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Daily MCQs: 24-05-2024

1. Consider the following statements about the Giant Clams

- 1) They share a symbiotic relationship with Algae.
- 2) They are filter feeders.
- 3) The primary habitat of giant clams is tropical rainforests of India.

How many of the above statements are correct?

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

2. Consider the following statements about the Monetary Policy Committee (MPC)

- 1) The Finance Minister serves as the chairman of the Monetary Policy Committee (MPC).
- 2) The MPC is required to meet at least four times in a year.
- 3) It is entrusted with the task of fixing the repo rate to contain inflation within the specified target level.

How many of the statements given above are correct?

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

3. Sahyadri Tiger Reserve is located in which of the following states?

- A) Maharashtra
- B) Rajasthan
- C) Tamil Nadu
- D) Uttarakhand

4. With reference to the Consumer Protection Act 2019, which one of the following statements is not correct?

- A) The act covers transactions through all modes including offline, and online through electronic means, teleshopping, multi-level marketing or direct selling.
- B) The act's definition of a consumer includes a person who obtains a good for resale or a good or service for commercial purpose.
- C) The act introduces the product liability clause whereby a manufacturer has to compensate a consumer if their goods cause injury or loss to the consumer due to manufacturing defect.
- D) The act mandates setting up the Central Consumer Protection Authority which can impose penalties on manufacturers as well as endorsers for false or misleading advertisement.

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5. Both Kharkiv and Kyiv have been significantly impacted by the ongoing:

- A) Trade war between China and the US
- B) Conflict between Russia and Ukraine
- C) Political instability in the Middle East
- D) Refugee crisis in Southeast Asia

Solutions:

1. Answer: B

Explanation

- **Giant Clams** are regarded as the **largest Mollusks**.
 - *Mollusks* are an important **phylum** of **invertebrate** animals, having a soft body, no spine, and are often covered with a shell.
 - A **phylum** is a grouping of related organisms on the basis of their **fundamental characteristics**.
- **Statement 3 is incorrect:** The primary **habitat** of giant clams is on **coral reefs**, found in the **South Pacific** and **Indian oceans**.
- **Statement 1 is correct:** **Giant Clams** share a **symbiotic relationship** with **Algae**.
 - A **symbiotic relationship** is a type of **mutualistic relationship** between two organisms that benefit from each other.
- **Statement 2 is correct:** Giant clams are **filter feeders**, taking in plankton through a **large, central opening**.
- The **algae** inside Clams also produces **metabolic waste products**, which serve as a **second nutritional source**. This allows the clams to grow even in **nutrient-lacking waters**.



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Threats

- The **adductor muscle** of the giant clam is actually considered a **delicacy** making them **threatened**.
- **Overharvesting** of the species for **food, shells, and trade** is threatening its survival.
- With **coral bleaching** events, the **natural habitats** for **Giant Clams** are **affected**.
- **Coastal urbanization** and increased **sedimentation** is affecting the population of Giant Clams.

Conservation Status

- **IUCN Red List : Vulnerable**

Why in the News?

- The Philippines accused Chinese fishermen of causing damage to giant clams in disputed **Scarborough Shoal**.

Scarborough Shoal

- It is a **disputed territory** in the **South China Sea**, claimed by the **Philippines** and **China**.

2. Answer: B

Explanation

- **Statement 3 is correct:** The Monetary Policy Committee (MPC) is a committee of the RBI which is entrusted with the task of fixing the benchmark policy interest rate (**repo rate**) to **contain inflation within the specified target level**.
 - Under the **flexible inflation targeting (FIT) framework**, the RBI targets to contain **Consumer Price Index (CPI) based inflation within 4 percent with a tolerance band of (+/-) 2 percent** for the period April 1, 2021, to March 31, 2026.
- **Statement 1 is incorrect:** The MPC has **six members: RBI Governor (Chairperson)**, RBI Deputy Governor in charge of monetary policy, one official nominated by the RBI Board and remaining 3 members would represent the Government.
- **Statement 2 is correct:** The MPC is required to meet **at least four times in a year**. The **quorum** for the meeting is **four members**.
- The MPC makes decisions based on **majority vote**. In case of a tie, the **RBI governor will have a second or casting vote**.
- Each Member of MPC writes a **statement** specifying the reasons for voting in favour of, or against the proposed resolution.

3. Answer: A

Explanation

Sahyadri Tiger Reserve

- **Location:** Sahyadri ranges of **Western Ghats**. It straddles Kolhapur, Satara, Sangli, and Ratnagiri districts in western **Maharashtra**.
- It **comprises Chandoli National Park and Koyna Wildlife Sanctuary**.

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- **Habitat attributes:** The habitat of Sahyadri is composed of woodlands, grasslands and plateau. The grasslands and plateau is locally referred to as “Sadaa”, which are lateritic in nature.
- **Fauna:** The Tiger Reserve is the home to Tiger, Wild dog, Leopard, Gaur, Sambar, Four Horned Antelope, Mouse Deer and Giant Squirrel. The habitat also supports Hornbills, and many other endemic Birds.
- The **tiger population** in the region has been **historically low** due to **poaching, poor prey base, and changing habitat**. Even after the reserve was notified, the number of tigers did not increase as breeding tigers did not colonize the reserve.

4. Answer: B

Explanation

Key features of the Consumer Protection Act 2019

- **Definition of consumer:** A consumer is defined as a person who buys any good or avails a service for a consideration. It does not include a person who obtains a good for resale or a good or service for commercial purpose. **Hence, statement B is incorrect.**
- It covers transactions through all modes including **offline, and online through electronic means, teleshopping, multi-level marketing or direct selling**. **Hence, statement A is correct.**
- The following consumer rights have been defined in the Act, including the right to:
 - be protected against the marketing of goods and services which are hazardous to life and property;
 - be informed of the quality, quantity, potency, purity, standard and price of goods or services;
 - be assured of access to a variety of goods or services at competitive prices; and
 - Seek redressal against unfair or restrictive trade practices.
- **Product liability clause:** A manufacturer or a service provider has to compensate a consumer if their good/service cause injury or loss to the consumer due to manufacturing defect or poor service. The most significant impact of this provision will be on **e-commerce** platforms as it also includes service providers under its ambit. **Hence, statement C is correct.**
- **Central Consumer Protection Authority (CCPA):** To be set up by the central government to promote, protect and enforce the rights of consumers. It will regulate matters related to violation of consumer rights, unfair trade practices, and misleading advertisements. **Hence, statement D is correct.**
- **Misleading advertisements:** The CCPA may impose a penalty on a manufacturer or an endorser of up to Rs 10 lakh and imprisonment for up to two years for a false or misleading advertisement. In case of a subsequent offence, the fine may extend to Rs 50 lakh and imprisonment of up to five years.
- **Consumer Disputes Redressal Commissions (CDRCs):** It will be set up at the district, state, and national levels. A consumer can file a complaint with CDRCs in relation to:
 - Unfair or restrictive trade practices;
 - Defective goods or services;

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- Overcharging or deceptive charging; and
- The offering of goods or services for sale which may be hazardous to life and safety.
- Appeals from a District CDRC will be heard by the State CDRC. Appeals from the State CDRC will be heard by the National CDRC. Final appeal will lie before the **Supreme Court**.
- The Act also enables regulations to be notified on **E-commerce and direct selling** with focus on protection of interest of consumers.

CONSUMER PROTECTION ACT 1986	PROVISIONS	CONSUMER PROTECTION ACT 2019
No separate regulator	Regulator	Central Consumer Protection Authority (CCPA) to be formed
Complaint could be filed in a consumer court where the seller's (defendant) office is located	Consumer court	Complaint can be filed in a consumer court where the complainant resides or works
No provision. Consumer could approach a civil court but not consumer court	Product liability	Consumer can seek compensation for harm caused by a product or service
District: up to ₹20 lakh State: ₹20 lakh to ₹1 cr National: above ₹1 cr	Pecuniary jurisdiction	District: up to ₹1 cr State: ₹1 cr to ₹10 cr National: Above ₹10 cr
No provision	E-commerce	All rules of direct selling extended to e-commerce
No legal provision	Mediation cells	Court can refer settlement through mediation

5. Answer: B

Explanation

- The ongoing war between Russia and Ukraine is a major geopolitical event happening in Eastern Europe. Kharkiv and Kyiv are both major Ukrainian cities.
- Kharkiv, Ukraine's second-largest city, lies close to the Russian border and has seen heavy fighting throughout the conflict. Kyiv, the capital of Ukraine, was a primary target for Russian forces in the early stages of the war and has been subjected to missile attacks.