

# OFFICERS IAS ACADEMY

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## 1. Consider the following statements about St. Petersburg Tiger Summit

- 1) It was the first global summit to protect tigers from extinction.
- 2) They adopted a Global Tiger Recovery Program with the aim of Tx2- doubling the number of wild Tigers by 2022.
- 3) It also encourages trans-boundary collaboration between countries for tiger conservation.

Which of the statements given above is/are correct?

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

## 2. Consider the following statements

- 1) Project Tiger is a Centrally Sponsored Scheme of Government of India which was launched in 1973 for in-situ conservation of wild tigers in designated tiger reserves.
- 2) Madhya Pradesh hosts most of the tigers as a state while Jim Corbett National Park in Uttar Pradesh houses the most number of tigers in any protected area.

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

## 3. Which of the following is true regarding payments banks?

1. They cannot undertake lending activities
2. They cannot set up subsidiaries to undertake non-banking financial services activities
3. They are not eligible to accept NRI deposits
4. They cannot accept demand deposits

Which of the statements given above is/are correct?

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

## 4. Consider the following statements.

1. India is the world's largest cultivator of bamboo.

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2. One of the Objectives of the National Bamboo Mission is to increase the area under bamboo plantation in non forest Government and private lands.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

### 5. Consider the following statements about E-Shram Portal

- 1) The portal is open to workers engaged in the unorganised sector and aged between 16 and 59.
- 2) Under the scheme, the workers will be issued an e-Shram card containing a 12 digit unique number, which will help in including them in social security schemes.

**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

**1)Answer: D**

**Explanation**

**What's in the news?**

- Minister for Environment, Forest and Climate Change Bhupender Yadav participated in the 4th Asia Ministerial Conference on tiger conservation, an important event for reviewing progress towards the **Global Tiger Recovery Programme** and commitments to tiger conservation.
- Stating that India has achieved the remarkable feat of doubling the tiger population in 2018 itself, 4 years ahead of the targeted year 2022, he informed that the model of success of India's tiger governance is now being replicated for other wildlife like the Lion, Dolphin, Leopard, Snow Leopard and other small wild cats, while the country is on the threshold of introducing Cheetah in its historical range.
- The tiger is classified into **nine subspecies**, three of which (Javan, Caspian, and Bali) are extinct. A fourth, the South-China subspecies, is most likely extinct in the wild, with no signs of its existence in the last decade. The existing subspecies are **Bengal, Indochinese, Sumatran, Siberian, and Malayan**.

- Tigers are globally listed as “**Endangered**” on the IUCN Red List of Threatened Species. The Malayan and Sumatran sub-species are listed as “**Critically Endangered.**”
- Tigers are found mainly in the forests of tropical Asia, although they historically occurred more widely in drier and colder climates. Some species are also found in cold regions (Siberian Tigers of Russia) as well as marshy lands (Bengal tigers in Sundarbans).
- Tiger has been protected under **Appendix I** of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) since 1975 which means commercial international trade in tiger is prohibited.

### St. Petersburg Tiger Summit

- **Statement 1 is correct:** It was the first global summit to protect tigers from extinction. It was hosted in 2010.
- 13 tiger range countries namely **India**, Laos, China, Vietnam, Russia, Nepal, Bhutan, Myanmar, Cambodia, Indonesia, Bangladesh, Thailand and Malaysia participated in this event.
- **Statement 2 is correct:** They adopted a **Global Tiger Recovery Program** with the aim of **Tx2- doubling the number of wild Tigers by 2022**, through combating threats, engaging with local communities and improving tiger habitat management.
- **Statement 3 is correct:** It also encourages trans-boundary collaboration between countries for tiger conservation.
- **Note:** According to the **All India Tiger Estimation Report 2018**, India has achieved its target of doubling the number of tigers two years before the committed date of 2022. The tiger population in India now stands at almost 2,970 tigers.

### 2) Answer: A

#### Explanation

- India today is home to 70 per cent of the world's tiger population.
- Tigers are **indicators of the ecological wellness of planet earth**. Being the dominant predators of the ecosystem, they **ensure that the numbers of herbivores like deer are kept balanced**. A steep fall in tiger population could lead to a rise in herbivore population, which could potentially destroy forests by consuming the trees and plants.
- **Statement 2 is incorrect:** **Madhya Pradesh** hosts most of the tigers as a state while **Jim Corbett National Park in Uttarakhand** houses the most number of tigers in any protected area.
- India started **Project Tiger** in 1973 with 9 Tiger reserves in the country and today we have 50 tiger reserves in the country.

#### Project Tiger

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- **Statement 1 is correct:** Project Tiger is a **Centrally Sponsored Scheme** of Government of India which was launched in 1973 for in-situ conservation of wild tigers in designated tiger reserves.
- Broadly, the strategy involves exclusive tiger agenda in the **core/critical tiger habitat**, inclusive people-wildlife agenda in the **outer buffer**, besides fostering the latter agenda in the corridors.
- This strategy is reflected in a tiger reserve specific **Tiger Conservation Plan** for each reserve prepared under the **Wildlife (Protection) Act, 1972**.
- The initiative is administered under the Ministry of Environment, Forests and Climate Change (MoEFCC). **National Tiger Conservation Authority**, a statutory body under MoEFCC, is the immediate supervising agency.
- It was launched from the **Jim Corbett National Park** of Uttarakhand.
- At present, there are a total of 53 Tiger Reserves in India governed by Project Tiger.

3) Answer: B

### Explanation

- Payments banks are the new age banks with limited facilities. These banks mostly operate through the small vendors and shopkeepers. It exists in between the mobile wallet and regular banks.
- Payments banks are permitted to set up their own outlets such as branches, Automated Teller Machines (ATMs), Business Correspondents (BCs), etc. to undertake only certain restricted activities permitted to banks under the Banking Regulation Act, 1949.
- A payments bank provides following services to its customers:
  - **Accept demand deposits**
  - Remittance services
  - Mobile payments
  - Fund transfers
  - Debit card and associated services
  - Net Banking services
  - Sell third-party financial products like insurance and mutual funds
- However, payments banks cannot undertake the following activities:
  - They **cannot undertake lending activities**
  - They **cannot set up subsidiaries to undertake non-banking financial services activities**
  - They are **not eligible to accept NRI deposits.**

### Objectives

- The main objective of payments banks is to widen the spread of payment and financial services to small business, low-income households, and the migrant labour workforce in a secured technology-driven environment.
- With payments banks, RBI seeks to increase the penetration level of financial services to the remote areas of the country.
- The Reserve Bank expects payments banks to target India's migrant labourers, low-income households and small businesses, offering savings accounts and remittance services with a low transaction cost.

### Eligible promoters

- Existing non-bank Pre-paid Payment Instrument (PPI) issuers authorised under the Payment and Settlement Systems Act, 2007
- Other entities such as individuals / professionals; Non-Banking Finance Companies (NBFCs), corporate Business Correspondents (BCs), mobile telephone companies, supermarket chains, companies, real sector cooperatives; that are owned and controlled by residents; and public sector entities may apply to set up payments banks.

### Regulations

- Payments banks are registered as a **public limited company** under the **Companies Act, 2013**, and licensed under Section 22 of the **Banking Regulation Act, 1949**.
- Deposits mobilised by the payments bank are covered under the **deposit insurance scheme of the Deposit Insurance and Credit Guarantee Corporation of India (DICGC)**.
- Apart from amounts maintained as **Cash Reserve Ratio (CRR)** with RBI on its outside demand and time liabilities, Payments banks are required to invest **minimum 75 per cent**

of its "demand deposit balances" in Government securities/Treasury Bills with maturity up to one year that are recognized by RBI as eligible securities for maintenance of Statutory Liquidity Ratio (SLR) and hold **maximum 25 per cent in current and time / fixed deposits** with other scheduled commercial banks for operational purposes and liquidity management.

- The **minimum paid-up equity capital for payments banks shall be Rs. 100 crore**, of which the promoter's contribution would be minimum 40 percent of paid-up equity capital for the first 5 years of commencement of the business.
- The foreign shareholding in the payments bank would be **as per the Foreign Direct Investment (FDI) policy for private sector banks** as amended from time to time. As per the current FDI policy, the aggregate foreign investment in a private sector bank from all sources will be allowed upto a maximum of 74 per cent of the paid-up capital of the bank.

### Why in News?

- India Post Payments Bank, IPPB, has crossed the five-crore customer mark in just 3 years of commencement of its operations to become one of the fastest growing digital payments banks in the country.
- The bank said that it has opened up these five crore accounts in digital and paperless mode through its one lakh 36 thousand Post Offices. Out of these post offices, one lakh 20 thousand are in rural areas.

### 4) Answer: B

### Explanation:

- India is the **world's second largest cultivator of bamboo** after China. Hence, **statement 1 is incorrect**.

### About National Bamboo Mission:

- In October 2006, the Government of India (GOI) launched the National Bamboo Mission (NBM) on the basis of the National Mission on Bamboo Technology and Trade Development Report, 2003.
- The NBM's key objective was to address issues relating to the development of the bamboo industry in the country, provide a new impetus and direction and enable the realisation of India's considerable potential in bamboo production.

### Main Objectives:

- **Statement 2 is correct:** To **increase the area under bamboo plantation in non forest Government and private lands** to supplement farm income and contribute towards resilience to climate change as well as availability of quality raw material for industries.
- To **improve post-harvest management** through establishment of innovative primary processing units near the source of production, primary treatment and seasoning plants, preservation technologies and market infrastructure.
- To **promote product development** keeping in view market demand, by assisting R&D, entrepreneurship & business models at micro, small and medium levels and feed bigger industries.
- To **rejuvenate the underdeveloped bamboo industry** in India.

- To **promote skill development, capacity building, awareness generation** for development of bamboo sector from production to market demand.
- To realign efforts so as to **reduce dependency on import** of bamboo and bamboo products by way of improved productivity and suitability of domestic raw material for industry, so as to enhance income of the primary producers.

**Why in News?**

- The Ministry of Development of North-East Region conducted an awareness program about the National Bamboo Mission for addressing Livelihood Concerns of Tribal Communities.

**5) Answer: C**

**Explanation**

**About the Portal**

- In August 2021, the **Ministry of Labour and Employment** unveiled the e-shram portal which aims to **register 38 crore unorganised workers**, such as construction labourers, migrant workforce, street vendors and domestic workers, among others.
- **Statement 2 is correct:** The workers will be issued an **e-Shram card containing a 12 digit unique number**, which will help in including them in social security schemes.
- The portal would lead to the creation of a **national database of unorganised workers**.
- Apart from being **Aadhaar-linked**, it **will collect details of the name, occupation, address, educational qualification, skill types and family of the registered workers**.
- The portal was developed by the Ministry of Labour & Employment, in technical collaboration with the **National Informatics Centre** (an attached office under the Ministry of Electronics and Information Technology).
- **Statement 1 is correct:** The portal is open to workers engaged in the **unorganised sector and aged between 16 and 59**.

**Why in News?**

- Union Labour and Employment Minister Bhupender Yadav announced that special camps would be organised to register brick kiln, plantation, forestry and other unorganised sector workers on the Centre's e-Shram portal.
- The portal, which was launched in August 2021, has over 23 crore registrations so far and is eventually meant to lead to the creation of a national database of unorganised workers to be used to roll-out welfare schemes.