- 13. Which of the following has/have shrunk immensely/dried up in the recent past due to human activities?
 - 1. Arnl Sea
 - Black Sea
 - Lake Baikal

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 and 3
- (c) 2 only
- (d) 1 and 3
- 14. "Rule of Law Index" is released by which of the following?
 - (a) Amnesty International
 - (b) International Court of Justice
 - (c) The Office of UN Commissioner for Human Rights
 - (d) World Justice Project
- 15. Which one of the following links all the ATMs in India?
 - (a) Indian Banks' Association
 - (b) National Securities Depository Limited
 - (c) National Payments Corporation of India
 - (d) Reserve Bank of India

- 16. Consider the following statements:
 - Capital Adequacy Ratio (CAR) is the amount that banks have to maintain in the form of their own funds to offset any loss that banks incur if the account-holders fail to repay dues.
 - 2. CAR is decided by each individual bank.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (e) Both 1 and 2
- (d) Neither 1 nor 2
- 17. The identity platform 'Aadhaar' provides open "Application Programming Interfaces (APIs)". What does it imply?
 - It can be integrated into any electronic device.
 - Online authentication using iris is possible.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (e) Both 1 and 2
- (d) Neither 1 nor 2

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R Sandford

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