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Daily MCQs: 01-05-2024

1. Consider the following statements about Pradhan Mantri Mudra Yojana (PMMY).

1. PMMY loans can be availed from Micro Finance Institutions (MFIs) only.
2. The maximum amount of loan that can be availed under this scheme is Rs 1 crore.
3. Loans under PMMY covers activities allied to agriculture also.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

2. With reference to the United Nations Educational, Scientific and Cultural Organization (UNESCO), consider the following statements.

1. It is a specialized agency of the United Nations.
2. It is responsible for designating World Heritage Sites across the globe.

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. Consider the following statements about the National Investigation Agency (NIA).

1. The agency was established under the NIA Act, 2008.
2. The NIA has been constituted mainly for investigation of crimes of corruption, economic offences and serious and organized crimes other than terrorism.
3. The law under which NIA operates extends to persons who commit a scheduled offence beyond India against the Indian citizen or affecting the interest of India.

Which of the statements given above is/are correct?

- A. 1 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

4. With reference to the Pradhan Mantri Matru Vandana Yojana, consider the following statements.

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1. The Scheme is being implemented as per provisions under the National Food Security Act (NFSA), 2013.
2. Financial support under the scheme is available to a woman for the first two living children provided the second child is a girl.
3. Pregnant Women and Lactating Mothers who are in regular employment with the Public Sector Undertaking are not eligible to claim benefits under the scheme.

How many of the statements given above is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

5. Consider the following statements about the International Whaling Commission (IWC).

1. The IWC is responsible for setting catch limits for commercial whaling with the exceptions of Norway and Iceland.
2. The Commission also conducts activities related to cetacean conservation.
3. India is not a party to the IWC.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 only
- C. 1 and 3 only
- D. 1, 2 and 3

Solutions:

1. Answer: **A**

Explanation:

- Launched in 2015 to promote entrepreneurship, Pradhan Mantri Mudra Yojana (PMMY) provides loans upto **Rs. 10 lakh to the non-corporate, non-farm small/micro enterprises.**
- PMMY aims to **“fund the unfunded”** by bringing such enterprises to the formal financial system and extending affordable credit to them.
- **Statements 1 & 2 are incorrect:** Under PMMY **collateral free loans of upto Rs. 10 Lakh** are extended by **Member Lending Institutions (MLIs)** viz Scheduled Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Non Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) etc.
- **Statement 3 is correct:** The loans are given for **income generating activities in manufacturing, trading and services sectors and for activities allied to agriculture.**
- Mudra loans are offered in three categories namely, **‘Shishu’, ‘Kishore’ and ‘Tarun’** which signifies the stage of growth or development and funding needs of the borrowers:-
 - **Shishu** : covering loans upto Rs. 50,000/-

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- **Kishore** : covering loans above Rs. 50,000/- and upto Rs. 5 lakh
- **Tarun** : covering loans above Rs. 5 lakh and upto Rs. 10 lakh.
- With an objective to promote entrepreneurship among the new generation aspiring youth, it is ensured that **more focus is given to Shishu Category loans and then Kishore and Tarun categories.**

2. Answer: C

Explanation:

- **Statement 1 is correct:** The United Nations Educational, Scientific and Cultural Organization (UNESCO) is a **specialized agency of the United Nations (UN)** which works to build the conditions for dialogue among civilizations, cultures and peoples, based upon respect for commonly shared values.
- Its purpose is to **contribute to peace and security by promoting international collaboration** through education, science, and culture.
- **Statement 2 is correct:** For instance, it designates locations globally as **World Heritage Sites**, which means international recognition and possible funding.
- UNESCO has more than 190 member countries (including **India**) and it pursues its objectives through **five major programs:** education, natural sciences, social and human sciences, culture, and communication and information.

3. Answer: B

Explanation:

What is the NIA?

- The National Investigation Agency (NIA) is functioning as the **Central Counter Terrorism Law Enforcement Agency** in the country.
- It is mandated to investigate all the **offences:**
 - **affecting the sovereignty, security and integrity of India, friendly relations with foreign states, and**
 - **the offences under the statutory laws enacted to implement international treaties, agreements, conventions and resolutions of the United Nations, its agencies and other international organisations.**
- These include **terror acts and their possible links with crimes** like smuggling of arms, drugs and fake Indian currency and infiltration from across the borders.
- The agency has the power to search, seize, arrest and prosecute those involved in such offences.
- Headquartered in **Delhi**, the NIA has its branches in several parts of the country.

When did the NIA come into being?

- In the wake of the **26/11 Mumbai terror attack in November 2008**, which shocked the entire world, the central government decided to establish the NIA.

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- **Statement 1 is correct:** The agency came into existence on **December 31, 2008 under the NIA Act, 2008**, and started its functioning in **2009**.
- NIA was created mainly to specialize in investigations into **incidents of terrorist attacks and bomb blasts** in various parts of the country. Majority of such incidents were found to have **complex inter-state and international linkages** while at the same time being **linked to drug and arms smuggling** among other activities.
- The NIA Act was amended in the year **2019** to **enlarge the mandate** of the NIA by inclusion of **offences related to human trafficking, manufacture/sale of prohibited arms, cyber-terrorism and offences under the Explosive Substances Act, 1908** and **expanded its jurisdiction beyond India.**

How wide is the NIA's jurisdiction?

- The law under which the agency operates extends to:
 - **whole of India and also applies to Indian citizens outside the country;**
 - **persons in the service of the government** wherever they are posted;
 - **persons on ships and aircraft registered in India** wherever they may be;
 - **persons who commit a scheduled offence beyond India against the Indian citizen or affecting the interest of India. Hence, statement 3 is correct.**

Difference between the nature of cases investigated by NIA and CBI:

- **Statement 2 is incorrect:** The NIA has been constituted after the Mumbai terror attack in November 2008 mainly for investigation of incidents of terrorist attacks, funding of terrorism and other terror related crime, whereas CBI investigates crime of corruption, economic offences and serious and organized crime other than terrorism.

4. Answer: C

Explanation:

- The Government of India is implementing the Pradhan Mantri Matru Vandana Yojana (PMMVY) with effect from 1st January 2017.
- **Statement 1 is correct:** The PMMVY Scheme is being implemented as per provisions under the **National Food Security Act (NFSA), 2013** which provides for financial support for pregnant and lactating mothers to improve the health and nutrition for mother and child as well as compensation for wage loss, if any.

The Objectives of the PMMVY:

- To provide cash incentive for partial compensation for the wage loss so that the woman can take adequate rest before and after delivery of the first child;
- To improve health seeking behaviour amongst the Pregnant Women & Lactating Mothers (PW&LM).
- To promote positive behavioural change towards girl child by providing additional cash incentive for the second child, if that is a girl child.

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The **criteria for determining socially and economically disadvantaged sections of society** will be the following:

- Women belonging to scheduled castes and scheduled tribes;
- Women who are partially (40%) or fully disabled (Divyang Jan)
- Women holder of BPL ration Card
- Women Beneficiaries under PradhanMantri Jan AarogyaYojana (PMJAY) under Ayushman Bharat.
- Women holding E-shram card
- Women farmers who are beneficiaries under KishanSammanNidhi
- Women holding MGNREGA Job Card
- Women whose net family income is less than Rs. 8 Lakh per annum
- Pregnant and Lactating AWWs/ AWHs/ ASHAs
- Any other category as may be prescribed by the Central Government
- **Statement 3 is correct:** Further, all pregnant women and lactating mothers in regular employment with the central Government or State Government or public Sector Undertaking or those who are in receipt of similar benefits under any law for the time being in force **shall not be entitled to benefits under PMMVY.**
- **Statement 2 is correct:** The benefit is **available to a woman for the first two living children provided the second child is a girl.**
- For availing benefits for second child, registration during the pregnancy shall be mandatory. This would contribute to improving the Sex Ratio at Birth and to prevent female foeticide.

5. Answer: A

Explanation:

- The International Whaling Commission was established under the **1946 International Convention for the Regulation of Whaling** to provide for the **proper conservation of whale stocks and orderly development of the whaling industry.**
- **Statement 1 is correct:** The IWC is responsible for **setting catch limits for commercial whaling** (with the exceptions of Norway and Iceland). Norway and Iceland establish their own catch limits but must provide information on their catches and associated scientific data to the Commission.
- **Statement 2 is correct:** The Commission also conducts activities related to cetacean (e.g., whale, dolphin) conservation.
- **Statement 3 is incorrect:** Currently, there are 88 contracting governments (including **India**).