

**68.** Consider the following statements about the external debt of India, at the end of December, 2021:

1. India's external debt is more than 25% of its GDP.
2. Foreign exchange reserves of India are more than its total external debt.
3. Commercial borrowings account for more than 50% of India's external debt.

Which of the statements given above is/are correct?

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

**69.** Consider the following statements about the Standing Deposit Facility (SDF):

1. It is an additional tool of the Reserve Bank of India for absorbing liquidity without any collateral.
2. The SDF would replace the Fixed Rate Reverse Repo (FRRR) as the floor of the LAF corridor.
3. Deposits under the SDF will be eligible for qualification as both Cash Reserve Ratio and Statutory Liquidity Ratio.

Which of the statements given above is/are correct?

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

**70.** Consider the following statements about the 'Guidelines for Establishment of Digital Banking Units (DBU)':

1. A Digital Banking Unit can be opened in a section of an existing branch of banks.
2. The Scheduled Commercial Banks will have to take permission of the RBI before opening the DBU branches.

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

**71.** Consider the following statements:

1. Vishing refers to the process by which the fraudsters create a third-party website and enter their secure credentials, which are captured and used by the fraudsters.
2. Phishing refers to the imposters calling or approaching the customers through telephone call or social media, posing to gain their confidence and making them share their confidential details.
3. Juice Jacking refers to the process by which the charging port of the mobile phones can be used to transfer malware and to steal data.
4. Money Mule refers to describe the innocent victims who are duped by the fraudsters into laundering stolen/illegal money via their bank accounts.

Which of the statements given above are correct?

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

**72.** Consider the following statements about 'maize':

1. Maize follows the C4 mechanism of photosynthesis, which makes it a resilient crop to the warmer climates.
2. The production of maize in the Kharif season is twice the production of maize in the Rabi season in India.

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