



EXCEL CIVILS ACADEMY

DAILY CURRENT AFFAIRS

Date: 21-09-2022

1. Which of the following statements is/are correct regarding the Collateral?

- 1) It is an asset that the lender owns and uses it as a guarantee to a borrower until the loan is repaid.
- 2) If the borrower fails to repay the loan, the lender has can sell the asset or collateral to obtain payment.
- 3) Property such as land titles, deposits with banks, livestock are some common examples of collateral.

Select the correct answer using the code given below:

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

2. Which of the following statements is/are not correct regarding the Global Burden of Disease (GBD)?

- 1) It is an indicator to assess mortality and disability from major diseases, injuries, and risk factors.
- 2) In India, more than half of GBD is accounted for non-communicable diseases only.

Select the correct answer by using the codes given below:

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

3. INDIA's FTAs are recently in news . In this context consider the following statements.

- 1) India has 6 preferential trade agreements
- 2) India has 13 FTAs

Which of the above statements is/are correct?

- a) 1 only

- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

4. Consider the following statements about Aryabhata:

- 1) He wrote the books Aryabhattiya and Shunyavada.
- 2) His book reveals that he was aware of the zero system, as well as the decimal system.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

5. Which of the following fall/falls under the purview of 'law' as defined in Article 13?

- 1) Delegated legislation
- 2) Ordinances
- 3) Customs having force of law
- 4) Constitutional amendment acts

Select the correct option using the codes given below:

- a) 1, 2 and 4 only
- b) 1, 2 and 3 only
- c) 2, 3 and 4 only
- d) All the above

6. Consider the following statements about Cultural and Educational Rights provided in Part-III of Indian Constitution:

- 1) While Article 29 grants certain rights to both religious and linguistic minorities, Article 30 rights are available only to religious minorities.
- 2) The term 'minority' has been defined under Article 29 which provides for protection of the interests of minorities.

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

7. Consider the following statements:

- 1) The Third Buddhist Council divided the followers of Buddhism into two sections - the Mahayana and the Hinayana.
- 2) The Fourth Buddhist Council was held at Kashmir, under the patronage of King Ashoka.
- 3) Followers of the Mahayana sect of Buddhism worship the symbols of Buddha and the followers of the Hinayana sect worship his images.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) 1 and 3 only
- d) None of the above

8. INDIA's FTAs are recently in news . Consider the following :

- 1) FTAs are more inclusive than PTAs
- 2) economic union is more inclusive than FTAs

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

9. Which of the following statements is/are correct regarding the 'Fit for 55 package'?

- 1) It is a new climate proposal released by the European Commission.
- 2) The package attempts to deliver the Nationally Determined Contribution (NDC) and carbon neutrality goal.
- 3) It includes a new emissions trading system for transport and buildings and a carbon border price on imported goods.

Select the correct answer using the code given below:

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

10. Which of the following are United Nations led initiatives which make companies a part of Environmental Conservation:

- 1) Race to Zero Campaign
- 2) CEO Water Mandate
- 3) Industrial Deep Decarbonization Initiative

Select the correct answer using the code given below:

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