



Daily Current Affairs Prelims Quiz 14-04-2025 (Online Prelims Test)

1) Consider the following statements with respect to the Jyotiba Phule

1. Jyotiba Phule was awarded the title “Mahatma” for his innumerable social services and reforms.
2. Sarvajanic Dharma Pustak is a book published by Jyotiba Phule in 1891.

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

Jyotiba Phule

- Jyotiba Phule was born on April 11, 1827, in Pune, into the Mali caste, a backward community traditionally engaged in gardening and floristry.
- He founded Satyashodhak Samaj (Society of Truth-Seekers) in 1873.
- Jyotiba Phule was awarded the title “Mahatma” for his innumerable social services and reforms.
- Sarvajanic Dharma Pustak is a book published by Jyotiba Phule in 1891.

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

2) Consider the following statements with respect to House Hold Debt in India

1. It is measured as a percentage of GDP, representing the total borrowings of households relative to the size of the economy.
2. Only the Secured loans are considered under the House Hold Debt in India.
3. It is on decline in the recent years.

How many of the statements given above are correct?

- a. Only one
- b. Only two
- c. All three
- d. None of the above

Answer : a

House Hold Debt in India

- Household debt in India refers to the total amount of debt owed by households to various financial institutions.
- It is measured as a percentage of GDP (Gross Domestic Product), representing the total borrowings of households relative to the size of the economy.
- **Components of household debt**
 - **Unsecured loans** - Personal loans, credit cards, consumer durables
 - **Secured loans** - Housing, Gold and vehicle loans
 - Retail credit from NBFCs (Non-Banking Finance Companies) and HFCs (Housing Finance Companies)
 - Loans from microfinance institutions
- Since household debt includes both the unsecured loans and secured loans, **statement 2 is incorrect.**
- **Household debt in India** - It has experienced a dramatic surge in the post-pandemic period
 - 2021 - 36.6% of GDP
 - 2023 - 40.2% of GDP
 - 2024 - 42.9% of GDP
- Since Household debt in India is increasing in the recent years, **statement 3 is incorrect.**

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

3) Bridge Inventory and Condition Rating System (BICRS), sometimes seen in the news recently, is launched by?

- a. Building Research Establishment Environmental Assessment Method
- b. The Energy & Resource Institute
- c. National Highways Authority of India
- d. Indian Green Building Council

Answer : c

Bridge Inventory and Condition Rating System (BICRS)

- BICRS is a ranking mechanism to rate NHAI's infrastructure assets to determine their structural safety and look for remedial measures for their upkeep and regular monitoring.
- **Launched by** - National Highways Authority of India (NHAI).

To know more about it [click here](#)

4) Consider the following statements

1. India is the 2nd largest producer and consumer of silk globally.
2. Non-mulberry silk comes from wild silkworms that feed on leaves from trees like oak, castor and arjun.

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

Indian Silk

- **Silk** – It is a thread made from pure mulberry silk, which is woven by skilled artisans.
- **India's production** – It is the 2nd largest producer and consumer of silk globally.
- **Non-mulberry silk** – It comes from wild silkworms that feed on leaves from trees like oak, castor and arjun.

To know more about it [click here](#)

5) Thar Desert, encompasses which of the following states?

1. Rajasthan
2. Gujarat
3. Punjab
4. Haryana
5. Madhya Pradesh

Choose the correct codes:

- a. Only two
- b. Only three
- c. Only four
- d. All five



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Answer : c

Only two

Only three

Only four

All five