

**12.** Consider the following statements with reference to Housing Finance Companies (HFCs):

1. HFC is a Non-Banking Financial Company that provides at least 90% of its total assets for housing finance.
2. HFCs are regulated by the National Housing Bank.

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

**13.** Consider the following statements regarding the concept of Data Free Flow with Trust (DFFT), sometimes seen in the news:

1. It is an initiative of ASEAN to eliminate restrictions on cross-border transfer of information.
2. India has refused to accept the concept of DFFT.

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

**14.** Barak River was recently in the news. Consider the following statements regarding the Barak river:

1. It originates from Manipur hills.
2. It is a left-bank tributary of the Brahmaputra river.
3. It passes through Keibul Lamjao National park.

Which of the statements given above is/are correct?

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

**15.** Consider the following statements, with respect to the Right to Information (RTI) Act, 2005:

1. The Official Secrets Act, 1923 has complete overriding powers over the RTI Act, 2005.
2. The RTI Act allows exemption to information that is forbidden to be published by any court of law.

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

**16.** Consider the following statements with reference to the Polar Vortex:

1. It is a cold air current that occurs in the upper level of the atmosphere in the Northern Hemisphere only.
2. It is formed mainly in winter and gets weaker in summer.

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

**17.** 'Nuakhai Juhar' is one of the most ancient festivals celebrated in Odisha, is associated with which of the following?

- (a) Jaganath Rath yatra
- (b) Buddhist new year
- (c) New cropping season
- (d) Paying tribute to the martyrs of Kalinga war