

OFFICERS IAS ACADEMY

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Daily MCQs: 06-01-2026

- 1) With reference to the 'Viksit Bharat – G Ram G' law, consider the following statements:
1. It increases the employment guarantee under MGNREGA from 100 days to 125 days.
 2. Workers are entitled to unemployment allowance if work is not provided within the stipulated period.
 3. Interest is payable if wages are delayed beyond 15 days.
 4. Administrative expenditure under the scheme has been reduced to curb corruption.

Which of the statements given above are correct?

- (a) 1, 2 and 3 only
 - (b) 1 and 4 only
 - (c) 2, 3 and 4 only
 - (d) 1, 2, 3 and 4
- 2) SAMPANN is related to which of the following?
- (a) Management of telecom spectrum
 - (b) Pension management system for DoT pensioners
 - (c) Digital payment platform for MSMEs
 - (d) Skill development portal for telecom workers
- 3) Consider the following statements regarding ASTER data acquisition:
1. ASTER is a tasking-based sensor and does not continuously acquire global data.
 2. ASTER data is especially useful for lithological and geothermal studies.
 3. ASTER has a fixed revisit cycle similar to Landsat.

Which of the statements are correct?

- (a) 1 and 2 only
 - (b) 2 and 3 only
 - (c) 1 and 3 only
 - (d) 1, 2, and 3
- 4) With reference to Non-Banking Financial Companies (NBFCs) in India, consider the following statements:
1. NBFCs are allowed to accept demand deposits from the public.
 2. NBFCs are not part of the payment and settlement system.
 3. Deposits placed with NBFCs are covered under deposit insurance provided by DICGC.

Which of the statements given above is/are correct?

- (a) 1 only
 - (b) 2 only
 - (c) 1 and 3 only
 - (d) 1, 2 and 3
- 5) With reference to the disqualification of Members of Parliament (MPs) and Members of Legislative Assemblies (MLAs) in India, consider the following statements:
1. A Member of Parliament can be disqualified for holding an office of profit under the Government of India or a State, unless such office is exempted by Parliament by law.

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2. Under the Representation of the People Act, 1951, a person convicted and sentenced to imprisonment for two years or more is disqualified during the period of imprisonment and for six years thereafter.
3. In cases of disqualification of MPs under the Tenth Schedule, the President of India decides the matter after consulting the Election Commission of India.
4. The Supreme Court in the Lily Thomas case (2013) upheld the constitutional validity of Section 8(4) of the Representation of the People Act, 1951.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 1, 2 and 3 only
- (c) 2 and 4 only
- (d) 1, 2, 3 and 4

Explanation:

1) Answer: (A)

Employment Guarantee

The Viksit Bharat – G RAM G Act increases the guaranteed employment days from 100 under MGNREGA to 125 days per financial year for rural households volunteering for unskilled manual work. **Hence, Statement 1 is correct.**

Unemployment Allowance

Workers remain entitled to an unemployment allowance if employment is not provided within 15 days of demand, consistent with MGNREGA provisions. **Hence, Statement 2 is correct.**

Wage Delay Penalty

Wages must be paid weekly or within 15 days of work completion, with interest (such as 0.05% of wages) payable if delayed beyond 15 days. **Hence, Statement 3 is correct.**

Administrative Expenditure

Administrative expenditure ceiling has been raised from 6% to 9% of total costs to support timely payments and system efficiency, not reduced. **Hence, Statement 4 is incorrect.**

2) Answer: (B)

SAMPANN (System for Accounting and Management of Pension) is an integrated online pension management system developed specifically for **pensioners of the Department of Telecommunications (DoT)**. It provides a single digital platform for processing, sanctioning, and **direct disbursement of pension into bank accounts**, along with features such as **online grievance redressal, digital profile management, and transaction records**. The system improves transparency, efficiency, and ease of access for telecom retirees. Therefore, **option B is correct.**

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3) Answers: (A)

ASTER is a multispectral remote sensing instrument mounted on NASA's Terra (EOS-AM1) satellite, launched in 1999. It was jointly developed by NASA and Japan (METI/JAXA) to observe Earth's land surface, atmosphere, and oceans.

Statement 1: Correct. According to NASA, unlike many Earth-observing instruments, ASTER *does not continuously collect data as it orbits Earth*. Instead, it *collects about 8 minutes of data per orbit* based on scheduled acquisition requests meaning it is tasking-based rather than continuous.

Statement 2: Correct. ASTER's *thermal infrared (TIR)* and *shortwave infrared (SWIR)* spectral bands are widely used in geology for **mineral mapping, lithological discrimination, and surface thermal features** making it highly valuable for **lithological and geothermal studies**. While the official NASA pages emphasize mapping surface temperature and emissivity, these spectral and thermal capabilities are *core to geological applications* in peer-reviewed science and documented user handbooks. (*Mineral and lithological applications are widely referenced in remote sensing literature based on ASTER's TIR/SWIR capabilities.*)

Statement 3: Incorrect. ASTER does *not* follow a fixed revisit schedule like Landsat (which uses a defined World Reference System grid and periodic global passes). ASTER's acquisitions are *scheduled* based on requests/interests rather than fixed orbit-based revisit planning. Its revisit *varies by location and task prioritization* rather than a set cycle like Landsat's 16-day repeat coverage.

4) Answer: (B)

Statement 1: incorrect

NBFCs cannot accept demand deposits (such as savings or current accounts withdrawable on demand).

Statement 2: correct

NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;

Statement 3: incorrect

Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation (DICGC) is not available to depositors of deposit taking NBFCs.

5) Answer: (A)

Statement 1 is Correct: Article 102(1)(a) of the Constitution provides that a person shall be disqualified for being an MP if he/she **holds any office of profit** under the Government of India or any State. **Exception**, Parliament may, by law, declare certain offices as exempt. Similar provision exists for MLAs under **Article 191**.

Statement 2 is Correct: Section 8 of the Representation of the People Act, 1951 provides, Conviction with **imprisonment of 2 years or more**, disqualification and Period of disqualification, **during imprisonment**, and **Six years after release**. Applies equally to MPs and MLAs. **Lily Thomas (2013)** strengthened this provision.

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Statement 3 is Incorrect: Tenth Schedule (Anti-Defection Law) which disqualification decisions are made by, **Speaker of Lok Sabha** (for MPs), or **Chairman of Rajya Sabha**. **President's role (Article 103)** applies **only to disqualifications other than defection**, after consulting the **Election Commission**.

Statement 4 is Incorrect: In Lily Thomas vs Union of India (2013): The Supreme Court **struck down Section 8(4)** of the RP Act, 1951. Section 8(4) allowed sitting legislators to **continue in office after conviction** if they filed an appeal within 3 months. The Court held it **unconstitutional** and violate of **Article 102 & 191**. Immediate disqualification upon conviction.

