

13. Which of the following has/have shrunk immensely/dried up in the recent past due to human activities ?

1. Aral Sea
2. Black Sea
3. 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 :

1. 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
- (c) Both 1 and 2
- (d) Neither 1 nor 2

17. The identity platform 'Aadhaar' provides open "Application Programming Interfaces (APIs)". What does it imply ?

1. It can be integrated into any electronic device.
2. Online authentication using iris is possible.

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

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**Judd E. Hollander**



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