



### Daily Current Affairs Prelims Quiz 06-03-2025 (Online Prelims Test)

1) Consider the following statements regarding the riverine dolphin population in India

1. It has been discovered that merely three Indus River dolphins inhabit the Beas River in Punjab.
2. Indus River dolphins and Gangetic dolphins are classified as separate species.
3. Bihar recorded the highest number of Gangetic dolphins.

Which of the statements given above is/are correct?

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

Answer : a

#### Survey of India's river dolphins

- The survey confirmed the presence of only three Indus River dolphins in the Beas River, which is part of the Indus basin in Punjab.
- Indus River dolphins (*Platanista minor*) and Gangetic dolphins (*Platanista gangetica*) were previously considered subspecies of the same species.
- However, they are now classified as separate species based on genetic and morphological differences.
- The highest number of Gangetic dolphins was found in **Uttar Pradesh (2,397), followed by Bihar (2,220).**

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

2) Consider the following statements regarding foreclosure charges in India:

1. Foreclosure charges are fees imposed by lenders when a borrower repays a loan before the tenure.
2. The Reserve Bank of India (RBI) recently proposed remove foreclosure charges on floating-rate loans taken by Micro and Small Enterprises (MSEs) for business purposes.

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

#### RBI on Foreclosure Charges

- Foreclosure charges are penalties imposed by lenders when a borrower repays a loan before its scheduled tenure.
- RBI has proposed that banks and NBFCs should not impose foreclosure charges on floating-rate loans taken by MSEs for business purposes to provide financial relief and flexibility.

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

3) Consider the following statements:

1. Inefficient local combustion of biomass and fossil fuels is a major contributor to PM2.5.
2. During winter, the burning of biomass contributes to primary organic aerosols.

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

### Recent study on PM2.5 in North India

- Inefficient local combustion of biomass (wood, crop residue, cow dung) and fossil fuels (coal, petrol, diesel) releases fine particulate matter (PM2.5).
- These particles can penetrate deep into the lungs and enter the bloodstream, increasing the risk of respiratory and cardiovascular diseases.
- During winter, people burn biomass for heating and cooking, especially in rural and low-income urban areas.
- The study found that the concentration of these aerosols is significantly higher in winter compared to warmer seasons.

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

4) Agentic AI, recently seen in the news refers to

- a. An AI model that performs tasks without human prompt.
- b. An AI system that only provides recommendations without executing actions.
- c. A rule-based AI system that strictly follows pre-programmed instructions.
- d. A chatbot that responds only when prompted by a user.

Answer : a

### Agentic AI

- Agentic AI refers to artificial intelligence systems that autonomously perform tasks without requiring continuous user input.
- Unlike traditional AI models, which depend on prompts, Agentic AI can independently make decisions and execute actions based on goals and learned patterns.

5) Consider the following statements regarding *Ruellia elegans*:

1. It is a flowering plant native to Brazil.
2. It is classified as an invasive species in India.
3. It thrives in cold, temperate climates and cannot survive in tropical conditions.

Which of the statements given above is/are correct?

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

Answer : a

## **Ruellia elegans**

- *Ruellia elegans* is native to Brazil.
- It is classified as an invasive species in India.
- It thrives in wet tropical biomes, not cold, temperate climates.

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



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