

1. The Deposit Insurance and Credit Guarantee Corporation Act, 1961 (DICGC Act) provide for the establishment of a DICGC for the purpose of insurance of deposits and guaranteeing of credit facilities. In this context, DICGC insures which of the following deposits?

1. Inter-bank deposits
2. Fixed deposits of Public
3. Deposits of Central/State Governments
4. Deposits of foreign Governments

Select the correct answer using the codes given below

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

Ans: B

Explanation

- The functions of the DICGC are governed by the provisions of 'The Deposit Insurance and Credit Guarantee Corporation Act, 1961' (DICGC Act) and 'The Deposit Insurance and Credit Guarantee Corporation General Regulations, 1961' framed by the Reserve Bank of India
- The preamble of the Deposit Insurance and Credit Guarantee Corporation Act, 1961 states that it is an Act to provide for the establishment of a Corporation for the purpose of insurance of deposits and guaranteeing of credit facilities

Banks covered by Deposit Insurance Scheme

- All commercial banks including the branches of foreign banks functioning in India, Local Area Banks and Regional Rural Banks

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- **Co-operative Banks** - All eligible co-operative banks as defined in Section 2(gg) of the DICGC Act are covered by the Deposit Insurance Scheme. At present **all Co-operative banks are covered by the Scheme.**

Insurance coverage

- Initially, under the provisions of Section 16(1) of the DICGC Act, the **insurance cover was limited to 1,500/-** only per depositor(s) for deposits held by him (them) in the "same right and in the same capacity" in all the branches of the bank taken together.
- The insurance limit was enhanced from time to time as follows
 - 5,000/- with effect from 1st January 1968
 - 10,000/- with effect from 1st April 1970
 - 20,000/- with effect from 1st January 1976
 - 30,000/- with effect from 1st July 1980
 - 1,00,000/- with effect from 1st May 1993 onwards.
 - **5,00,000/- with effect from 4th February 2020 onwards.**

Types of Deposits Covered

DICGC insures all bank deposits, such as saving, fixed, current, recurring, etc. **except the following types of deposits**

- **Deposits of foreign Governments**
- **Deposits of Central/State Governments**
- **Inter-bank deposits**
- Deposits of the State Land Development Banks with the State co-operative banks
- Any amount due on account of and deposit received outside India
- Any amount which has been specifically exempted by the corporation with the previous approval of the RBI

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- ✓ Recently, **RBI has asked the Registrar of Co-operative Societies**, Maharashtra to start the process of winding up operations of CKP Co-operative bank and appoint a liquidator. On liquidation, every depositor of the bank is entitled to **get up to Rs 5 lakh** from the Deposit Insurance and Credit Guarantee Corporation.

What's the issue?

- Recently, the Reserve Bank of India (RBI) has **cancelled the licence of Mumbai-based CKP Co-operative Bank** for the following reasons
 - Financial position of the bank was highly adverse and unsustainable
 - The bank is not in a position to pay its present and future depositors
 - The bank failed to meet the regulatory requirement of maintaining a minimum capital adequacy ratio of 9% and reserves

https://www.dicgc.org.in/AU_Profile.html

2. Consider the following pairs

Traditional folk dance		Predominantly Practised in
1. Bhangra	-	Punjab
2. Padayani	-	Gujarat
3. Nongkram	-	Nagaland

Which of the above given pairs is/are incorrectly matched?

- a) 1 and 3 only
- b) 1 only
- c) 2 and 3 only
- d) 2 only

Ans: C

Explanation

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- **Bhangra** - 'Bhangra' is one of the **most popular and energetic dances of Punjab**. The origins of this impressive dance form remains speculative. While it is widely believed that 'Bhangra' is a **martial dance form**, it is also said that it was started by farmers to celebrate the harvest season
- **Padayani** - It is performed in the **central part of Kerala**. Padayani is not only popular but is also pleasing to the eyes as colors form an important aspect of the dance. The dancers wear massive masks which often represent deities
- **Nongkram Dance** - Performed by the **Jaintia Hill inhabitants of Meghalaya**, the 'Nongkram' dance is a colorful event. The dance form is a way of paying respect to the local deity.

State-wise distribution of Folk Dances

- **Arunachal Pradesh:** Bardo Chham
- **Assam:** Bagurumba, Bhortal, Jhumur, Khel, Gopal, Rakhal Lila, Tabal Chongli, Canoe, Nongkrem, Ankiya Nat, Kirtania Natak, Ojapali, Bihu
- **Bihar:** Jadur, Kathaputli, Bhako, Jhijiya, Karma, Jatra, Natna, Bidesia, Senkela Chhau, Jat-Jatni Bidpada, Ramkhelia.
- **Chhattisgarh:** Raut Nacha,
- **Gujarat:** Dandiya, Bhavai, Garba, Tippani Dance, Padhar dance, Dangi Nritya, Hudo, Matukdi, Aagwa, Siddi Dhamal
- **Haryana:** Swang, Naqqal, Ras Leela, Dhamal dance, Manjira dance, Dhamal dance, Goga dance
- **Himachal Pradesh:** Nati, Kariyala, Bhagat, Ras Ihanld, Harnatra Haran or Harin.
- **Jammu and Kashmir:** Bhand Pathar or Bhand lashna, Rouff, Vetal Dhamali.

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- **Karnataka:** Yakshagana, Bedara Vasha, Dollu Kunitha, Santa, Doddada-Bayalata, Tala Maddala or Prasanga. Dasarata, Radhna, veeragase
- **Kerala:** Duffmuttu, Oppana, Padayani, Theyam, Kodiyattam, Margam Kali, Puli Kali, Mudiattam, Thirayattam, Chavittu Nadakam, titambhu nritam, Chakyar koothu,
- **Madhya Pradesh:** Maanch, Nacha, Phul patti, Tertali, Grida
- **Maharashtra:** Tarfa Naach, Tamasha, Lalit Bharud, Gondha, Dashavatar, Lavani, Koli dance.
- **Meghalaya:** Shad sukmysiem, Shad nongkrem, Derogata, Do dru Sua, Laho
- **Nagaland:** Chang Lo (Sua Lua)
- **Odisha:** Pala Jtra, Daskathia, Mayurbhanj Chhau, Mangal Ras, Sowang, sambalpuri (dalkhai, rasarkeli), parbha
- **Punjab:** Naqqal, Bhangra
- **Rajasthan:** Khyal, Rasdhari, Rammat, Turra Kilangi, Gauri, Ghoomar, Nautanki, Ihamtara.
- **Andhra Pradesh:** Veethi Natakam, Burrakatha, Lambadi, Koya.
- **Tamil Nadu:** Therukuttu, Veethi Natakam, Kurvaanji, Kavadi Chindu
- **Telangana:** Bathukamma
- **Uttar Pradesh:** Bhagat, Sang-Swang, Naqqal, Mayur Nritya, Charukala
- **Uttarakhand:** Chholiya
- **Goa:** Fugadi, Dashavatar, Perni jagar, Musal khel, Samai nrutya, Gonph dance, Dekhni, Kunbi dance, Ghode modni, Dhalo, Tonya mel, Talgadi
- **West Bengal:** Chhau (Purulia), Santhali

3. Consider the following statements regarding the H1N1 influenza (Swine flu)

1. It is a respiratory disease of pigs caused by type A influenza viruses
2. The Swine flu outbreak in 2009 was declared as 'pandemic' by World Health Organisation (WHO)

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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

Ans: C

Explanation

What is H1N1 virus?

- The H1N1 influenza, also known **swine flu**, first appeared in 2009. The disease is called swine flu because the **virus that originally affected humans came from pigs**. The virus is actually a mix of genes from swine, bird, and human flu viruses.
- **Statement 1 is correct:** The Centers for Disease Control and Prevention (CDC), the leading national public health institute of the United States, defines swine flu as “**a respiratory disease of pigs caused by type A influenza viruses that regularly cause outbreaks of influenza in pigs**”
- In 2009, H1N1 influenza **assumed pandemic proportions** with cases sweeping the globe.

What are the symptoms of H1N1 influenza?

- While most symptoms are **similar to regular flu**, in H1N1 patients are likely to have diarrhea and vomiting. Other symptoms include fever, cough, sore throat, runny nose, body aches, headache, chills and fatigue.
- **Pregnant women, people living with asthma and other lung disease are more at risk of severe symptoms** and bad outcomes once infected. H1N1 patients are usually contagious as long as they have symptoms—usually up to seven days.

How does the virus spread?

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- The infection **spreads by droplets** when an infected person coughs or sneezes. Those caring for H1N1 patients should use masks to cover their mouth. This will help in limiting the chances of infection spreading

What is the treatment for H1N1 influenza?

- A patient should seek medical care in case of difficulty in breathing. **Tamiflu or Relenza are drugs used effectively against the virus.** An infected person is prescribed two capsules of Tamiflu per day for the first seven days. Once infected the patient becomes immune to the virus

2009 Swine flu pandemic

- **Statement 2 is correct:** After early outbreaks in North America in April 2009 the **new influenza virus spread rapidly around the world.** By the time **WHO declared a pandemic in June 2009,** a total of 74 countries and territories had reported laboratory confirmed infections.
 - Unlike typical seasonal flu patterns, the new virus caused high levels of summer infections in the northern hemisphere, and then even higher levels of activity during cooler months in this part of the world
 - ❖ Data from the Health Ministry's National Centre for Disease Control (NCDC), show that the five States/UTs namely Maharashtra, Gujarat, Rajasthan, Delhi, Tamil Nadu consistently accounted for the bulk of swine flu cases, or seasonal influenza (H1N1) since 2015
- Pandemic
- A pandemic is the **worldwide spread of a new disease.** An influenza pandemic occurs when a new influenza virus emerges and spreads around the world, and most people do not have immunity
 - According to the WHO, a pandemic is declared when a **new disease for which people do not have immunity** spreads around the world beyond expectations

[https://www.who.int/csr/disease/swineflu/frequently asked questions/about disease/en/](https://www.who.int/csr/disease/swineflu/frequently%20asked%20questions/about%20disease/en/)

<https://www.livemint.com/Politics/p3lpA0505wmvpW0NUEmDJN/Know-about-Swine-Flu.html>

<https://indianexpress.com/article/explained/explained-what-is-swine-flu-and-why-is-it-peaking-now-5560164/>

4. The 'Vande Bharat Mission' recently seen in news is associated with which of the following?

- a) It aims to realize India's effort towards Comprehensive Integrated Border Management System (CIBMS)
- b) To bring back the Indian nationals stranded abroad due to the spread of the novel Coronavirus
- c) To boost the manufacturing of India's first engineless semi high-speed Train (Train 18)
- d) None of the above

Ans: B

Explanation

Vande Bharat Mission

- India launched one of the **largest repatriation programme** 'Vande Bharat Mission' to **bring back Indian nationals stranded abroad** due to the spread of the novel coronavirus
- **Air India and Air India subsidiary Air India Express** will operate 64 flights in seven days to **bring back 14,800 stranded Indians from 12 countries**. Both the companies will work under India's massive effort named 'Vande Bharat Mission'.

Vande Bharat Impact

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- Overall, more than 190,000 Indian nationals, who would have to **pay a one-way ferry service charge**, are expected to be brought back in the airlift operation
- In comparison, three decades ago, Air India led a group of airlines which included Indian Airlines and Aeroflot as well as IAF to rescue an estimated 111,711 Indians from the Gulf, after Iraq invaded Kuwait in the year 1990
- The **59-day operation involved 488 flights** and was conducted before the first Gulf war. This time, the **exercise will encompass flights to the US in the West to Philippines in the East.**

<https://www.livemint.com/news/india/vande-bharat-mission-how-air-india-plans-to-execute-massive-evacuation-ops-11588813788955.html>

5. Consider the following statements

1. The United States is so far the only country to have sent humans to the Moon
2. China is the first country that has made the first-ever soft landing on the far side of the moon

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

Ans: C

Explanation

- China has launched a **Long March 5B rocket** which took off from the Wenchang launch site on the southern island of Hainan. The rocket is a **massive vehicle with four strap-on boosters** that provide extra thrust at liftoff.

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- Aboard the **Long March 5** was a **special prototype spacecraft** that is somewhat akin to the deep-space Orion capsule NASA has been developing to people to the Moon and beyond.
- It paves the way for the **country's ambitions to operate a permanent space station** and sending astronauts to Moon. Eight minutes after the launch, the **unmanned prototype spacecraft separated successfully** and entered its planned orbit.
- China hopes the **craft will transport astronauts to a space station by 2022**— and eventually to the Moon.
- **Statement 1 is correct:** The **United States is so far the only country to have sent humans to the Moon**
- **NASA's Apollo program was the only program** to successfully land humans on the Moon, which it did six times. The **first landing took place in 1969**, when two Apollo 11 astronauts placed scientific instruments and returned lunar samples to Earth
- Chang'e-4 probe**
- China's Chang'e-4 probe launched to the moon on Dec. 8, 2018 and made the **first-ever soft landing on the far side of the moon** on Jan. 3, 2019. The spacecraft touched down in the Von Kármán crater at the lunar South Pole-Aitken Basin
- The Chinese spacecraft Chang'e-4 — **named after the moon goddess in Chinese mythology** — became the **first ever craft to touch down on the far side of the lunar surface**

<https://indianexpress.com/article/technology/science/china-long-march-5b-astronaut-moon-launch-6396940/>

<https://www.space.com/china-moon-far-side-lander-rover-chang-e-4-milestone.html>