

# OFFICERS IAS ACADEMY

## IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Daily MCQs: 04-07-2024

**1. The 'Sukanya Samridhi Yojana' was launched by the government with the main objective of?**

- A) Reducing maternal and neonatal mortality by promoting institutional delivery among pregnant women especially with weak socio-economic status
- B) To mitigate gender disparity in science and engineering research funding
- C) Providing a government-backed small savings scheme that can help parents secure the future of their girl child
- D) To increase the number of girls enrolled in prestigious engineering and technical colleges across India

**2. Consider the following countries**

- 1) Afghanistan
- 2) Bhutan
- 3) Nepal
- 4) Pakistan

**How many of the above countries are member countries of SAARC?**

- A) Only one
- B) Only two
- C) Only three
- D) All four

**3. The primary purpose of Ways and Means Advances (WMA) is**

- A) To finance long-term development projects
- B) To meet temporary mismatches in the receipts and payments of the government
- C) To fund state-specific schemes
- D) To manage foreign exchange reserves

**4. The term "mercenary" is most closely associated with which of the following characteristics?**

- A) Fighting for ideological reasons
- B) Serving under a national flag
- C) Engaging in combat for financial remuneration
- D) Volunteering for humanitarian missions

**5. Which of the following countries do not share its borders with the Baltic Sea?**

- 1. Russia
- 2. Norway
- 3. Finland

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4. Poland
5. Italy

Select the correct answer using the code given below

- A. 1, 2 and 3 only
- B. 2 and 5 only
- C. 1, 3 and 4 only
- D. 3, 4 and 5 only

**Solutions:**

**1. Answer: C**

**Explanation:**

- Sukanya Samriddhi Yojana is a **government-backed small savings scheme that helps parents secure the future of their girl child**. It was launched as a part of the 'Beti Bachao Beti Padhao' campaign.
- This scheme can be easily opened at post offices and designated private or public banks in the form of a savings account in the name of the baby girl. The **interest rates** for Sukanya Samriddhi Yojana are **declared quarterly**.

**Eligibility criteria for opening a Sukanya Samriddhi Yojana account**

- Only parents or legal guardians of the girl child can open a Sukanya Samriddhi account in the name of the girl.
- The **girl child should be less than 10 years** at the time of account opening. The account can be operational till the girl reaches the **age of 21 years**.
- To meet the requirement of the child's higher education expenses, **partial withdrawal of 50 per cent of the balance is allowed after she turns 18**.
- The **investment can start at Rs. 250 and go up to Rs. 1,50,000 annually**.
- A single girl child cannot have multiple Sukanya Samriddhi accounts.
- Only two Sukanya Samriddhi Yojana accounts are allowed per family, i.e., one for each girl child.

**2. Answer: D**

**Explanation**

- SAARC is a **regional intergovernmental organization** established in **1985** with 7 founding members.
- SAARC now comprises **eight Member States: Afghanistan** (joined in 2007), **Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka**.
- The main objective of the Association include **promotion of welfare of the peoples of South Asia** and to improve their quality of life.
- Decisions at all levels are to be taken on the **basis of unanimity**; and **bilateral and contentious issues are excluded** from the deliberations of the Association.

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- SAARC has been **defunct** since **2014**. Pakistan was to host the summit in 2016, but it was stalled after India refused to participate following the attack in Pulwama in Jammu and Kashmir that New Delhi blamed on Pakistan-based extremists.
- The Secretariat of the Association is located in **Kathmandu, Nepal**.

3. Answer: B

### Explanation

- The **Reserve Bank of India (RBI)** gives **temporary loans to the center and state governments** as a banker to the government. This facility is called **Ways and Means Advances (WMA)**. This facility was introduced in **1997**.
- Thus, WMA is a **temporary liquidity arrangement** that helps **meet mismatches in receipts and payments of the government**.
- Under this scheme, Centre and states can avail themselves of immediate cash from the RBI. But it has to return the amount within **90 days**. Interest is charged at the **existing repo rate**.
- The governments are, however, allowed to draw amounts in **excess of their WMA limits**. The interest on such overdraft is usually **above the repo rate**.
- The limits for WMA are decided by the government and RBI mutually and revised periodically.

4. Answer: C

### Explanation

- The distinction between **conventional combatants and mercenaries** is a fundamental cornerstone of **international humanitarian law (IHL)**.
  - *IHL is a set of rules that seek to limit the effects of armed conflict. It lays out the responsibilities of states and non-state armed groups during an armed conflict.*
- A **combatant** is typically a **member of the armed forces of a party to the conflict**, whereas a **mercenary** is **recruited from a third-party state unrelated to the conflict**.
- Mercenaries usually engage in hostilities motivated primarily by **personal gain** as opposed to **virtues of patriotism** associated with regular combatants.

5. Answer: B

### Explanation:

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- The Baltic Sea is enclosed by **Denmark, Estonia, Finland, Latvia, Lithuania, Sweden, Germany, Poland, Russia** and the North and Central European Plain.
- It includes the **Gulf of Bothnia, the Gulf of Finland and the Gulf of Riga.**

