



Daily Current Affairs Prelims Quiz 01-03-2025 (Online Prelims Test)

1) Consider the following statements regarding the recent RBI measure on NBFC lending

1. RBI has reduced the risk weight on all bank loans given to NBFCs by 25% points.
2. The reduction in risk weight will be uniform across all NBFCs regardless of their credit rating.
3. The move is expected to enhance liquidity in the NBFC sector, leading to increased lending to the retail segment.

Which of the statements given above is/are correct?

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

Answer : b

Non-Banking Financial Companies (NBFCs)

- **RBI has reduced the risk weight on all bank loans given to NBFCs by 25 percentage points.**
- The RBI has reduced the risk weights applied to bank loans given to NBFCs by **25% points**, makes easier for banks to lend to NBFCs.
- This move aims to enhance liquidity in the sector.
- The reduction in risk weight **depends on the credit rating** of each NBFC.
- Higher-rated NBFCs will benefit more from this relaxation, meaning the measure is not applied uniformly to all NBFCs.

To know more about this, click [here](#)

2) Consider the following statements:

1. Influenza is a contagious viral infection classified into four types (A, B, C, and D), but only A, B, and C affect humans.
2. VaxiFlu-4 is a quadrivalent inactivated vaccine and India's first flu vaccine for new influenza strains designed to protect against the strains of influenza A and B.

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

Answer : c

Influenza & VaxiFlu-4

- Influenza is a highly contagious viral infection that primarily affects the respiratory system.
- **It is classified into four types** – A, B, C, and D.
- However, only Influenza A, B, and C affect humans, while Influenza D mainly affects cattle.
- VaxiFlu-4 is a Quadrivalent Inactivated Influenza Virus Vaccine made as per WHO-recommended composition, designed to protect against two Influenza A and two Influenza B virus strains.
- VaxiFlu-4, developed by Zydus Lifesciences, is a quadrivalent (four-strain) inactivated influenza vaccine.

To know more about this, click [here](#)

3) Under which of the following conditions can the Lokpal proceed investigation against a sitting High Court judge?

- a. The Lokpal can investigate without restrictions if there is a corruption complaint.
- b. The Lokpal must obtain the CJI approval before investigating.
- c. The President, after consulting the CJI, must give sanction before any criminal action is taken.
- d. The Lokpal can only investigate if the judge resigns from office.

Answer : c

Lokpal's order on complaint against High Court judge

- Sitting High Court judges are protected under various legal provisions that prevent direct investigation by Lokpal.
- Presidential sanction, along with consultation with the Chief Justice of India, is mandatory before proceeding with corruption cases against sitting judges.

To know more about this, click [here](#)

4) Consider the following statements regarding the Cholanaikkans tribe:

1. The Cholanaikkans tribe, is the Cavemen of Kerala, primarily speaks a Dravidian language closely related to Tamil and Malayalam.
2. They are the only cave dwelling community in India.

Which of the statements given above is/are **incorrect**?

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

Answer : a

Cholanaikkan Tribes

- The Cholanaikkans ***do not speak a modern Dravidian language.***
- Their language is isolated and not directly linked to any modern Dravidian languages.
- They are the ***only cave dwelling community*** in India.
- The Cholanaikkans are classified as a Particularly Vulnerable Tribal Group (PVTG) in India due to their small population, traditional lifestyle, and limited interaction with outsiders.

To know more about this, click [here](#)

5) Consider the following statements regarding Delimitation in India

1. The process of delimitation is conducted after every Census to adjust the number of Lok Sabha seats in each state based on population changes.
2. The Delimitation Commission's orders are subject to judicial review.

Which of the statements given above is/are ***incorrect***?

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

Answer : b

Delimitation Exercise

- As per **Article 82** of the Constitution, delimitation is conducted after every Census to readjust the allocation of Lok Sabha seats among states.
- However, due to ***constitutional amendments (42nd and 84th)***, the number of seats has been frozen until 2026.
- Once the Delimitation Commission's orders are published, they ***cannot be challenged in court.***
- As per **Article 329A** and the Delimitation Commission Act, 1952, these orders are final and binding.

To know more about this, click [here](#)