	DIFFERENCE
HONDA CIVIC VTI LX 6.3L/100KM	MG 4 ESSENCE 64 1.6L/100KM*	75%
MERCEDES-BENZ C200 6.9L/100KM	TESLA MODEL 3 RWD 1.3L/100KM*	81%
HYUNDAI PALISADE (DIESEL) 7.8L/100KM	KIA EV9 GT-LINE AWD 2.3L/100KM*	71%

India Charging Report 2025

Overcoming range anxiety & price barrier, electric vehicle (EV) adoption in India is **steadily rising** with 50% owners making trips covering over 500 kms

Mains Heading 2: How much Successful EVs has been in India?

Status of EV in India :

Contribution to Economic Landscape

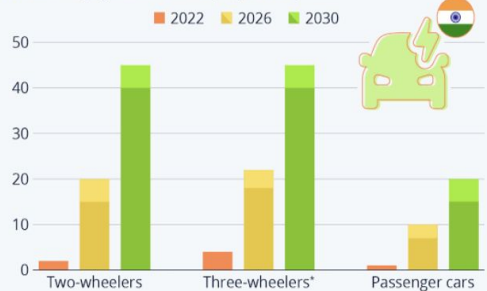
- **2024 : World's 3rd largest Automobile market in terms of sale**
- **Industry Valuation : \$100 Billion**
- **8% of India's Exports**
- **7% of Country's GDP**

Status of EV Industry in Automobile Sector

- **Today's Article : 2.5 million Vehicle sold in 2026**
- **\$200 Billion investment by 2030**
- **NITI Aayog's Target by 2030 :**
 - **30% Penetration in Private Cars**
 - **70% in Commercial Vehicles**
 - **80% in 2-3 Wheelers**

India's EV Growth Expected to Focus on 2W and 3W Markets

Projected BEV penetration rates for passenger vehicles in India, by vehicle class (in percent)



* excludes smaller rickshaws (L3), includes larger cargo three-wheelers (L5)
Source: Bain & Company



Need for Strengthening India's EV Ecosystem

CONTEXT: The article charts path for strengthening India's EV supply chains by focusing on reducing vulnerabilities due to "external shocks"

No fresh subsidy required for India's EV ecosystem, says Piyush Goyal

"Price sensitive market of India": High Upfront cost & customer safety

Mains Heading 3 : The Persisting challenges in adoption of EV :

- Today's Article : Less Focus On Long Term Sustainability :
- ACC Battery PLI Scheme** : 40GWh capacity awarded v. 1 GWh capacity installed (2026)
- Passenger EVs : Sourcing batteries from 14 global manufacturers with **7,987 MWh imported** (2025)
- Structural risk for Indian EV OEMs : Exposed to **single country ecosystem**
- China : Tighter tech restrictions, prioritisation of domestic demand & **withdrawal of VAT exemptions** on battery exports
- Supply Chain Disruptions : Battery inflation delays **price parity with ICE vehicles**

Global Critical Minerals Outlook 2025 report

Lithium demand rose by **30%** in 2025

82% Import dependency for Lithium

China process **87%** of Rare earth elements & **58%** of world's lithium refining

India imports **75%** of Lithium ion batteries from China

GTRI : "Overwhelming dominance gives **Beijing potential leverage against India** turning supply chains into a tool of pressure in times of political tension"



Need for Strengthening India's EV Ecosystem



CONTEXT: The article charts path for strengthening India's EV supply chains by focusing on reducing vulnerabilities due to "external shocks"

Mains Heading 4 : Pragmatic Steps Taken by GOI?

Steps Taken :

National Electric Mobility Mission Plan (NEMMP)	PLI Scheme for Advanced Chemistry Cell Batteries	Create Dense & Accessible Charging Infrastructure like China Model
PM E-Bus Sewa Payment Security Mechanism Scheme 2024	State EV Policies: Exemptions from road tax + lower toll fee + Zero parking fee	UK Model : Ban on Sales of New Petrol or Diesel Vehicle by 2035

Big Boost to Electric Cars

Scheme for FAME India Phase II Approved



Encourage Faster adoption of Electric and hybrid vehicle by offering upfront **Incentive on purchase of Electric vehicles**



To support **10 Lakhs e2-Wheelers, 5 Lakhs e3-Wheelers, 55000 4-Wheelers s and 7000 Buses**



About **2700 charging stations** will be established in a grid of 3 km x 3 km



Outlay of **Rs. 10,000 crores** over three years



MAINS PRACTICE QUESTION

"Electric Vehicle (EV) adoption is crucial for India's transition towards sustainable mobility, yet its penetration remains uneven". Critically Analyse.

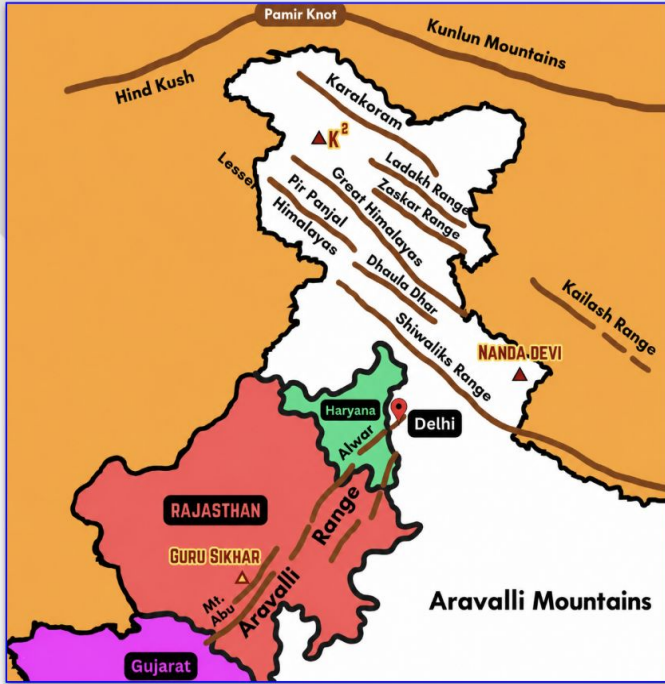
(15 Marks, 250 words)



High Powered Panel to review Aravalli definition

CONTEXT: The article highlights the important ecological role of Aravallis and the prevailing issue of deforestation & mining in the region in the context of recent ruling of Apex court

Pillar 1: The Aravallis Hills & Ranges :



Precambrian Era :
1.5 billion years old
& 670 kms long

3 states : Haryana, Rajasthan & Gujarat
& **1 UT**

Highest Peak :
Guru Shikhar at Mount Abu

Major river systems : Luni, Sabarmati & Banas

"Ancient times, Aravallis were extremely high but now worn down by Weathering & Mining"

Biodiversity :
Sariska Tiger Reserve & Ranthambore NP

Pillar 2: The Significance of Aravallis Hills :

Prevent **desertification** of Indo - Gangetic Plains

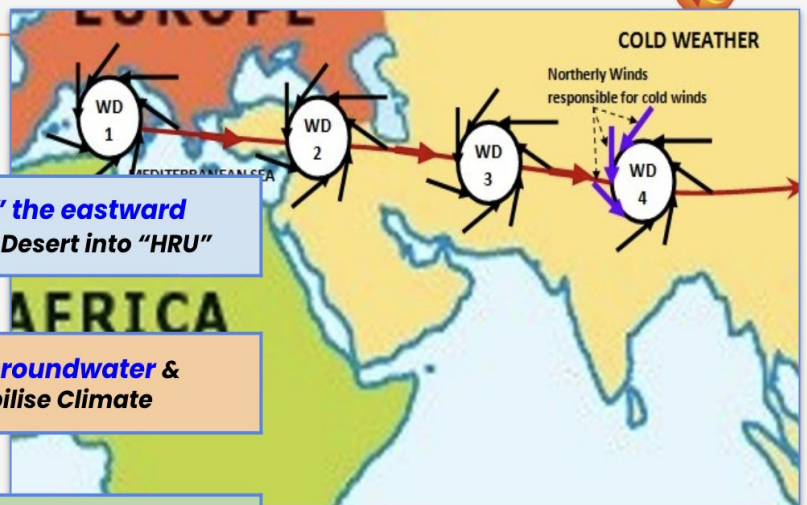
Help "arrest" the eastward spread of Thar Desert into "HRU"

Recharge **Groundwater** & thus Stabilise Climate

Support **Water recharge systems :** Chambal, Sabarmati & Luni

Significance of Aravallis

Rich in Mineral resources : Sandstone, Limestone, marble, granite, lead, zinc, copper & gold



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Pillar 2 : The Significance of Aravallis Hills :

This is why the Aravallis are called India's backbone. **They are also the world's only ancient mountain range** where, even today, fresh sand dunes can be seen wedged between primordial rock formations.

NH

The Aravalli range is India's only transverse mountain system. Most of India's mountain chains run in a north-east direction, aligned with the monsoon. **The Aravallis**, by contrast, stand chest out from south-west to north-east.



NH

The **transverse orientation of the Aravallis** is the reason why the Aravalli region receives more regular rainfall than the neighbouring Rajasthan desert. The range is criss-crossed with vertical fractures through which rainwater percolates into underground aquifers. This is why, even today, all four Aravalli states – Rajasthan, Haryana, Delhi and Gujarat – still have sweet, safe drinking water wherever the Aravallis run. **This mountain range is the country's largest groundwater bank.**



Pillar 3 : The Issues faced by the Aravallis Hills :

"Enough for everyone's need, but **not for anyone's greed**"

- **Commercial exploitation due to growing "economic hunger"**
- **Anthropological Burden**
- **Illegal mining of Mineral reserves**

Loss of "Green Cover"

- **Rajiv Gandhi Institute for Contemporary Studies 2022 Report : 40% Loss of forest cover (1975-2019)**
- **Soil erosion + Reduced Carbon Sequestration**

Impact of Deforestation

- **Loss of Fertile soil cover : Decline in Food productivity**
- **Loss of Biodiversity**
- **Loss of "Atmospheric rivers" : Expansion of Drought**

'3.5% OF HILLS TO BE TAKEN UP FOR MINING BY 2059'

RECEDING HILLS
5772.7 sq km
7.6% of total forest land in the Aravallis was flattened between 1975 and 2019

16,360 sq km
21.6% of the Aravallis will be lost by 2059 if the degradation continues, according to projections

MINING RAMPANT
1,650.3 sq km
2.2% of Aravalli area where illegal mining was active in 2019

2,628.6 sq km
3.5% of the hills will be taken up for mining by 2059, according to projections



CONSEQUENCES

Desert-like conditions will expand from Thar in Rajasthan towards north India, including Delhi-NCR. Sandstorms may become more frequent

Loss of wildlife habitat and indigenous flora of the hills



High Powered Panel to review Aravalli definition

CONTEXT: The article highlights the important ecological role of Aravallis and the prevailing issue of deforestation & mining in the region in the context of recent ruling of Apex court

Pillar 4 : Judicial Shield for India's Oldest Mountains :

SC's Recent Order :

Court Orders that protect Aravallis :

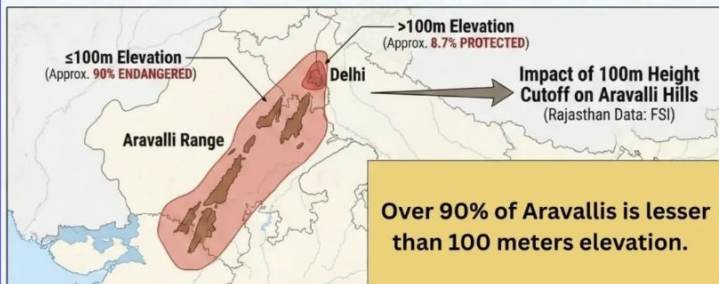
Suo Motu Order 1992	<ul style="list-style-type: none"> Prohibited setting up industry, mining or cutting trees without permission of MoEFCC Only Haryana implemented, Only in Gurugram
TN Godavarman Judgement 1996	<ul style="list-style-type: none"> "Forest must be understood according to dictionary meaning" All statutorily recognised forests (reserved or protected) as well as on private land
Samantha Case 1997	<ul style="list-style-type: none"> Expanded meaning of forest to include "pastures, grasslands & trees"
MC Mehta v. UOI 2004 & 2009	<ul style="list-style-type: none"> Banned extraction of Groundwater & Mining in 448 km² in Faridabad, Gurugram & Mewat Borewells still active & Mining for "Critical minerals"
Kant Enclave Case 2018	<ul style="list-style-type: none"> Land notified under Punjab Land Preservation Act 1900 shall also be treated as "Forest"

- Prohibited granting of fresh mining leases in Aravallis**
- Central Empowered Committee (CEC) : complete scientific mapping + Macro - level EIA + Strict prohibition of mining in ESA**
- "Uniform definition of Aravallis Hills" for fresh mining leases : Only hills above 100 metres would make the cut**
- Management Plan for Sustainable Mining (MPSM)**

Pillar 4 : Judicial Shield for India's Oldest Mountains :

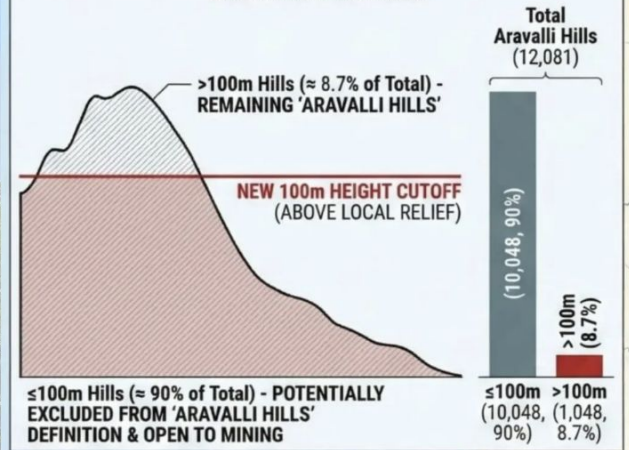
The Centre panel's definition of Aravalli treats a landform as part of the Aravalli only if it has at least 100 metres of elevation above the local relief, including the landform's slopes and adjacent areas.

POTENTIAL DESTRUCTION OF ARAVALLIS: THE 100-METER HEIGHT CUTOFF & ITS SCIENTIFIC RAMIFICATIONS



Based on this definition, the Centre will carry out scientific mapping and prepare a "sustainable mining plan" for the range.

ARAVALLI HILLS ELEVATION PROFILE & NEW DEFINITION



Data Source: FSI Analysis, data from 15 districts

According to an internal assessment by the Forest Survey of India (FSI), only 10,048 of 12,081 mapped hills meet the 100-metre height criterion, which is less than 9%.



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SCIENTIFIC & ECOLOGICAL CONSEQUENCES OF LOSS OF LOWER HILLS ($\leq 100m$)

WIND BARRIER FUNCTION

WESTERLY SAND & DUST FLOW

LOWER HILLS AS BARRIERS

LOSS OF BARRIER: INCREASED SAND/DUST IN NCR

Increased dust exposure and sand storm instances in NCR

POLLUTION IMPACT

POLLUTION SOURCES (PM2.5, etc.)

LOWER ARAVALLIS

FILTERED AIR

NCR (DELHI)

UNRESTRICTED FLOW

INCREASED NCR POLLUTION LOAD (SAND, DUST, PM2.5)

CRUCIAL FOR AIR POLLUTION MITIGATION IN NCR

Disaster for the already struggling, heavily polluted NCR

Pillar 5 : Steps to conserve the "Oldest Mountain" Range :

Green India Mission

ESA under Section 3 of EPA 1986

Prohibited Activities	Regulated Activities
<ul style="list-style-type: none"> Commercial Mining Commercial use of Timber Polluting Industries Major Hydroelectric Projects Discharge of Solid wastes 	<ul style="list-style-type: none"> Felling of Trees Establishment of Recreational Infrastructure Commercial use of Natural water Underground cables "Drastic" change in cropping patterns

- Launched in 2014
- Centrally Sponsored Scheme
- LDN Target : Restore 26 million hectares of degraded land by 2030
- Increased forest cover on 5 million hectare of forest & Non - Forest land
- Improve quality of Forest cover on additional 5 million hectare of forested land
- Enhance CO2 Sequestration by 60 million tonnes by 2030

MAINS PRACTICE QUESTION

Highlight the issue of deforestation in India in the context of Aravallis. What are the causes behind large scale deforestation in the country? What are the steps taken by the Government of India to prevent it? (15 Marks, 250 words)



"Value Additions" for Mains 2026

Quotes on Accountability:

- **Socrates**: "An Unexamined life is not worth living"
- **Mahatma Gandhi**: "The Highest court is the court of conscience"
- **Intuitive Conscience**: Guided by own experiences, doesn't pass the ordeal to other honest people
- **Categorical Imperative** of Immanuel Kant: "Acts shall become the Universal Law"

Definitions for Accountability:

- "Accountability is the ethical obligation to explain, justify, and take responsibility for one's actions before one's conscience, society, law, and future generations"
- Absence of mechanisms to check accountability of a Public Servant? **Lord Acton's Warning**: "Power tends to corrupt, and absolute power corrupts absolutely"

"Value Additions" for Mains 2026:

Rahul says CBSE transfers a cover-up, demands Minister Pradhan's sacking

AS THE government transferred CBSE Chairman Rahul Singh and Secretary Himanshu Gupta on Tuesday amid the ongoing On-Screen Marking row, Lok Sabha Leader of Opposition Rahul Gandhi reiterated his demand for the sacking of Union Education Minister Dharmendra Pradhan and said that the transfers were not "accountability" but a "cover-up".

"Value Additions" for Mains 2026:

Legal Mechanisms to ensure Accountability?

Prevention of Corruption Act 1988	Criminalizes bribery, abuse of official position & illicit enrichment
Article 148-151	Gives power to CAG to Audits government expenditure and identifies financial irregularities & misuse of public funds
Central Civil Services (Conduct) Rules 1965	Allows suspension, inquiry or removal of public servants for misconduct and dereliction of duty
RTI Act 2005	Enables citizens to demand official records, promoting transparency and exposing administrative misconduct



FD's over Saving accounts

Syllabus: PRELIMS: Indian Economy
Newspaper: Indian Express, **Page No.** Explained

FD's over Saving accounts

Context of News :

THE COMPOSITION of bank deposits in India has undergone a significant shift over the past five years, with savers increasingly moving their money from low-yield savings accounts to higher-return term deposits, according to the Reserve Bank of India's (RBI) latest data.

The RBI said that the share of savings deposits in aggregate bank deposits declined sharply from 34.6% in March 2022 to 28.7% in March 2026, reflecting changing preferences among depositors in a rising interest rate environment. In contrast, the

Shift in Indian Saver's Preferences?

Low yielding saving accounts to Higher return fixed deposits (FDs)

Term deposits rose to **61% (2026)**
From **55% (2022)**

Why? Banks offering attractive rates on FDs to mobilise long-term resources & support credit growth

Example? SBI offers **6.45%** on 2-year FD v. **2.5%** interest on Saving accounts

Current Account doesn't offer any interest rate

ASSET-BASED PRODUCTS

THESE ARE INCOME-GENERATING PRODUCTS; FUNDS ARE LENT TO CUSTOMERS EARNING INTEREST INCOME

- HOME LOAN
- LOAN AGAINST PROPERTY (LAP)
- BUSINESS LOAN
- VEHICLE LOAN
- WORKING CAPITAL / OVERDRAFT

BANKS EARN THROUGH INTEREST SPREAD AND PROCESSING FEES.

LIABILITY-BASED PRODUCTS

THESE ARE DEPOSIT-COLLECTING PRODUCTS; BANKS RAISE FUNDS FROM CUSTOMERS

- SAVINGS ACCOUNT
- FIXED DEPOSIT (FD)
- RECURRING DEPOSIT (RD)
- CURRENT ACCOUNT

BANKS PAY INTEREST HERE BUT USE THESE FUNDS FOR LENDING (ASSET CREATION).

IN SHORT:























ASSETS = BANK'S EARNINGS **LIABILITIES = BANK'S FUNDING SOURCE**

FD's over Saving accounts

- Saving Bank deposit rate (2.48%) < Retail Inflation rate (3.48%) = Real return on saving is **NEGATIVE**
- Implication? Purchasing power of money in a saving account is **ERODING over time**
- Share of Household sector to total bank deposit = **59.3%** (March, 2026)
- Non - Financial sector = 18.5% & Financial Corporation = 7.8%
- Demand deposit (SB & Current Account) = ₹31.65 Lakh Crore
- Term Deposits = ₹225 Lakh Crore

Syllabus: PRELIMS: Indian Economy
Newspaper: Indian Express, **Page No.** Explained

FD's over Saving accounts

 CURRENT ACCOUNT VS SAVINGS ACCOUNT VS FIXED DEPOSIT (FD) 			
COMPARATIVE ANALYSIS			
BASIS	CURRENT ACCOUNT	SAVINGS ACCOUNT	FIXED DEPOSIT (FD)
 PRIMARY PURPOSE	 Designed for frequent business transactions	 Designed for personal savings and day-to-day banking	 Designed for investment and wealth preservation
 INTEREST OFFERED	 Generally No Interest	 Moderate interest (typically 2.5%–7% depending on bank)	 Highest interest among the three (varies with tenure and bank)
 WITHDRAWAL FLEXIBILITY	 Unlimited deposits and withdrawals	 Limited/free withdrawals as per bank rules	 Premature withdrawal allowed but usually with penalty
 MINIMUM BALANCE REQUIREMENT	 Usually high (varies by bank)	 Low or zero balances options available	 No minimum balance after deposit creation; fixed amount locked for tenure
 TARGET CUSTOMERS	 Businesses, firms, companies, traders	 Salaried individuals, students, households	 Individuals seeking secure returns on surplus funds

CHOOSE WISELY. BANK SMARTLY. GROW SECURELY.

Medium-term fixed deposits

- The share of term deposits with an original maturity of one to three years rose from 50.4% in March 2022 to 69.8% in March 2026
- During the same period, the share of deposits with maturities of up to one year declined sharply to 8.8% from 16.7% during the same period.
- The trend suggests that customers sought to lock in favourable interest rates for longer periods.



Simlipal Tiger Reserve



Syllabus: PRELIMS: Flora & Fauna & Protected Reserves
Newspaper: Indian Express, Page No. 7

Context of News :

WHEN THE tigress Zeenat arrived in Odisha's Simlipal Tiger Reserve in late 2024, wildlife officials hoped it would help balance the gene pool at what is the only home in India of a rare tiger population.

a carefully planned effort to diversify the gene pool of tigers in the reserve. Simlipal, spread across northern Odisha, is home to India's only known population of pseudo-melanistic tigers — popularly called black tigers because of the unusually thick black stripes that merge across their coats. Scientists believe



Simlipal Tiger Reserve

Part of **Mayurbhanj Elephant Reserve, Odisha**

Simlipal? Abundance of **Red Silk Cotton (Malabar cotton)**

Bengal Tiger (E), Asian Elephant (E), Gaur (V) & Chaurasingha (V)

UNESCO World Network Of Biosphere Reserve

Kharkai & Deo Rivers & Ho & Santhal Tribes

Fact sheet For Prelims 2027

1973 : 9 Reserves & 1827 Tigers

2025 : 55 Tiger reserves & 3600+ tigers

India is home to 75% of Tiger population in world

NTCA created under WPA 1972

NTCA is chaired by Minister of Environment

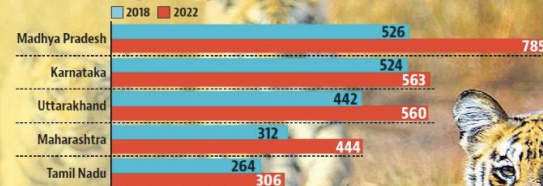
Decoding the key tiger report

The upper limit of the tiger population is now estimated to be 3,925 and the average number is 3,682

Big cat numbers in the country



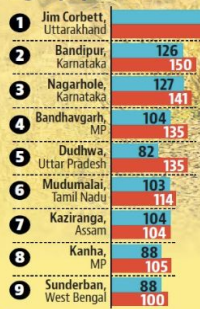
States with highest tiger numbers



States with lowest tiger numbers

State	2018	2022
Nagaland	0	0
Mizoram	0	0
Jharkhand	3	1
Goa	3	5
Arunachal	29	9

Reserves with highest tiger population



Reserves with no tigers

Dampa, Mizoram, Kamlang, Arunachal Pradesh, Kawal, Telangana, Satkosia, Odisha, Sahyadri, Maharashtra



Producer Price Index

Syllabus: PRELIMS: Indian Economy
Newspaper: The Hindu, Page No. 15

Producer Price Index

Context of News :

The Centre will phase out the Wholesale Price Index (WPI) over the next five years while simultaneously introducing a more detailed Producer Price Index (PPI), covering output, input and services prices, in a bid to offer a more realistic assessment of inflationary trends in the economy.

CPI	WPI
<ul style="list-style-type: none"> Price changes from perspective of Retail buyer Goods & Services Weight of Food Items : 36.75% NSO under MoSPI Base Year : 2024 MPC uses CPI Data to control inflation 	<ul style="list-style-type: none"> Price changes in goods sold & traded by wholesale business Only Goods Weight of Food Items : 24% Office of Economic Advisor (OEA) Base Year : 2022-23

Producer Price Index

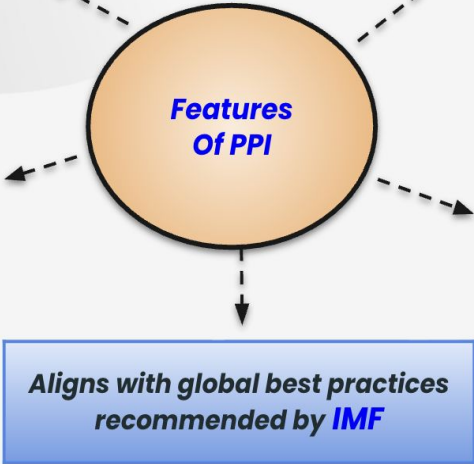
Inflation experienced by Input Items & Imported Inflation

Input PPI = Understand "Supply side Inflation"

DPIIT : Release the revised series of WPI with **new base year 2022-23**

New series of PPI from June 15 :
 Output PPI
 Trial Input PPI
 Services PPI

7 services :
 Banking, Securities
 Transaction, Insurance,
 Management of Pension Funds,
 Railways, Air (Passenger), & Telecom



INFLATION RATES - MARCH 2026

COMPONENTS	WEIGHT (IN %)	INFLATION RATE (%)
FOOD & BEVERAGES	36.75	3.71%
PAAN, TOBACCO & INTOXICANTS	2.99	4.23%
CLOTHING & FOOTWEAR	6.38	2.75%
HOUSING, WATER, ELECTRICITY, GAS & FUELS	17.67	1.97%
FURNISHINGS & HOUSEHOLD EQUIPMENT	4.47	1.39%
HEALTH	6.10	1.75%
TRANSPORT	8.80	0.00%
INFO & COMMUNICATION	3.61	0.33%
RECREATION & CULTURE	1.52	2.28%
EDUCATION SERVICES	3.33	3.30%
RESTAURANTS & ACCOMMODATION	3.35	2.88%
PERSONAL CARE & MISC. SERVICES	5.04	18.65%

TRACKING INFLATION. UNDERSTANDING IMPACT. BUILDING TOMORROW.



Rudram 2 Missile

Syllabus: PRELIMS: Internal Security
Newspaper: The Hindu, Page No. 12

Rudram 2 Missile

Indigenous Missile Developed By DRDO & tested by IAF

Air - to - Surface Hypersonic Missile (Mach 5.5)

Range : Up to 300-350 kms

Integrated & Deployed from Sukhoi Su - 30 MKI Aircraft (Russia)

Facts for Prelims 2027

Anti - Radiation Missile :
 Target enemy radars, jammers & radios

Prithvi	Surface - Surface Short range Ballistic Missile
Agni	Surface - Surface Nuclear capable Ballistic Missile
K- 15 Sagarika	Nuclear capable Submarine launched Ballistic missile
Shaurya	Canister launched Hypersonic Ballistic Missile
Nirbhay	Long range subsonic Cruise Missile
BrahMOS	Supersonic Cruise Missile

Test Your Knowledge (TYK) :

UPSC Prelims 2021

Q. With reference to India, the terms 'Halbi, Ho and Kui' pertain to
 a) dance forms of Northwest India
 b) musical instruments
 c) pre-historic cave paintings
 d) tribal languages

51. Mr. X, a senior officer, was overseeing a critical vaccination programme during a pandemic. He found that a private service provider responsible for vaccine distribution was compromising on quality to make profits. Despite immense pressure to manage the issue due to vested interests, he raised his voice based on the principles of public administration which he learnt during various training programmes attended across his career. He reported the issue to the appropriate vigilance authority and halted the contract to ensure citizen welfare.

Which one among the following principles of public administration was most strongly demonstrated by Mr. X's actions ?

- (a) Esprit de corps
- (b) Equity
- (c) Accountability
- (d) Delegation





Q1. With reference to Current Account, Savings Account and Fixed Deposit (FD) maintained with banks in India, consider the following statements:

1. A Current Account generally does not earn interest and is primarily meant for frequent business transactions.
2. A Savings Account sometimes allows a limited number of withdrawals and usually earns interest on the deposited amount.
3. Fixed Deposits generally offer higher interest rates than Savings Accounts because the deposited amount remains with the bank for a predetermined period.

Which of the statements given above are correct?

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

Answer: (d)

Q2. With reference to the Simlipal Tiger Reserve, consider the following statements:

1. It is located in the Eastern Ghats and forms part of the Nilgiri Biosphere Reserve.
2. It is recognized as a Biosphere Reserve under UNESCO's Man and Biosphere (MAB) Programme.
3. The reserve is known for the presence of melanistic tigers.
4. The Budhabalanga and Khairi rivers originate from the reserve area.

Which of the statements given above are correct?

- (a) 1 and 2 only
(b) 2, 3 and 4 only
(c) 1, 3 and 4 only
(d) 2 and 4 only

Answer: (b)

Q3. With reference to Consumer Price Index (CPI) and the Wholesale Price Index (WPI) in India; consider the following statements regarding the:

1. CPI captures price changes from the perspective of retail consumers, whereas WPI measures price changes at the wholesale level.
2. WPI includes both goods and services, while CPI covers only goods.
3. The Monetary Policy Committee (MPC) uses CPI as the primary measure of inflation for monetary policy decisions.
4. The weight assigned to food items in CPI is higher than that in WPI.

Which of the statements given above are correct?

- (a) 1 and 3 only
(b) 1, 3 and 4 only
(c) 2 and 4 only
(d) 1, 2, 3 and 4

Answer: (b)

Q4. Consider the following pairs regarding India's missile systems:

Missile	Description
1. Prithvi	Surface-to-surface short-range ballistic missile
2. K-15 (Sagarika)	Nuclear-capable submarine-launched ballistic missile
3. Nirbhay	Supersonic cruise missile
4. BrahMos	Long-range subsonic cruise missile

How many of the above pairs are correctly matched?

- (a) Only one
(b) Only two
(c) Only three
(d) All four

Answer: (b)

Q5. With reference to the Aravalli Range, consider the following statements:

1. It is one of the oldest mountain systems in the world.
2. It extends from Gujarat through Rajasthan to Haryana and Delhi.
3. The highest peak of the Aravalli Range is Guru Shikhar, located in the Mount Abu region.
4. The Aravalli Range helps in preventing the eastward expansion of the Thar Desert.

Which of the statements given above are correct?

- (a) 1, 2 and 3 only
(b) 2 and 4 only
(c) 1, 3 and 4 only
(d) 1, 2, 3 and 4

Answer: (d)





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