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1. Consider the following statements about the Beti Bachao Beti Padhao (BBBP) scheme.

1. Currently, it is being implemented only in selected districts of Haryana where Child Sex Ratio (CSR) is very low
2. It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development

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: **B**

Explanation:

- There is a deterioration in the Child Sex Ratio(CSR) in India from 927 in 2001 Census to 914 in 2011 Census. Beti Bachao Beti Padhao (BBBP) was launched by the Prime Minister in 2015 at Panipat, Haryana. BBBP addresses the declining CSR and related issues of women empowerment over a life-cycle continuum.
- **Statement 1 is incorrect:** Since 2018-19, all 640 districts (as per census 2011) of the country have been covered under the BBBP scheme.
- **Statement 2 is correct:** It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development.

The objectives of this initiative are:

- Prevention of gender biased sex selective elimination
- Ensuring survival & protection of the girl child
- Ensuring education and participation of the girl child

Why in the news?

During the last 6 years after the launch of this scheme the Sex Ratio at Birth (SRB) has improved by 16 points from 918 in 2014-15 to 934 in 2019-20.

The Gross Enrolment Ratio of girls in the schools at secondary level has improved from 77.45 to 81.32.

<https://pib.gov.in/PressReleasePage.aspx?PRID=1691725>

2. How are Non-Banking Financial Companies (NBFC) different from Banks?

1. NBFC cannot accept demand deposits.
2. Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.
3. NBFCs cannot start a payment bank.

Which of the statements given above is/are correct?

- A. 1 only
- B. 1 and 2 only
- C. 1 and 3 only
- D. All the statements are correct

Answer: B

Explanation:

- An NBFC is a company registered under the Companies Act, 1956 which provide banking services without meeting the legal definition of a bank.
- They engage in the business of loans and advances, acquisition of shares, bonds, etc. issued by Government or local authority. They also deal in other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business.
- The working and operations of NBFCs are regulated by the RBI.
- NBFCs lend and make investments and hence their activities are similar to that of banks; however there are a few differences:
 - NBFC cannot accept demand deposits;
 - NBFCs cannot issue cheques drawn on itself;
 - Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.

About Deposit Insurance and Credit Guarantee Corporation (DICGC)

- The idea behind the Deposit Insurance is to boost the faith of the public in the banking system, and provide protection against the loss of deposits to a significant extent.

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- DICGC is a wholly owned subsidiary of the RBI, created by an act of parliament in 1961.
- In India, the bank deposits of up to Rs. 1 lakh are covered under the insurance scheme provided by the DICGC.
- Banks covered by Deposit Insurance Scheme- All commercial banks, Local Area Banks, Regional Rural Banks and Co-operative Banks.

About Payment Banks:

- Payment banks are the new age banks with limited facility. These banks mostly operate through the small vendors and shopkeepers. It exist in between the mobile wallet and regular banks.
- **NBFCs, corporate Business Correspondents(BCs), mobile telephone companies, supermarket chains, companies, real sector cooperatives are eligible to set up payments banks.**
- A payment bank provides following services to its customers.
 - Accept demand deposits (currently restricted upto Rs.1 lakh)
 - Remittance services
 - Mobile payments
 - Fund transfers
 - **Debit card** and associated services (Payment banks are not allowed to provide credit card facilities)
 - Net Banking services
 - Sell third-party financial products like insurance and mutual funds
 - **They can't offer loans**
- The Reserve Bank expects payment banks to target India's migrant labourers, low-income households and small businesses, offering savings accounts and remittance services with a low transaction cost.

3. Indian Sunderbans is recognised as which of the following?

- 1) UNESCO World Heritage Site
- 2) Ramsar Site
- 3) Biosphere reserve

Select the correct answer using the codes given below

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

Answer: D

Explanation

- The Sundarbans mangrove forest, one of the largest such forests in the world (140,000 ha), lies on the delta of the Ganges, Brahmaputra and Meghna rivers on the Bay of Bengal.
- It constitutes over 60% of the country's total mangrove forest area.
- Indian Sundarbans was recognised as **UNESCO World Heritage Site** in 1987, **Ramsar site (a wetland site designated to be of international importance)** in 2019 and also a **Biosphere Reserve** in 1989.
- The Indian Sunderbans, which covers 4,200 sq. km, also includes the Sunderban Tiger Reserve of 2,585 sq. km — home to about 96 royal Bengal tigers (as per the last census in 2020).

Why in the news?

The Indian Sunderbans, which is part of the largest mangrove forest in the world, is home to 428 species of birds according to a recent publication of the Zoological Survey of India (ZSI).

<https://www.thehindu.com/todays-paper/tp-national/sunderbans-is-home-to-428-species-of-birds-says-zsi/article33652937.ece>

4. Consider the following statements about Triple Talaq Act,2019

- 1) According to the Act, all types of talaq are considered to be void and illegal
- 2) The Act makes declaration of talaq a cognizable offence without provisions for bail

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: D

Explanation

Types of Talaq

- Under Muslim law, marriage is a **civil and social contract**. Talaq-ul-Sunnat of the divorce sanctioned by Prophet is subdivided into:
 - **Talaq- e- Ahsan**
 - **Talaq -e-Hasan (Proper)**
 - **Talaq-e-Biddat**
- Among the above three, **only the Talaq-e-Biddat has an effect of instantaneous and irrevocable divorce**
- **Talaq-e-Biddat**: Allows men to **pronounce talaq thrice in one sitting**, sometimes scrawled in a written talaqnama, or even by phone or text message. Thereafter, even if the man himself perceives his decision to have been hasty in hindsight, the **divorce remains irrevocable**. It is a **disapproved mode of divorce**. It has its origin in the second century of the Islamic-era.

Triple Talaq Act,2019

- This Act may be called the **Muslim Women (Protection of Rights on Marriage) Act, 2019**. It shall extend to the whole of India except the State of Jammu and Kashmir
- **Statement 1 is incorrect**: According to this act, "**Talaq**" means **talaq-e-biddat** or any other similar form of talaq having the **effect of instantaneous and irrevocable divorce** (So it excludes other forms of talaq which does not have effect of instantaneous and irrevocable divorce) pronounced by a Muslim husband.
- Any pronouncement of talaq by a Muslim husband upon his wife, **by words, either spoken or written or in electronic form or in any other manner whatsoever, shall be void and illegal**.
- Any Muslim husband who pronounces talaq referred to in section 3 upon his wife shall be **punished with imprisonment for a term** which may extend to **three years**, and shall also be liable to fine
- Notwithstanding anything contained in any other law for the time being in force, a married **Muslim woman shall be entitled to custody of her minor children** in the event of pronouncement of talaq by her husband, in such manner as may be determined by the Magistrate

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- Notwithstanding anything contained in the Code of Criminal Procedure, 1973
 - An offence punishable under this Act **shall be cognizable**(means a police officer has the authority to make an arrest without a warrant), if **information relating to the commission of the offence** is given to an officer in charge of a police station by the married Muslim woman upon whom talaq is pronounced or any person related to her by blood or marriage
 - An offence punishable under this Act shall be **compoundable**, at the instance of the married Muslim woman upon whom talaq is pronounced with the permission of the Magistrate, on such terms and conditions as he may determine
 - **Statement 2 is incorrect: No person** accused of an offence punishable under this Act **shall be released on bail unless the Magistrate**, on an application filed by the accused and after hearing the married Muslim woman upon whom talaq is pronounced, is **satisfied that there are reasonable grounds for granting bail** to such person (so provisions for bail is provided under the act)

5. Which of the following are the main programmatic components of the National Health Mission?

- 1) Health System Strengthening in rural and urban areas
- 2) Reproductive-Maternal- Neonatal-Child and Adolescent Health (RMNCH+A)
- 3) Communicable and Non-Communicable Diseases.

Select the correct answer using the codes given below

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

Answer: D

Explanation

About National Health mission

- National Health Mission (NHM) was launched by the **Ministry of Health and Family Welfare** in 2013 subsuming the **National Rural Health Mission and National Urban Health Mission.**
- Objective**

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- The National Health Mission (NHM) envisages **achievement of universal access to equitable, affordable & quality health care services** that are accountable and responsive to people's needs.

Components

- The main programmatic components include
 - **Health System Strengthening** in rural and urban areas
 - **Reproductive-Maternal- Neonatal-Child and Adolescent Health (RMNCH+A)**
 - **Communicable and Non-Communicable Diseases.**
- The National Health Mission seeks to ensure the achievement of the following indicators.
 - Reduce Maternal Mortality Rate (**MMR**) to **1/1000** live births
 - Reduce Infant Mortality Rate (**IMR**) to **25/1000** live births
 - Reduce Total Fertility Rate (**TFR**) to **2.1**
 - Prevention and **reduction of anemia** in women aged 15–49 years
 - Prevent and **reduce mortality & morbidity** from communicable, non-communicable; injuries and emerging diseases
 - Reduce household **out-of-pocket expenditure** on total health care expenditure
 - Reduce annual incidence and mortality from **Tuberculosis** by half
 - Reduce prevalence of **Leprosy** to <1/10000 population and incidence to zero in all districts
 - Annual **Malaria** Incidence to be <1/1000
 - Less than 1 per cent **microfilaria** prevalence in all districts
 - **Kala-azar** Elimination by 2015, <1 case per 10000 population in all blocks

Why in the news?

Tamil Nadu's mentoring concept in which obstetricians and gynaecologists (OGs) were roped in for management of antenatal mothers was selected by the National Health Mission (NHM) as one of the best practices.

<https://www.thehindu.com/news/national/tamil-nadu/national-health-mission-selects-tns-mentoring-concept-as-best-practice/article33649224.ece>