

| 1. | В | 21. C | 41. B | 61. | С | 81. | D |
|-----|---|--------|-------|-----|-----|-----|-----|
| 2. | С | 22. C | 42. B | 62. | А | 82. | Α |
| 3. | С | 23. D | 43. D | 63. | В | 83. | В |
| 4. | В | 24. C | 44. A | 64. | C | 84. | D |
| 5. | С | 25. /B | 45. A | 65. | В | 85. | Α |
| 6. | D | 26. D | 46. D | 66. | D | 86. | С |
| 7. | d | 27. B | 47. A | 67. | В | 87. | В |
| 8. | С | 28. B | 48. A | 68. | Α | 88. | Α |
| 9. | D | 29. B | 49. C | 69. | C | 89. | В |
| 10. | D | 30. D | 50. C | 70. | С | 90. | D |
| 11. | С | 31. C | 51. A | 71. | D | 91. | D |
| 12. | Α | 32. C | 52. B | 72. | b | 92. | В |
| 13. | В | 33. A | 53. C | 73. | C | 93. | С |
| 14. | С | 34. B | 54. A | 74. | D / | 94. | С |
| 15. | С | 35. C | 55. D | 75. | D / | 95. | В |
| 16. | Α | 36. D | 56. D | 76. | C / | 96. | С |
| 17. | В | 37. A | 57. C | 77. | A | 97. | D |
| 18. | D | 38. D | 58. A | 78. | D | 98. | Α |
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 Unlike the Banks, they cannot accept demand deposits, they are not part of the payment and settlement system and they cannot issue cheques drawn on them. The facility of deposit insurance by Deposit insurance and Credit Guarantee Corporation is not available for NBFC.

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 Despite India boasting economic growth rates higher than most developed countries in recent years, a majority of the country's population still remains unbanked. Financial Inclusion is a relatively new socio-economic concept in India that aims

to change this dynamic by providing financial services at affordable costs to the underprivileged, who might not otherwise be aware of or able to afford these services. Global trends have shown that in order to achieve inclusive development and growth, the expansion of financial services to all sections of society is of utmost importance. As a whole, financial inclusion in the rural as well as financially backward pockets of cities is a win-win opportunity for everybody the banks/NBFC's involved intermediaries, and the left-out urban population. Banks will handle core infrastructure and services while intermediaries known as Business Correspondents (BC's) will be the executors and act as the face of these banking & financial institutions in dealing with endusers.

Financial inclusion of the unbanked masses is a critical step that requires political will, bureaucratic support and constant pressure by the RBI. It is expected to unleash the hugely untapped potential of the bottom-of-pyramid section of Indian economy.

10. D All of the above

 Demonstration effect is the effect of a person's behavior, particularly with respect to consumption in economics.

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- Energy flow in ecosystem follows two of thermodynamics and as per second law of thermodynamics when energy is transformed from one form to another from, some usable energy is lost as heat. Then in any food chain some energy must lost energy flours in unidirection as it flours from producers to consumers.
- Producer's → Herbivores → Carnivores

23.(D)

- Phosphorus is micro mineral which is utilized by organism in phosphor lipids, ATP, teeth, bones and shells. Phosphate is a limiting nutrient because most of it is being currently used in organism.
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 The protecting layer of Ozone which protects planet earth from hazardous UV rays is present in upper stratosphere. Ozone is being destroyed by release of gases such as CFCs, containing chlorine atom which initiate free radical reaction in upper stratosphere.

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 Global warming is sustained increment of global average temperature mainly duet o human intervention. Oceans and trees are big source sink of CO2, which is one of prime factor of global warming through its warming potential is low compare to other global green house gases like CH4, CFCs, etc but amount of CO2 is largest Oceans are storing more carbon as a result their temperature profile is changing and these are tended to be more prone to frequent cyclonic activities e.g. Genesis of Katrina cyclone in 2004-05 on East coast of USA was in atalantic ocean.

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- BR- Fauna
- Nilgiri- Nilgiri tahr, lion-tailed macaque
 - GoM- Dugong or sea cow
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- Nuclear Power Plants, Dyes and Pulp, Paper and Newsprint need EIA clearance.
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- 29. B (Sacred groves of Khejri.)



- Energy flow in ecosystem follows two of thermodynamics and as per second law of thermodynamics when energy is transformed from one form to another from, some usable energy is lost as heat. Then in any food chain some energy must lost energy flours in unidirection as it flours from producers to consumers.
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 Rate of diffusion for liquid is higher because in the liquid state, particles move freely and have greater space between them compared to particles in solid state.

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• Distillation is a process of separating the component substances from a liquid mixture by selective evaporation and condensation. Distillation may result in essentially complete separation (nearly pure components), or it may be a partial separation that increases the concentration of selected components of the mixture. For fractional distillation the difference between boiling points of two liquids should be less than 25k.

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 Washing soda is used for removing permanent hardness of water

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- Lymph is colorless in nature. Lymph is the fluid that circulates throughout the lymphatic system. The lymph is formed when the interstitial fluid (the fluid which lies in the interstices of all body tissues)is collected through lymph capillaries. It is then transported through lymph vessels to lymph nodes before emptying ultimately into the right or the leftsubclavian vein, where it mixes back with the blood.
- Since the lymph is derived from the interstitial fluid, its composition continually

changes as the blood and the surrounding cells continually exchange substances with the interstitial fluid. It is generally similar to blood plasma except that it also contains white blood cells. Lymph returns proteins and excess interstitial fluid to the bloodstream. Lymph may pick up bacteria and bring them to lymph nodes where they are destroyed.

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37.A

 Acid rains are consequences of pollution when Oxides of Nitrogen and Sulphur are mixed with water vapor in atmosphere.

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- Fly Ash and is made of Silica, Aluminium oxide, calcium oxide and some potentially toxic elements such as arsenic, beryllium, cadmium, barium, chromium, copper, lead, mercury, molybdenum, nickel, radium, selenium, thorium, uranium, vanadium, and zinc etc.
- Fly Ash in the air slowly settles on leaves and crops in fields in areas near to thermal power plants and lowers the plant yield

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41.B

- Statement 1 is wrong as scheme comes under Ministry of S&T
- Statement 2 is correct

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• Employee Provident Fund (EPF) is one of the main platforms of savings in India for nearly all people working in Private sector Organizations. Government employees, do not contribute to EPF. Hence employees of State Motor transport undertakings are not covered under the EPF Scheme. On the other hand Contribution to Tier-I of NPS is mandatory for all Government servants joining Government service on or after 1-1-2004 (except the armed forces in the first stage), whereas Tier-II will be optional and at the discretion of Government servants.

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• The Reserve Bank of India has been conducting Consumer Confidence Survey (CCS) on a quarterly basis since June 2010. The survey captures qualitative responses on questions pertaining to economic conditions, household circumstances, income, spending, prices and employment prospects. The survey results are based on the views of the respondents and are not necessarily shared by the RBI.

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 Biotech-KISAN (Krishi Innovation Science Application Network) scheme to empower farmers, especially women. Under the scheme, fellowship will be given to women farmers for training and education in the farm practice. The purpose of the initiative is to connect farmers, scientist and science institution across the country. The scheme also aims to address individual problem of the smallholding farmers by providing solution. The scheme will be implemented in 15 agro-climatic zones of India in phased manner with the objective of linking new technology to the farm by understanding the problem of the local farmer.

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 Anil Kakodakar former chairman of atomic committee has headed the committee on railway safley standard and recommended establishment of "Rashtriya Rail Sanraksha Kosh". Union budget 2017-18 has made budgetary allocation for this purpose.

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 Anil Kakodakar former chairman of atomic committee has headed the committee on railway safley standard and recommended establishment of "Rashtriya Rail Sanraksha Kosh". Union budget 2017-18 has made budgetary allocation for this purpose.

49.C

LBS were introduced in 1969 based on recommendation of Gadgil study group. The basic idea was to have an area approach for targeted and focused banking.

50. C

- Toda tribe resides in upper Nilgiri Hill in Tamilnadu
- The Bonda also known as bondo poraja or Remo who lives in isolated hill region of Malkangiri district of Orissa. Dongaria Kondh is indigeneous tribal group of India founded mainly in part of Odisha. The Limbu tribes and clan belong to Kirali nation or to the hill and mountainous regions of East Nepal between the Arun and mechi Rivers to as for Southern Tibel, Bhutan and Sikkim.

- Contour Bunding involves the placement of lines of stones along natural rises of land scape. It helps to capture and hold rainfall before it can become run off. It also inhibits wind erosion by keeping soil heavy and moist.
- It is associated with terracing to check the



52. B

• Those areas are considered to be best fishing ground where abundant fish food are available & shallow sea surface also. These areas are where cold current and warm current meet. Cold currents bring abundant fish food from cold polar areas and support large fish population e.g. Grand Bank on North-East and south-West coast of USA and Canada respe lively. Dogger Bank and Great fish Bank in North Sea.

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54. A

- The annual range of temperature means extent of difference between higher temperature and lower temperature. It depends mainly interior location of that place.
- Amritsar is most interior place in given question.

55. D

 Sodium and potassium play essential role in muscle contraction calcium and magnesium work together to control muscle contraction. Both minerals interact with protein action and myosin-structural proteins that shorten with each muscle contraction. Iron also supports muscle contraction by providing energy for this contraction.

56. D

 Statement 1: LEMOA does not create any obligations on either Party to carry out any

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- Statement 2: USA has already declared India a major defence partner, but not a "strategic" defence partner status which is enjoyed by its closest allies obliging the USA to share cutting-edge technology with them. Since India is not a strategic partner, 2 will be wrong.
- Statement 3: It does not provide for the establishment of any bases or basing arrangements, as clarified by the Minister of Defence.

57.C

58. A

59. C

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 - Pradhan Mantri Credit Scheme for Powerloom Weavers
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 - Facilitation, IT, Awareness, Market Development and Publicity for Powerloom Schemes
 - Tex Venture Capital Fund
 - Grant-in-Aid and Modernisation & Upgradation of Powerloom Service Centres (PSCs)

63. B

Padayani is a traditional folk dance and a ritual art from the central portion of the Indian state of Kerala. A ceremonial dance involving masks, it is an ancient ritual performed in Bhagavati temples. The dance is performed in honor of Bhadrakaali. Meaning, a row of warriors, Padayani is an art form that blends music, dance, theatre, satire, facial masks, and paintings. Padayani is unique to central Travancore, comprising the Pathanamthitta district of Kerala. Padayani is regarded as a remnant of the Dravidian forms of worship that existed before the advent of Brahmanism. Kalan Kolam is the major attraction in padayani. This is about a child who is begging his life to lord siva while death comes in his 16th birthday. A major attraction of padayani is the song associated with it. Traditionally only a single type of instrument is used to associate the song, thappu.

64. C

 Scientists have discovered a new species of long legged, tree-dwelling crabs in Western Ghats of Kerala. This is the first report of its kind to offer a record of an arboreal crab - a species that lives in trees. The new species, named 'Kani Maranjandu' after the Kani tribe in Kerala, are substantially different from other congeners. The characteristic traits of the crab include the structure of its hard upper shell, its male abdominal structure and reproductive parts and diagnostic elongated walking legs.

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- The Travel & Tourism Competitiveness Report 2017 has been released by the World Economic Forum. The report ranks 136 countries across 14 dimensions, revealing how well countries could deliver sustainable economic and societal benefits through their travel and tourism sector.
 - Improved measures like e-visa, visa on arrival and better road transport helped India raise the bar for itself in tourism and reach the 40th position from the earlier 52, but lagged behind its other Asian peers like Japan and China which were ranked way ahead at 4th and 13th place, respectively. In the global ranking Spain, France and Germany were ranked at the top three positions, making them the most tourism friendly economies.

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- The Government amended the Reserve Bank of India Act 1934 in the previous financial year. The amended Act provides for inflation target to be set by the Government, in consultation with the Reserve Bank of India, once in every five years and further provides a statutory basis for the constitution of an empowered Monetary Policy Committee (MPC).
- As per the constitution of the MPC, three members from the RBI, including the RBI Governor, one Deputy Governor of RBI and one officer of the RBI would be the ex-officio members of the Committee and another three members would be appointed by the Government.

68. A

The World Health Organization (WHO) annually marks World Health Day on 7 April to celebrate its founding in 1948. On this day in 1948, the first World Health Assembly was held in Geneva, Switzerland. Since then 70.C the World Health Assembly decided to celebrate 7 April of each year with effect from 1950 as the World Health Day. The theme of 2017 World Health Day is "Depression: Let's talk". It seeks to encourage people to come forward for treatment. Under it, WHO will be leading a one-year global campaign on depression. The goal of the campaign is that people with depression get help. More than 300 million people around the world are now living with depression, an increase of more than 18% between 2005 and 2015. It affects people of all ages, from all walks of life, in all countries. At worst, depression can lead to suicide, which is now the second leading cause of death among 15-29-year olds.

69. C

- quality of life for the people of the subregion. The SASEC program was formed in 2001 in response to the request of the four countries of South Asia - Bangladesh, Bhutan, India and Nepal - from Asian Development Bank (ADB) to assist in facilitating economic cooperation among them.
- Recently Myanmar has become the seventh country to join this group. Myanmar was accorded an observer status of SASEC in 2013 when ADB's annual meeting was held in Noida, India. Myanmar has been participating in annual SASEC Nodal Officials' meetings as an observer since 2014. It was invited by the participating countries of SASEC countries to become a full member in 2015. SASEC's energy connectivity and energy trade prospects will be enhanced with the inclusion of Myanmar, involving its substantial resources of hydropower and natural gas. Moreover, developmental impacts of economic corridor in the SASEC sub-region will be maximized by exploring potential synergies with corridors in Myanmar that are linked to those in other Southeast Asian countries.

- The Centre has cleared the decks for setting up an independent rail regulator, named Rail Development Authority (RDA). RDA will be based in/Delhi with an initial corpus of Rs. 50 crore and will be set up through an executive order. The RDA will act within the parameters of the Railway Act, 1989 and only make recommendations to the Ministry which will take a final call on passenger and freight fares.
- The Authority will have a Chairman and three members with a fixed term of five years and will be allowed to engage experts from various fields. The Chairman and members of the Authority will be appointed by a Search and Selection Committee headed by the Cabinet Secretary with members including the Railway Board Chairman, Department of Personnel and Training Secretary and Chairman of any regulatory body of the Central Government nominated by the Cabinet Secretary.
- The regulator will perform four primary functions:



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- As per the constitution of the MPC, three members from the RBI, including the RBI Governor, one Deputy Governor of RBI and one officer of the RBI would be the ex-officio members of the Committee and another three members would be appointed by the Government.

68. A

The World Health Organization (WHO) annually marks World Health Day on 7 April to celebrate its founding in 1948. On this day in 1948, the first World Health Assembly was held in Geneva, Switzerland. Since then 70.C the World Health Assembly decided to celebrate 7 April of each year with effect from 1950 as the World Health Day. The theme of 2017 World Health Day is "Depression: Let's talk". It seeks to encourage people to come forward for treatment. Under it, WHO will be leading a one-year global campaign on depression. The goal of the campaign is that people with depression get help. More than 300 million people around the world are now living with depression, an increase of more than 18% between 2005 and 2015. It affects people of all ages, from all walks of life, in all countries. At worst, depression can lead to suicide, which is now the second leading cause of death among 15-29-year olds.

69. C

- quality of life for the people of the subregion. The SASEC program was formed in 2001 in response to the request of the four countries of South Asia - Bangladesh, Bhutan, India and Nepal - from Asian Development Bank (ADB) to assist in facilitating economic cooperation among them.
- Recently Myanmar has become the seventh country to join this group. Myanmar was accorded an observer status of SASEC in 2013 when ADB's annual meeting was held in Noida, India. Myanmar has been participating in annual SASEC Nodal Officials' meetings as an observer since 2014. It was invited by the participating countries of SASEC countries to become a full member in 2015. SASEC's energy connectivity and energy trade prospects will be enhanced with the inclusion of Myanmar, involving its substantial resources of hydropower and natural gas. Moreover, developmental impacts of economic corridor in the SASEC sub-region will be maximized by exploring potential synergies with corridors in Myanmar that are linked to those in other Southeast Asian countries.

- The Centre has cleared the decks for setting up an independent rail regulator, named Rail Development Authority (RDA). RDA will be based in/Delhi with an initial corpus of Rs. 50 crore and will be set up through an executive order. The RDA will act within the parameters of the Railway Act, 1989 and only make recommendations to the Ministry which will take a final call on passenger and freight fares.
- The Authority will have a Chairman and three members with a fixed term of five years and will be allowed to engage experts from various fields. The Chairman and members of the Authority will be appointed by a Search and Selection Committee headed by the Cabinet Secretary with members including the Railway Board Chairman, Department of Personnel and Training Secretary and Chairman of any regulatory body of the Central Government nominated by the Cabinet Secretary.
- The regulator will perform four primary functions:



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- 1. Tariff determination
- Ensuring fair play and level playing field for stakeholder investment;
- Setting efficiency and performance standards; and
- 4. Dissemination of information.

• Bidriware is a metal handicraft from Bidar. It is developed in the 14th century during the rule of Bahamani Sultans. The term 'Bidriware' originates from the township of Bidar, which is still the chief centre for the manufacture of the unique metalware. Due to its striking inlay artwork, Bidriware is an important export handicraft of India and is prized as a symbol of wealth. It is made of an alloy of 90% zinc and 10% copper, with inlay work of pure silver. This native art form has obtained Geographical Indications (GI) registry.

72.b

'Water Management Index' is prepared by the Niti Aayog. The index acts as a useful tool to assess and further improve the performance in efficient management of water resources. The Index has 28 key Performance Indicators covering irrigation status, drinking water and other waterrelated sectors. Niti Aayog will prepare the index for States/Union Territories from the current financial year (2017-18). The index would provide useful information for the States and Central Ministries enabling them to formulate and implement suitable strategies for better management of water resources.

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- The Farzad B gas field is an Iranian natural gas field that was discovered in 2012. It is located in the Persian Gulf within territories of Iran. It began production in 2013 and produces natural gas and condensates.
- Recently, the overseas arm of India's Oil and Natural Gas Corp has submitted a revised plan to develop the giant Farzad B gas block in Iran. ONGC Videsh expects to produce between 1 billion and 1.6 billion cubic feet per day of gas in five years from the start of development of the block.
- India is the second-largest buyer of Iranian

crude, and was among the few countries to continue trade with Iran while the country faced Western sanctions over its nuclear programme. But since the lifting of some of the sanctions last year, Iran has sought other investors and there is some uncertainty whether the Farzad block contract will be awarded to an Indian company. The impasse has led Indian refiners to plan on cutting imports from Iran by a fifth in 2017-18. ONGC Videsh expects to raise production during the fiscal year ending in March 2018 to 14 million tonnes oil equivalent, up from 12 million tonnes in the fiscal year of 2017. The company also plans to invest \$45 million to produce from gas wells owned by Imperial Energy, which ONGC Videsh acquired in 2008.

74. D

India Rankings were introduced in 2016 to rank universities in India. The parameters taken into consideration for India rankings are based on the parameters outlined under National Institutional Ranking Framework (NIRF). They include "Teaching, Learning and Resources", "Research and Professional Practices", "Graduation Outcomes", "Outreach and Inclusivity" and "Perception". NIRF was approved by Ministry of Human Resource and Development and the framework outlines a methodology to rank institutions across the country. Under India Rankings, there are also stream wise categories like Engineering, Management, Pharmacy, college besides overall ranking. This year, Indian Institute of Science Bangalore topped the overall ranking followed by Indian Institute of Technology Madras and Bombay.

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77.A

• Rajasthan is trying its best to keep its tribal art forms alive. For this, the state government has initiated a project to showcase these dying art forms in nooks and corners of the city, to make people aware about the need to protect these special art forms. Jogi art is one of the tribal art form that hinges on lines and dots. It is mostly done in black and white colour. It is practiced by the artists from Magriwada in Reodar tehsil of Sirohi district in Rajasthan. In these days, this tribal art form is practiced by a nuclear family.

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 There are three principal inscriptions on the Allahabad Pillar. It was first erected by Ashoka for the purpose of inscribing his

- edicts regarding the propagation of Buddhism.
- It was next made use of by Samudragupta and is the most important historical document of the classical Gupta age. It eulogizes the achievements, conquests and personality of Samudragupta. It was composed by Harishena.
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- Swami Dayanand, the founder of the Arya Samaj, disregarded the authority of later hindu scriptures like Purana and blamed them for the evil practices of idol worship etc. It accepted the doctrine of karma and rejected the theory of destiny.
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Morley Minto Reforms/India Council Act of 1909 had the following provisions:

- Increased the number of elected members in the Imperial Legislative Council and Provincial legislative councils.
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- music. Each style of school is called a 'gharana'. Hence, statement 1 is correct.
- Unlike Hindustani music, Carnatic music does not adhere to time or Samay concept. In Hindustan classical music, each raag is rendered only at aspecific time. The time of the raag depends on the vaadi swar and the anuvadi saars. This is so as each raag with it's particular swar is more effective if performed at a particular time. It is supposed to enhance the ras(mood) of the raag. Hence, statement 2 is correct.
- Carnatic Style employs Shrutis or semitones to create a Raga and thus have many more Ragas than the Hindustani style. Carnatic ragas differ from Hindustani. ragas. The names of ragas are also different. However, there are some ragas which have the same scale as Hindustani ragas but have different names; such as Hindolam and Malkauns, Shankarabharanam and Bilawal. There is a third category of ragas like Hamsadhwani, Charukeshi, Kalavati etc. which are essentially Carnatic Ragas. They share the same name, the same scale (same set of notes) but can be rendered in the two distinctively different Carnatic and Hindustani styles. Hence, statement 3 is correct.

- Kabir belonged to the Nirguna tradition of Bhakti. Kabir preached a religious system strictly montheistic advocating abolition of Varnaashrama, and casting doubt on the authority of the Vedas and the other sacred books.
- The school of Kabir sought to understand Islam and was sufficiently broad minded to incorporate some of its basic principles. That is why his references are available in the Sufi literature as well. Abul Fazl called Kabir a muwahhid (monotheist). Hence statement 1, 2 and 3 are correct.
- Bijak is the authoritative account of kabir's philosophy, while Bani is collection of hyms and poems by Dadu, who was inspired by Kabir.

83.B

 2nd statement is incorrect because Advaitavada philosophy propounded by Sankara also called the doctrine of nondualism, did not reject the path of bhakti, but rather the bhakt or the devotee had to first clean his heart through jnan or knowledge which can only be attained through Vedic scriptures. In other words, Sankara confirmed Vedas as the

- fountainhead of true knowledge.
- He propounded that God, soul & the created world are both one. At the practical level, there may appear to be differences but at the 'parmarthik' level there are no real differences.
- It is based on the interpretation of the upanishads which comprise of dialogue between teacher and student & believed in the knowledge or Gyan marg for salvation. Bhakti marg is accepted by Ramanuja.

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 Minting coin should always be rationale otherwise more liquidity in system will tend the demand side hence inflation.

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 Except Tripura all states are touching in Myanmar Border.

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- Property tax in India has following features.
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- Tax policy council and Tax policy research unit are recommendation of Tax Administrative Reforms commission. TPC and TPRU.
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Expenditure incurred to meet day to day and regular expenditure of government and that will not yield any revenue in future are termed as revenue expenditure in the Union Budget. It is a one way payment. It means if government spends money it cannot recover it. The Grants-in-aid given by the Central Government to the State and Union Territories governments and local bodies for the creation of capital assets come under this head. Though these grants are spent under capital expenditure by receiving governments come under the revenue expenditure as stipulated by Article 34(c) of the Audit Code.

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