

- Reasons for Heavy Rainfall in Uttarakhand:
 - **Western disturbances** are periodic influxes of moisture-laden clouds from the Mediterranean that are common during winter and western disturbances are what caused the rain in northern India. **Hence, statement 2 is correct.**
 - Overall elevated temperatures are also contributing to warmer waters in the Arctic Ocean and drawing colder air from the poles with greater intensity and this has added to the increased moisture, thereby seeding more intense western disturbance activity over north India.
 - In October, the **Bay of Bengal is still warm and strong winds** from there are reaching as far as Uttarakhand and contribute to rainfall in several parts of north-eastern India. **Hence, statement 3 is correct.**

Q 75.C

- **Muling La Pass** is situated in the north of Gangotri at an elevation of 5669 m in the Great Himalayas in **Uttarakhand**. It connects Uttarakhand with Tibet. **Hence pair 1 is not correctly matched.**
- **Pensi La Pass** is situated in the **Union Territory of Ladakh**. It is a vital link between the Kashmir Valley and Kargil. It remains closed to traffic from November to mid-May due to heavy snowfall. **Hence pair 2 is not correctly matched.**
- **Shipkila Pass** is situated in **Himachal Pradesh** at an elevation of 6000 m. Sutlej river enters India from Tibet through this pass. **Hence pair 3 is correctly matched.**
- **Zoji La Pass in Jammu and Kashmir** is an important road link between Srinagar and Kargil on one side and Leh on the other side. Border Road Organisation (BRO) is responsible for maintaining the road and cleaning it off the snow during winter. This pass remains closed from December to mid-May. **Hence pair 4 is correctly matched.**

Q 76.B

- **Agriculture Infrastructure Fund (AIF)** is a Central Sector Scheme, under the Ministry of Agriculture & Farmers Welfare. **Hence statement 3 is correct.**
- **The aim is to provide medium - long term debt financing facilities through interest subvention and credit guarantee.** **Hence statement 1 is not correct.**
- Beneficiaries include farmers, Primary Agricultural Credit Societies (PACS), Farmer Producers Organizations (FPOs), Agri-entrepreneurs, Startups, Central/State agency or Local Body sponsored Public-Private Partnership Projects, APMCs, etc. **Hence statement 2 is correct.**
- Eligible projects include: **Post Harvest Management Projects** like Supply chain services including e-marketing platforms, Warehouses, Silos, Sorting & grading units, Cold chains, Logistics facilities, etc. **Building community farming assets** like Organic inputs production, Infrastructure for smart and precision agriculture, supply chain infrastructure for clusters of crops including export clusters, etc.
- AIF is managed and monitored through an **online Management Information System (MIS) platform.**
- National, State, and District Level Monitoring Committees will ensure real-time monitoring and effective feedback about the implementation of the scheme.

Q 77.D

- As per RBI, **A Core Investment Company (CIC)** is a **Non-Banking Financial Company with an asset size of Rs 100 crore and above.**
- These **carry on the business of acquisition of shares and securities and which satisfies the following conditions as of the date of the last audited balance sheet.** **Hence option (d) is the correct answer.**
- It holds no less than 90% of its net assets in the form of investment in equity shares, preference shares, bonds, debentures, debt, or loans in group companies.
- It accepts public funds.
- it does not trade in its investments in shares, bonds, debentures, debt, or loans in group companies except through block sale for the purpose of dilution or disinvestment.
- **NIFTY 50** is NSE's diversified index comprising stocks from the top 50 Indian companies across 14 sectors. It tracks the market performance of the largest cap companies & hence, broadly reflects the Indian economy.
- **Domestic Systemically Important Banks (D-SIBs)** or institutions are those which are 'too big to fail'. It includes the State Bank of India, ICICI Bank, and HDFC Bank.